



PROTECT TO 100 WITH THE BEST OF BOTH WORLDS

Term/GUL Combo

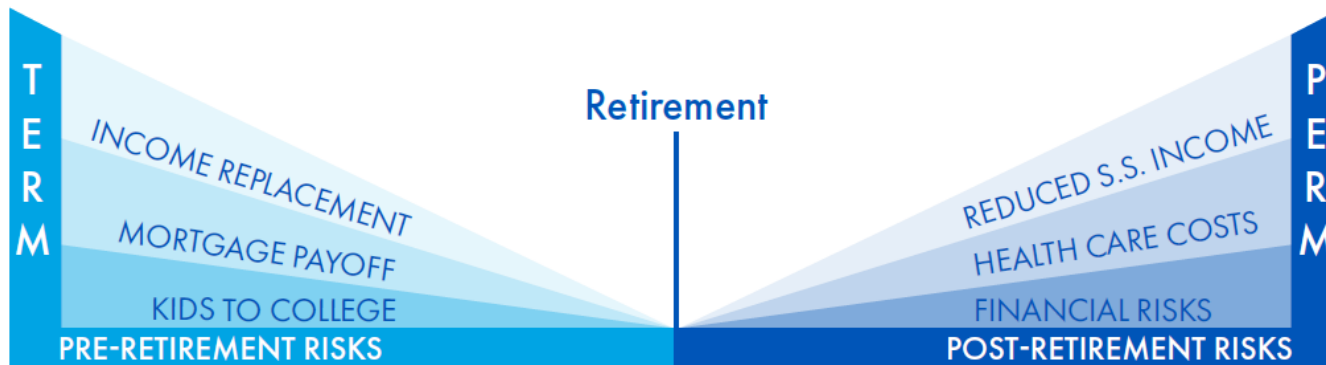
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Background

Americans may face several financial risks before retirement. These risks tend to get smaller over time and can usually 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.



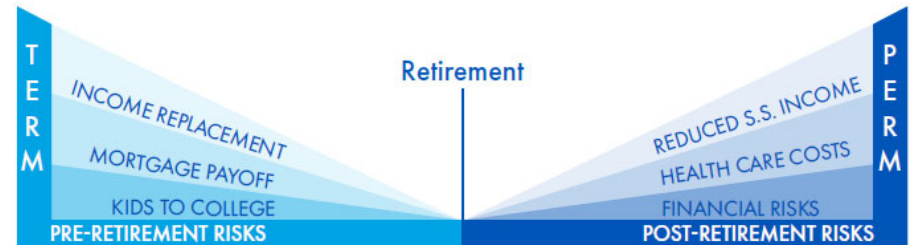
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Scenario

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
- Income replacement



He understands a permanent policy could also help prepare against retirement risk with cash value and living benefits, but it may not meet his budget.

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

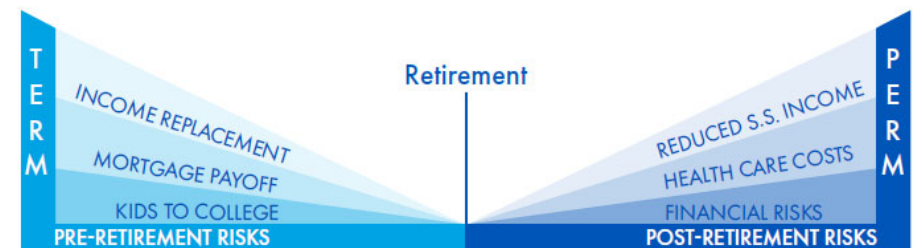


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Traditional Solutions:

Purchase a permanent policy for the entire \$1,000,000

- Helps cover retirement risks
- Builds some guaranteed cash value
- Living benefits for chronic illness protection
- Costs more than **\$8,800 per year**



A term policy would cost much less.

How does he satisfy the needs of today and tomorrow while staying in budget?

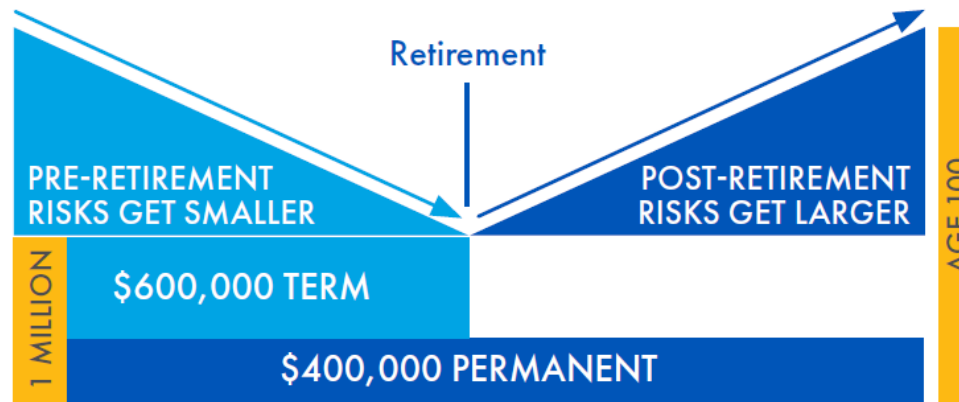


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Another Potential Solution:

