

# Help your clients live well in retirement with “retirement protection”. How big is this market opportunity? HUGE.

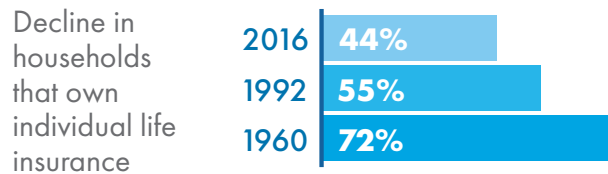
With the decline of defined benefit plans in the workplace over the last two decades, the responsibility for funding retirement plans has shifted from employer to employee. Once clients have their plan in place, the need to protect it is greater than ever before.

## Clients need death benefit protection and likely don't have it



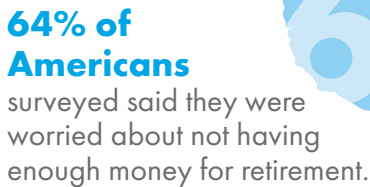
SOURCE: INSURANCE BAROMETER STUDY, LIMRA 2016

## Life Insurance is at a 50-year low



SOURCE: LIFE INSURANCE OWNERSHIP IN FOCUS (2016), LIMRA

## Clients need access to funds in retirement



SOURCE: AMERICANS FINANCIAL WORRIES EDGE UP IN 2016, GALLUP POLL, 2016



**About 75% of Americans Over 40** are behind on saving for retirement

SOURCE: 1 IN 3 AMERICANS HAS SAVED \$0 FOR RETIREMENT, TIME, MONEY/RETIREMENT, MARCH 14, 2016.

## Clients need chronic care coverage



**Approximately 92% of older adults have at least one chronic disease, and 77% have at least two.**

Four chronic diseases—heart disease, cancer, stroke, and diabetes—cause almost two-thirds of all deaths each year.

SOURCE: HEALTHY AGING FACTS, NATIONAL COUNCIL ON AGING, 2017

One permanent life insurance policy can now cover your clients in three situations: an untimely death, a chronic illness or simply outliving retirement funds. Asset Protector riders can provide them with unparalleled financial security and flexibility.

**Give your clients what they need.  
Life Insurance + Asset Protector = Retirement Protection.**



# Get started today!

## How to promote:

(Click to download resources)



1. Send an **email** introducing the campaign with instructions to check out the robust set of resources and training materials on



[RetireStronger.com](http://RetireStronger.com)



2. Follow up with a phone call to your brokerage manager / producer and encourage them to view the 6-minute **training video** on how to tell the Asset Protector story.



3. Send your brokerage managers / producers consumer-approved materials to share. Email fillable infographics on **retirement statistics** and the risk of **chronic illness** for them to add their information and send on to their clients along with an introduction **video on living benefits**.



4. Follow up this email with a personal phone call to talk more about this concept.



5. Contact your American General representative to set up an Asset Protector training webinar today and remember to check [RetireStronger.com](http://RetireStronger.com) for continually updated materials.



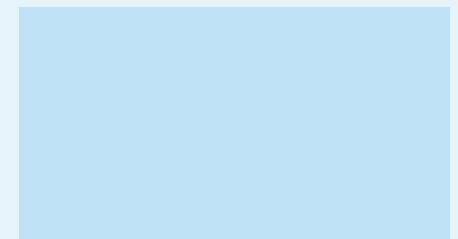
## Target Audience:

- Retirement Planners
- Wire house Producers
- Financial Advisors
- Life Insurance Agents

## Niches:

- Unique to the market
- Very competitively priced
- Accelerated Access Solution® (AAS) chronic illness rider offers built-in inflation adjustment\*

Get off the spreadsheet and start a value-driven conversation. Everything you need to define the market and learn how to tell the story is here.



**Find out more at**  
**[RetireStronger.com](http://RetireStronger.com)**

\*AAS offers a monthly payout equal to the IRS Per Diem in effect at the time of claim IRS caps the maximum daily rate each year. The 2017 maximum per diem is \$360/day or \$10,950/month. Subsequent years may be higher.

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