

Worried about outliving your retirement income?



Find out how **AG Asset ProtectorSM** may work for you.

Problem: Possible Retirement income shortfall

Paul, age 55, plans to retire in ten years. While he has a solid retirement plan in place, he is looking at some unforeseen expenses – providing financial assistance to both his mother-in-law and his daughter. After speaking to a financial advisor, he is concerned that these unexpected expenses may exhaust his savings earlier than expected, leaving a possible future income shortfall.

Solution: Life insurance you don't have to die to use

Paul currently needs the protection of life insurance and wants a potential source of retirement income later in life, especially if he faces the need to provide ongoing support to family. Paul purchases a \$500,000 AG Secure Lifetime GUL[®] II policy with the *Lifestyle Income Solution*¹ allowing him the option to receive \$50,000 a year for 10 years after he turns 85.² With this coverage in place, Paul feels comfortable using more funds from his savings account to supplement his lifestyle earlier in his retirement, when there is more that he and his wife Linda want to do. >>>

Introducing AG Asset ProtectorSM

our unique *Lifestyle Income Solution*SM is now packaged with our *Accelerated Access Solution*SM offering the flexibility to use your life insurance death benefits during your retirement years.

For information, contact:



Increased Financial Security:

A safety net of retirement income

- Fast forward - circumstances continue where Paul's family requires ongoing financial assistance. At age 85, Paul finds his savings have reduced faster than anticipated. Rather than run the risk of completely depleting his savings, he decides to take advantage of his *Lifestyle Income Solution*, giving him the option to receive a benefit of \$50,000 per year for ten years, allowing his savings to recover.³
- He has the option to start and stop his monthly benefits as needed, or take a lesser amount for a longer period of time.⁴

Leaving a legacy

- Paul passes away 5 years later. Since he only received 5 years of his Lifestyle Income Solution benefit, his policy still has \$250,000 residual death benefit, leaving a legacy for his surviving family.

AG Asset ProtectorSM Lifestyle Income Solution together with Accelerated Access Solution⁵

When looking at any retirement plan, the biggest concern is usually how to protect your retirement assets against the unexpected. Flexibility in your life insurance policy to access and use your death benefit as an income stream is more important than ever. In addition to *Lifestyle Income Solution* which allows you to access your death benefit for any reason after age 85, *Accelerated Access Solution* allows you to access income tax-free death benefits if diagnosed with a chronic illness.^{6,7} This unique package provides value unmatched in the marketplace.

To find out more speak to your American General representative or visit RetireStronger.com today.

Hypothetical example-not an actual case.

- 1 Lifestyle Income Solution is purchased in the form of the Lifestyle Income Rider for an additional fee
- 2 At the time the policy is purchased, Paul must select a target date for starting distributions that is at least 15 years after the issue date. See the Lifestyle Income Rider for specific details.
- 3 Numbers stated are rounded for example purposes only. The maximum withdrawal benefit is \$49,800 for 10 years, and \$2,000 for year 11. The total withdrawal benefits and the guaranteed withdrawal benefit amount payable will depend on the date that withdrawal benefits begin.
- 4 Withdrawals under the Lifestyle Income Solution must begin on a policy anniversary. Certain payment and other conditions must be met for such withdrawals to be available at that time, including, but not limited to, the payment of policy premiums that are sufficient to guarantee that the policy remains in force to age 100 prior to taking any distributions under the Lifestyle Income Solution.
- 5 Lifestyle Income Solution and Accelerated Access Solution only sold as a package in states where both are approved. See policy for details or ask your representative for details.
- 6 Based on current federal income tax laws, policy owners should consult a qualified tax advisor.
- 7 Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.



Policies issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Lifestyle Income Rider (Guaranteed Withdrawal Benefit Rider) rider form number 13972; Accelerated Access Solution (Chronic Illness Accelerated Death Benefit Rider) form numbers 13600, 13601, ICC13-13600, AG Secure Lifetime GUL II policy form numbers 13460, ICC13-13460. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL is their responsibility. Guarantees are subject to the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. AGL is a member of American International Group Inc., (AIG). AIG does not underwrite any policy described herein. Policies and riders not available in all states. State variations may apply. Please refer to the policy for complete details. ©2014. All rights reserved. AGLC107194 REV0214

