



Which will happen to you?



Solutions for all 3



¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

² Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.



For this brochure to be complete for California residents, they must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

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FINANCIAL LIFE SPECTRUM



BUILDING ASSETS

During pre-retirement years, parents have a lot of expenses that put a strain on their budgets. They're making every effort to contribute to their retirement plans. They don't have a lot of financial cushion yet, but they're working hard to build assets that they'll need during retirement.

Parents know that, while they're building assets for retirement, the number-one risk that would prevent them from achieving their goals would be if they died too soon, before they had the opportunity to build those retirement assets. This is why a permanent life insurance product like **Secure Lifetime GUL 3** or **Value+ Protector** is important.

For hundreds of years parents have protected themselves

from the risk of dying too soon with life insurance, providing an instant "nest egg" in the event a breadwinner dies prematurely. But now it's your 65th birthday, and you realize you didn't die early.

During your pre-retirement years, your financial responsibilities for paying off your mortgage, paying for part-or-all of your children's college education, and replacing your work income have all gotten smaller and smaller. By the time you retire, you might think that your financial worries are over, right?

Not really. You'll find that your financial concerns haven't gone away. They've changed... completely!

PROTECTING ASSETS

During your "normal retirement years" from age 65 to 85, you're most concerned with "protecting your nest egg." For many Americans, the biggest concern is the cost of health care: "Getting Sick Along The Way." But not just "normal health care costs." Financially, you're most concerned about nursing home and chronic illness expenses. These are the kinds of expenses that can wipe out a significant portion of your retirement savings, leaving a surviving spouse financially destitute.

How does the Asset Protector strategy help? One of the

riders, called Accelerated Access Solution¹, provides Chronic Illness protection by allowing you to access your policy's life insurance benefit income-tax-free (based on current federal income tax law) to help pay the costs of these health care expenses. If your chronic illness meets the rider criteria, the rider allows you to receive a fixed monthly amount of your life insurance benefit regardless of your actual monthly expenses². You may spend this money on virtually anything you want. You can even save and invest any amount of the benefit that you don't need to spend, allowing you to use that money in the future at your discretion.

EXTENDING ASSETS

But now it's your 85th birthday. You realize that you *didn't* die early, and you *didn't* get sick along the way. Now your financial worries should be over, right?

Well, not really. Again, your financial concerns haven't gone away, they've changed again.

You may be living longer than you planned. The many financial stresses and strains of your life, combined with living longer than you may have anticipated, can give way to an investment portfolio that's simply running out of gas. The older we get, the more likely it is that our retirement portfolio will run out of money.

The Asset Protector strategy can help here as well. When you reach age 85 and have properly funded your policy, a second rider, called the Lifestyle Income Solution³, allows you to begin receiving up to 10% of your life insurance benefit per year for 10 years, essentially putting your entire benefit into your checking account so you can spend it on virtually anything you want.

This can be a financial life-saver to retirees that live a long and healthy life, but whose investments may not live as long as they do.

So you can see how Asset Protector can be a single financial solution that can help provide you with access to cash whether you die too soon, live too long, or get sick along the way. Asset Protector can do this in a way that no other single-product solution can match.

**Give your clients
the financial security and flexibility of Asset Protector.**

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