

AG Asset ProtectorSM

FAQs

AG Asset ProtectorSM – Frequently Asked Questions

1. What is AG Asset Protector?

The AG Asset Protector product suite is the powerful combination of two riders now available on AG Secure Lifetime GUL[®]II: Accelerated Access SolutionSM and Lifestyle Income SolutionSM.

Accelerated Access Solution (AAS) provides access to income tax-free death benefits to help pay for expenses related to a chronic illness.^{1,2} Multiple benefit payment options – three options available for monthly benefit payments:

- IRS maximum per diem amount at time claim begins (2014 per diem rate is \$330/day or \$9,900/month)
- 2% of the AAS benefit per month
- 4% of the AAS benefit per month

Lifestyle Income Solution helps protect against outliving your retirement income, allowing you to enjoy your early retirement years with the knowledge that you have the option to access your death benefit while living later in retirement (benefits beginning at age 85). You can use

your benefit for whatever you like. This optional rider can provide access to the death benefit when the following requirements are met: (a) the policy and rider have been in effect for 15 years, and (b) the amount of policy premiums paid are sufficient to guarantee death benefits until insured reaches age 100.

2. How do I position AG Asset Protector?

AG Asset Protector = Retirement Insurance.

Life insurance has long been the perfect solution for protecting beneficiaries in the event of the insured's death. Today it can do so much more. With AGL's newest product package – AG Asset Protector – the life insurance industry is being revolutionized. Death benefits, which traditionally have only protected the beneficiaries, can now be a liquid pool of money the insured / policy owner can use during their retirement – money your clients can use help insure their financial security in retirement. One policy can now cover you in three situations: an untimely death, a chronic illness or simply outliving retirement funds.

The AG Asset Protector package of benefits can provide your clients with unparalleled financial security and flexibility. No other life insurance product can do what AG Asset Protector can do!



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3. Who is the target market for AG Asset Protector?

- Reasonably healthy clients between 50 and 65 that worry about their financial future
- Mass affluent customers who understands the benefits of permanent life coverage
- Want to protect beneficiaries against financial loss in the event of their death – debts, etc.
- Need to protect their investment portfolio from unexpected health care / chronic illness costs for themselves, and their survivors
- Worry about stock market corrections, interest rates, tax rates, Social Security, and the many other things that put their portfolio at risk

4. What are the niches for AG Asset Protector?

- Unique to the market
- Very competitively priced
- Accelerated Access Solution chronic illness rider offers a monthly payout equal to the IRS Per Diem in effect at the time of claim! It's a built-in inflation adjustment.
- Opportunity to spend your entire death benefit – prior to death – if the criteria are met.
- Retirees who fear running out of money during their retirement.

5. What is the key competitive advantage for AG Asset Protector?

The AG Asset Protector package of benefits can provide your clients with unparalleled financial security and flexibility. No other life insurance product can do what AG Asset Protector can do. Yes, like many products, it provides first-class chronic illness coverage. But don't short-change your clients by offering access to their death benefit **only** if they have a qualifying illness. Guarantee your clients to have access to their death benefit at age 85 **for any reason**. After all, sickness isn't the only reason to protect your clients' portfolio. AG Asset Protector takes investment portfolio protection to a whole new level.

6. Where can I find more information?

AG Asset Protector is truly life insurance you don't have to die to use.

- To get started running illustrations, see the Illustration Guide. ([link to Illustration Guide](#))
- Learn more about living benefits and find all the materials you need at www.retirestronger.com
- Contact your AGL representative today.

This is life insurance you don't have to die to use. Learn how to live longer and retire stronger with American General Life Insurance Company, a member of AIG.



Find out more at www.RetireStronger.com

1 Based on current federal income tax laws, policy owners should consult a qualified tax advisor.
2 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), Houston, Texas. Policy Form Numbers Lifestyle Income Rider (Guaranteed Withdrawal Benefit Rider) rider form number 13972; Accelerated Access Solution (Chronic Illness Accelerated Death Benefit Rider) form numbers 13600, ICC13-13600, AG Secure Lifetime GUL II policy form numbers 13460, ICC13-13460. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Guarantees are subject to the claims-paying ability of the issuing insurance company. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

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