



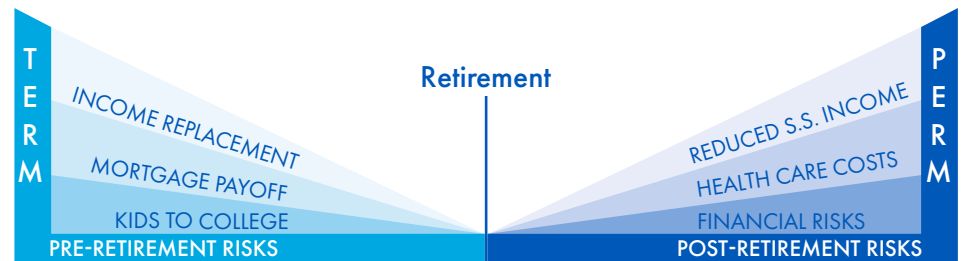
Protect to 100 with the best of both worlds.

Meet your life insurance needs for today and tomorrow, while staying within your budget.

Americans may face several financial risks before retirement. These risks tend to get smaller over time and may be alleviated with **term insurance**.

As we get older, a few other risks emerge, and they tend to become more daunting over time. **Permanent insurance** can help to alleviate these risks. See the below chart and consider this financial risk spectrum:

For more information, contact your financial professional.



Scenario

A financially savvy 37-year-old millennial is seeking life insurance. His needs analysis suggests that he requires \$1,000,000 of death benefit protection to ensure that his kids have funding for college, the mortgage gets paid off, and his income can be replaced until his retirement. He understands a permanent policy could also help prepare against retirement risk with cash value, but it might not meet his budget. Purchasing a permanent policy for the entire \$1,000,000 will cost more than \$12,000 annually while a term policy is much less. How does he satisfy the needs of today and tomorrow while staying within budget?

This is not an actual case. This is a hypothetical example for illustrative purposes only.

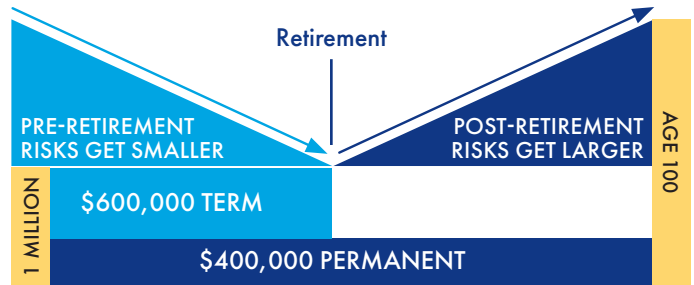
Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).

One Possible Solution

Protect to age 100 with a two-policy solution: Our 37-year-old male decides to combine a Term policy for inexpensive death benefit protection and a GUL policy for protection to age 100. Each product comes with the built-in QoL Riders that provide valuable protection.

- **Policy 1:** To cover his long-term financial exposures, he can purchase a permanent QoL Guarantee Plus GUL II policy, guaranteeing \$400,000 of death benefit coverage to age 100.
- **Policy 2:** Now, with \$400,000 of his required death benefit covered by the QoL Guarantee Plus GUL II policy, all he needs to do is make up the difference (\$600,000) with a 28-year QoL Flex Term policy.

This solution provides a combination of short-term coverage for his pre-retirement needs, and permanent coverage for his lifetime needs, all for an annual premium of just \$6,080. When structured this way, no premium payments are required during his retirement years, but the permanent coverage lasts to age 100.



While the term policy is designed to expire at age 65, when his short-term concerns are behind him, the term policy can be converted to a permanent policy any time prior to age 65 to bolster his retirement protection.

QoL Advantage

And don't forget, this two policy solution provides additional savings through our QoL Advantage discount program! When coupling the term policy with the GUL there are two levels of savings:

- The term premium is based on the banding level of the total death benefit being purchased (\$1,000,000)
- The annual term policy fee of \$75 is waived.

The QoL Advantage discounts are applied automatically as long as:

- The policies are written on the same insured;
- The policies are written on the same application; and
- The premium is billed (ABC) to the same bank account

The Term/GUL Combo is based on an illustration for a 37-year-old male, preferred non-tobacco with premiums paid on a 28-year QoL Flex Term policy and a QoL Guarantee Plus GUL II policy. The \$400k GUL policy death benefit is guaranteed to age 100, solving for annual premium to age 65. Rates are current as of 5/30/2020.



Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy form numbers ICC19-19311, 19311, ICC19-19310, 19310, 15442, ICC15-15442, ICC16-16901, 16901, 13239, ICC13-13239; rider form numbers 15972, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 15990, ICC15-15990 except in New York, where issued by the United States Life Insurance Company in the City of New York (US Life), Policy form number 15442N, 15442NU, 16901N REV0518 and 16900N REV0518. Rider form number 17600N. Guarantees are backed by the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. Products may not be available in all states and product features may vary by state. State variations may apply. Please refer to the policy for complete details. There may be a charge for each rider selected. See rider for details regarding the benefit descriptions, limitations and exclusions. © 2020 AIG. All rights reserved.

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