



## Top ten reasons to sell Secure Lifetime GUL 3

- Guaranteed death benefit protection allows for flexible guarantee periods and premium funding.
- 2. Built-in Return of Premium in year 25 receive 100% of premiums paid, or in year 20 receive 50% of premiums paid.<sup>1</sup>
- Guaranteed cash value accumulation isn't projected, it's guaranteed!
- 4. Very competitive premiums.
- Reduce the death benefit without reducing the guarantee duration.
- 6. Living Benefit Rider suite, Asset Protector, has been decoupled! Add optional riders either together or separately: Accelerated Access Solution<sup>®</sup> (for chronic illness) and Lifestyle Income Solution<sup>®</sup> (for longevity).<sup>2</sup>

- 7. Premiums are a moment away, with American General Life's Rapid Rater; econnections.aglife.com/MVC/RapidRater
- **8. Highly competitive compensation** with 24-month rolling targets.
- Consumer friendly processing preserves guarantees in the event of late premiums.
- 10. New underwriting structure
  eliminates the Standard Plus class
  while providing an expanded standard
  program of Table B through Standard.
  This results in a more favorable pricing
  structure for Standard Class.
  - These benefits are capped at 40% of the lowest Specified Amount in the policy net of partial withdrawals and outstanding loans.
  - There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

For more information, please contact your American General Life representative or visit www.retirestronger.com

California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).