



GUL VERSUS IUL COMPARISON

Secure Lifetime GUL 3 and Value+ Protector

Different features and benefits

designed for different client profiles and market needs.

This chart helps you compare ideal clients, their needs, optimal case design and product features so you can decide which UL product may be the best fit for your client or prospect.

	SECURE LIFETIME GUL 3	VALUE+ PROTECTOR
OPTIMIZED FOR	Lifetime Guaranteed Death Benefit	Low-Cost Death Benefit IUL
IDEAL CLIENT	<ul style="list-style-type: none"> • Target ages 55+ • Middle to mass affluent market focusing on death benefit guarantees • Desire for long-term guaranteed death benefit protection 	<ul style="list-style-type: none"> • Target Ages 40-70 • Middle to affluent market focusing on death benefit protection • Desire to build cash accumulation along with death benefit guarantees
CLIENT NEEDS	<ul style="list-style-type: none"> • Wealth Transfer • Peace of mind and security to loved ones with death benefit guarantee 	<ul style="list-style-type: none"> • An attractive bridge product between GUL and cash accumulation IUL • Death benefit guarantees (to life expectancy or longer) • Flexibility with potential cash value accumulation with index strategies



Policies issued by American General Life Insurance Company

	SECURE LIFETIME GUL 3	VALUE+ PROTECTOR
OPTIMAL CASE DESIGN	<ul style="list-style-type: none"> Specify Death benefit Choose desired guaranteed death benefit duration (up to life of insured) Solve for premium to guarantee DB to desired duration 	<ul style="list-style-type: none"> Specify Death Benefit Solve for premiums to carry DB to desired age at a lower rate (ex 5%) Solve for premium to guarantee DB to desired age, OR Pay premiums to retirement or for life of the policy
PRODUCT FEATURES	<ul style="list-style-type: none"> Guaranteed death benefit for desired duration (up to life of insured) Guaranteed cash value that can be accessed in case of emergency without reducing the length of the guarantee period Flexibility allows client to select the guarantee duration and the premium funding period Customer friendly processing for purposes of maintaining the death benefit guarantees Optional Lifestyle Income Solution Rider— provides guaranteed death benefit acceleration 	<ul style="list-style-type: none"> Dial-able death benefit guarantee up to age 100 Account value enhancement of 0.75% guaranteed beginning in policy year 6, but available on a non-guaranteed basis up to 0.80% when using the MLSB¹ Unique Strong Index Performance feature allows for a withdrawal of cash value that can be used to purchase additional paid up insurance at the end of policy year 20 or age 85 without impacting the death benefit or shortening the guarantee duration^{2,3} Unique Excess Funding feature allows for withdrawal at the end of policy year 20 without impacting the death benefit⁴ Select Income Rider—Spread death benefit out in installment payments—lowers Cost of Insurance potentially reducing required premiums Premium Protection Rider—Ideal for single pay, short pay, or 1035 cases—in policy years 2-5 withdraw cash surrender value above cumulative target premium with no surrender charges

¹ Rate current as of 04/16/2018

² Option election dates are at the end of the 20th policy year (for issue ages 0-64) and the later of age 85 or the end of the 5th policy year (for all issue ages).

³ Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.

⁴ Option election dates are at the end of the 20th policy year for issue ages 0-64 or the later of age 85 or the end of the 5th policy year for issue ages 65-85.



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