

# You are in control with *Lifestyle Income Solution*<sup>SM</sup>



## **Problem:** Potential retirement income shortfall due to low interest rates

James, age 58, plans to retire in 5 years. His goals for retirement include traveling abroad with his wife Emily and leaving an inheritance for his extended family of children and grandchildren. Due to current historically low interest rates, he is concerned that his retirement savings may not last as long as he expected. He and Emily worry about whether these savings can last in case they need them later in retirement, which is making them hesitant to plan the overseas trips they've talked about for a decade.

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

James needs life insurance and the flexibility to use the funds from his retirement savings to enjoy his early retirement years without the potential of an income shortfall later in life. James purchases a \$400,000 AG Secure Lifetime GUL<sup>®</sup> II policy with the *Lifestyle Income Solution*<sup>2</sup> and chooses the option to begin receiving benefits after he turns 85.<sup>3</sup>

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**As your needs change, your policy can too.**

61% percent of Americans surveyed said they were more afraid of outliving their assets than they were of death.<sup>1</sup>

For information, contact:



## Increased Financial Security:

### A policy with flexibility to meet changing needs

- James and Emily enjoy several European adventures in their early retirement years. To protect his portfolio from depleting, at age 85 James decides to take advantage of his *Lifestyle Income Solution*, receiving \$40,000 a year for ten years.<sup>4</sup>
- James knows he has the option to receive a lesser amount for an extended period of time if needed.<sup>5</sup>
- He and Emily find comfort knowing that should James pass away first, the policy's death benefit can help to protect Emily's financial future.

### Fast forward

- Emily passes away first. When James eventually follows, his policy still has a \$280,000 residual death benefit, which allows him to leave an inheritance for all of his children and grandchildren.

## Introducing AG Asset Protector<sup>SM</sup>

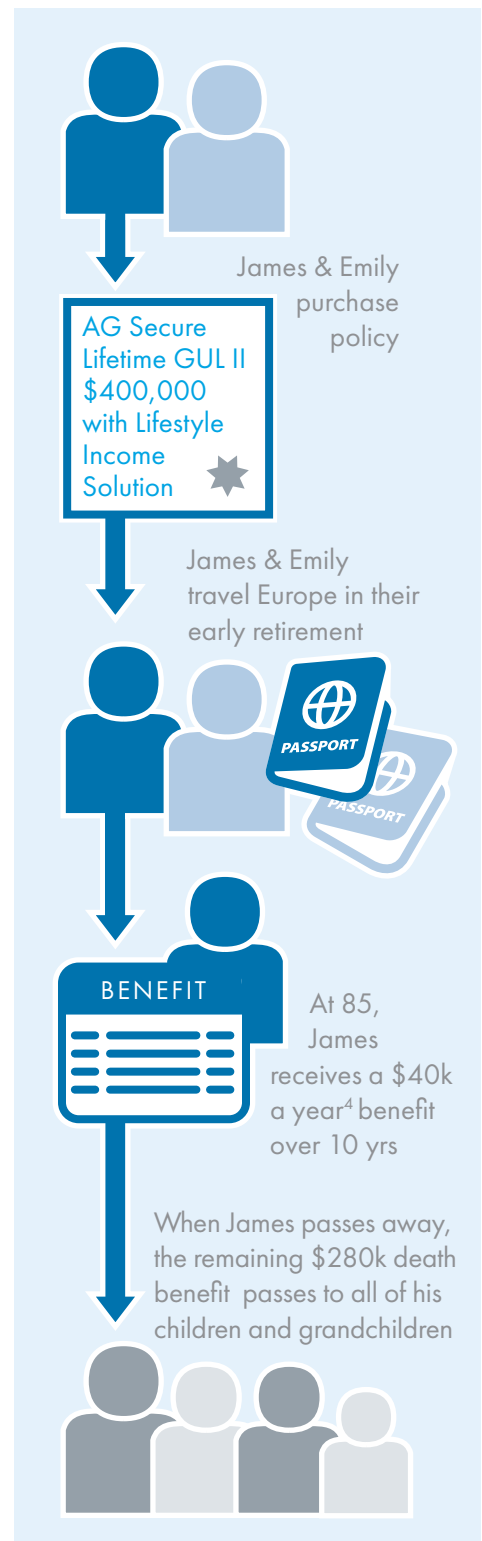
### *Lifestyle Income Solution* together with *Accelerated Access Solution*<sup>SM 5</sup>

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.<sup>6,7</sup> This unique package provides value unmatched in the marketplace.

To find out more speak to your American General representative or visit [RetireStronger.com](http://RetireStronger.com) today.

*Hypothetical example-not an actual case.*

- 1 State of the insured retirement industry: 2012 Recap and a 2013 outlook, Insured Retirement Institute.
- 2 Lifestyle Income Solution is purchased for an additional fee
- 3 At the time the policy is purchased, James must select a target date for starting distributions that is at least 15 years after the issue date.
- 4 Numbers stated are rounded for example purposes only. The maximum withdrawal benefit is \$39,840 for 10 years, and \$1,600 for year 11. The total withdrawal benefits and the guaranteed withdrawal benefit amount payable will depend on the date that withdrawal benefits begin.
- 5 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 policy premiums must be sufficient to guarantee the policy remains in force to age 100 prior to taking any distributions under the Lifestyle Income Solution.
- 6 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.
- 7 Based on current federal income tax laws, policy owners should consult a qualified tax advisor.
- 8 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. AGLC107193 REV0114