Protect to age 100 with a two-policy solution:

- **Policy 1:** To cover his long-term financial exposures, he can purchase a Secure Lifetime GUL 3 policy with an optional chronic illness rider, Accelerated Access Solution, guaranteeing \$400,000 of death benefit to age 100 along with chronic illness benefits.
- **Policy 2:** A \$600,000 Select-a-Term (SAT) policy with a 28 year term duration to cover his remaining death benefit needs.

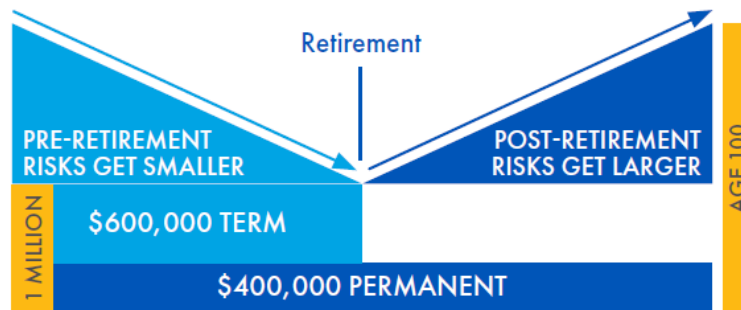


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Another Potential Solution:

Protect to age 100 with a two-policy solution:

- 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 **\$5,070**.
- When structured this way, no premiums 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.



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Two Policy Solution

Our Term Solution - Select-a-Term

Select-a-Term is based on two simple ideas, that your policy death benefit is:

- For the amount you need, and
- For the length of time you need it.

Select-a-Term also offers full convertibility to a permanent life insurance policy up to the end of the policy's duration or the insured's attainment of age 70.

Our GUL Solution - Secure Lifetime GUL 3

Guaranteed death benefit to age 100 and innovative flexibility:

- Guaranteed premium to fit your budget
- Guaranteed cash values that can be accessed for emergencies¹
- Return of Premium available in Years 20 or 25²

If you encounter a qualifying chronic illness, Accelerated Access Solution can provide income-tax-free access to the death benefits.

¹Allowed after the 5th policy year; a partial withdrawal of the cash value will result in a dollar-for-dollar reduction of the accumulation value and a proportionate reduction of the specified amount, premium, and Continuation Guarantee account values.

²Receive 50% of paid premiums in year 20 and 100% of paid premiums in year 25; up to 40% of face amount.

All policies in this example were illustrated for a 37 year-old male, preferred non-tobacco with premiums paid on a 28 year Select-a-Term policy and a Secure Lifetime GUL 3 (GUL) policy. The \$400k GUL policy death benefit is guaranteed to age 100, solving for annual premiums to age 65. Rates current as of 3/29/2019




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Protect to 100 with the best of both worlds
Term/GUL Combo

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

Background
Americans may face several financial risks before retirement. These risks tend to get smaller over time and can usually 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:



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 and living benefits, but it might not meet his budget. Purchasing a permanent policy for his entire \$1,000,000 will cost more than \$8,000 annually while a term policy is much less. How does he satisfy the needs of today and tomorrow while staying within budget?

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Solution
Two-policy solution: Our 37-year-old male decides to combine a term policy for inexpensive death benefit protection to age 100 with much desired chronic illness protection. To meet his long-term financial exposures, he can purchase a permanent Secure Lifetime GUL 3 policy with his rider, Accelerated Access SolutionSM, guaranteeing \$400,000 of death benefit coverage to his life benefits.

100,000 of his required death benefit covered by the Secure Lifetime GUL 3 policy, all he needs to ensure \$800,000 with a 28-year Select A Term (SAT) policy.

Benefit
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 \$5,070. When structured this way, no premium payments are required during his retirement years, but the permanent coverage lasts to age 100.

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Our GUL Solution - Secure Lifetime GUL 3

- Guaranteed death benefit to age 100 and innovative flexibility:
- Guaranteed premium to fit your budget
- Guaranteed cash values that can be accessed for emergencies¹
- Return of Premium available in Years 20 or 25²

AGL

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