



Which will happen to you?



Solutions for all 3



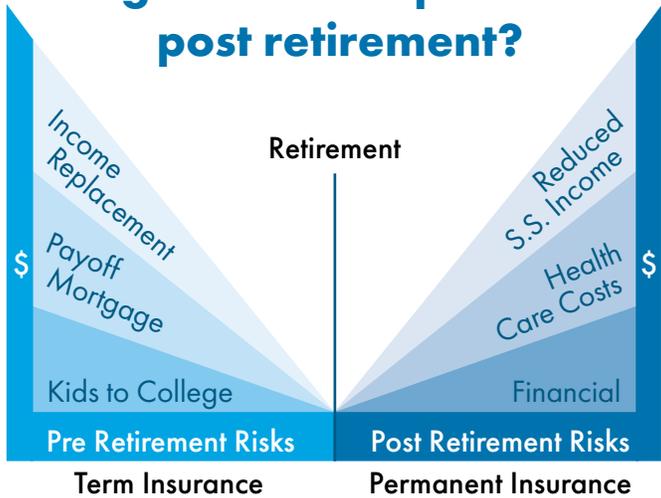
¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

² Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.



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How can you protect against risk in pre and post retirement?



WHICH WILL HAPPEN TO YOU?

Americans may face several financial risks before and during retirement. Earlier in life there are 3 major risks that individuals and families face, but each risk tends to get smaller over time.

Those 3 potential risks are:

- Income replacement due to the death of a primary breadwinner
- The cost of college savings for children
- Paying off the mortgage

As we get older and these risks decline, a few other risks emerge, and they tend to become more daunting over time:

- The multitude of financial risks....the possibility of living too long, interest rates, stock market, rising tax rates, house repairs, etc.
- The rising cost of health care
- The potential reduction of social security income due to the death of a spouse. At the core of your asset protection, you have life insurance

The three pre-retirement risks can usually be alleviated with term insurance.

Unfortunately the three post-retirement risks that occur later in life often cannot be adequately mitigated with term insurance. Permanent insurance, such as universal life, may be a good fit to protect assets from these risks.

SOLUTIONS FOR ALL 3

No matter whether you are in pre-retirement, transitioning into retirement, or solidly in your retirement years, one of three things could happen to you.

You'll either:

1. Die too soon
2. Live too long
3. Get sick along the way

In recognition of these three occurrences, AIG has created AG Asset Protector which consists of 2 living benefit riders: Lifestyle Income Solution to address living too long, and Accelerated Access Solution, a chronic illness rider for getting sick. The AG Asset Protector riders are available on the AG Secure Lifetime GUL II universal life insurance policy. This combination of riders on this life insurance policy provides the financial safety net to help get through all three scenarios¹.

HOW CAN YOU PROTECT AGAINST RISK IN PRE AND POST RETIREMENT?

At the core of your asset protection, you have life insurance. The life insurance policy provides protection for:

- Income replacement if you die prior to retirement
- Paying off any outstanding mortgage balance
- Providing college funding for your children
- And, during retirement, the death benefit can provide funding to replace reduced Social Security income due to the death of one spouse.

Next, the Lifestyle Income Solution can help provide protection against a multitude of financial risks including:

- Market corrections and poor investment performance
- Living longer than expected
- Didn't save enough
- Tax rate increases
- Low interest rates
- Reduced Social Security income if 1 spouse dies (death benefit protects 1 spouse, LIS protects other spouse)
- Health care costs (unrelated to chronic illnesses)
- Unexpected house repairs
- Financial help for children and grandchildren

And, lastly, the Accelerated Access Solution can help provide protection against the high costs of chronic illness care, especially if it results in a nursing home confinement or other expensive treatments².

Together these 3 coverages provide an unparalleled package of protection against a broad array of financial risks that are so prevalent during retirement.

And AIG is the only company that provides protection from all of these risks in one financial product. . . Life insurance.

AIG