

# Match your protection with your financial needs



Build financial protection around your life's major milestones with Select-a-Term® flexible coverage terms. Whether you're having your first child or buying your first home, you only pay for the term interval you need.

Save more than **\$5,900**

over 21 years with a 21-year policy instead of a 25-year policy.<sup>1</sup>



## Starting a family

The average cost of raising a child to the age of 18 is

 **\$310,605<sup>2</sup>**

The average cost per student, per year, of college in the U.S. is

 **\$35,551<sup>3</sup>**



## Realizing your dream

The average American mortgage loan is

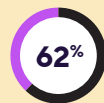
**\$453,000<sup>4</sup>**

The average remaining mortgage balance is

**\$220,380<sup>5</sup>**



## Replacing employment income



of Americans bought life insurance for income replacement<sup>6</sup>

Only **\$168,000**

The average size of a new individual life policy<sup>6</sup>



## Customizable life insurance plans

Trust our affordable and dependable solutions to cover exactly what you need and help you save for what's most important, whether you want peace of mind for children's college funds, mortgage protection or supplemental income in the future.



## Life insurance on your own terms

Select-a-Term policies are based on the idea that your policy should be for the amount you need and the length of time you need it, not just arbitrary increments in nice, even numbers.

### Buy only what you need

Save money and target your financial goals with the flexibility of Select-a-Term. Don't overpay for a longer term than you can need.

### Convertibility

Select-a-Term policies can fully convert to a permanent policy up to the end of the level-premium period (or attainment of age 70, whichever comes first) without additional underwriting.

To learn more about how you can purchase life insurance on your own terms, contact your financial professional.

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<sup>1</sup> Savings reflect a 21 year versus a 25-year Select-a-Term<sup>®</sup> \$1 million policy for a male, age 43, preferred plus underwriting class. Premium rates current as of March 9, 2024, rates may vary by state. Please check with your financial professional for the current rate. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.

<sup>2</sup> It Now Costs \$300,000 to Raise a Child. August 2022. <https://www.wsj.com/articles/it-now-costs-300-000-to-raise-a-child-11660864334>

<sup>3</sup> Average Cost of College & Tuition. October 2022. <https://educationdata.org/average-cost-of-college>

<sup>4</sup> The Average Size of a New Mortgage Just Set a Record, As Home Prices Continue to Climb. February 2022. <https://www.cnn.com/2022/02/16/the-average-size-of-a-new-mortgage-just-set-a-record.html>

<sup>5</sup> Total Mortgage Debt Increases to \$10.3 Trillion in 2021. June 2022. <https://www.experian.com/blogs/ask-experian/how-much-americans-owe-on-their-mortgages-in-every-state/>

<sup>6</sup> Life Insurance Statistics in 2023. May 2022. <https://www.policygenius.com/life-insurance/life-insurance-statistics/>

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. Policy Form Numbers: ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310, 19311N-33 Rev0321, 19310N-33 Rev0321, Rider Form Numbers: ICC14-14012, 14012, 14012N, ICC23-23601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC22-22995, 22995, 22995N. **AGL does not solicit, issue, or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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