

# 10-10-10

## SAMPLE ILLUSTRATIONS

### Have you heard about the popular 10-10-10 concept?

An advantage of combining our competitively priced GUL product along with our Lifetime Income Solution (LIS), the 'use-it-for-anything-you-want' ABR.

- Check out the 10-10-10 concept [here!](#)
- Find additional age and underwriting class combinations in the tables below.
- Find the one that makes sense for your client.

Or, call us for help running an illustration:

(800) 677-3311

**\$1 MILLION DEATH BENEFIT • INCLUDES 2% AAS (OUR CHRONIC ILLNESS ABR)!**

#### MALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$21,529.61	55	80%	\$200,000.00
40	\$22,006.40	60	71%	\$290,000.00
45	\$24,175.56	65	68%	\$320,000.00
50	\$29,146.52	70	70%	\$300,000.00
55	\$35,573.87	75	72%	\$280,000.00
60	\$43,213.97	80	68%	\$320,000.00
65	\$55,929.47	85	56%	\$440,000.00

#### FEMALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$19,668.62	55	73%	\$270,000.00
40	\$20,105.79	60	65%	\$350,000.00
45	\$22,537.21	65	63%	\$370,000.00
50	\$26,610.43	70	64%	\$360,000.00
55	\$29,627.40	75	60%	\$400,000.00
60	\$39,125.54	80	62%	\$380,000.00
65	\$50,980.10	85	51%	\$490,000.00

#### MALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$15,707.49	55	59%	\$410,000.00
40	\$18,039.78	60	59%	\$410,000.00
45	\$20,844.59	65	58%	\$420,000.00
50	\$25,044.23	70	60%	\$400,000.00
55	\$28,612.85	75	58%	\$420,000.00
60	\$37,233.85	80	59%	\$410,000.00
65	\$49,603.51	85	50%	\$500,000.00

#### FEMALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$14,154.56	55	53%	\$470,000.00
40	\$15,805.78	60	51%	\$490,000.00
45	\$18,126.35	65	51%	\$490,000.00
50	\$22,181.75	70	53%	\$470,000.00
55	\$25,662.14	75	52%	\$480,000.00
60	\$34,069.38	80	54%	\$460,000.00
65	\$45,823.72	85	46%	\$540,000.00

Click here to check out the original 10-10-10 concept

WHAT IF... YOU COULD KNOCK OUT three BIRDS WITH one? STONE?



One policy can help with life insurance, chronic illness coverage and retirement income.



### The 10-10-10 Plan!

What if you could buy permanent life insurance, guaranteed to age 100 WITH a chronic illness benefit where you can:

- Pay premiums for 10 YEARS;
- Wait for 10 YEARS; and
- Get your money back over 10 YEARS – as a supplemental retirement benefit.



#### BACKGROUND

While term insurance is the most popular form of life insurance policy – mostly because it's inexpensive up front – it only provides temporary coverage. For longer term (permanent) needs, there are a variety of choices – with one of the most accurate and economical options being Guaranteed Universal Life (GUL). Other GULs are "no load" policy – offering few additional benefits. But the Secure Lifetime GUL3 provides innovative extras!

#### PROBLEM

Let's look at a hypothetical example. A 30 year old male looking for \$1,000,000 of coverage for his family. He wants to provide life insurance for his spouse well into retirement, but sees that need dropping in the approach of his later retirement years. He is also concerned about the impact of a chronic illness on his retirement!

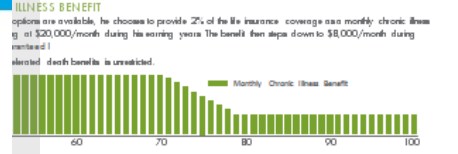
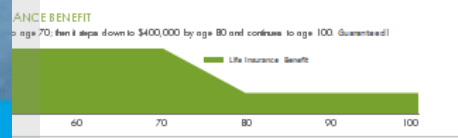
#### SOLUTION: THE 10-10-10 PLAN!

He pays \$28k/yr for 10 years then he pays nothing for 10 years then he takes \$28k/yr out of the policy for 10 years (his free!) using a unique feature of this policy – the flexible income Saver! The withdrawal of \$28k / year for 10 years from the policy will reduce the amount of life insurance coverage to \$400,000.



**FULL Return of Premium GUARANTEED Over 10 Years**

AGLIC110479004 8 Report 10/18/18



Talk to your Financial Professional about getting your own 10-10-10 Plan with Secure Lifetime GUL3!

NOTHING IS AN INVESTMENT. ANY INVESTMENT IS SUBJECT TO RISK OF LOSS. THE SECURE LIFETIME GUL3 IS A PERMANENT LIFE INSURANCE POLICY THAT PROVIDES A RETURN OF PREMIUM GUARANTEE. THE RETURN OF PREMIUM GUARANTEE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY. THE SECURE LIFETIME GUL3 IS A PERMANENT LIFE INSURANCE POLICY THAT PROVIDES A RETURN OF PREMIUM GUARANTEE. THE RETURN OF PREMIUM GUARANTEE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY. THE SECURE LIFETIME GUL3 IS A PERMANENT LIFE INSURANCE POLICY THAT PROVIDES A RETURN OF PREMIUM GUARANTEE. THE RETURN OF PREMIUM GUARANTEE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.



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