

AG Select-a-Term®



**Protection  
tailored  
to your needs**

**Level-Premium Term Insurance  
with 17 Term Periods**



Policies issued by: **American General Life Insurance Company**





**AG Select-a-Term insurance offers a powerful way to customize your life insurance plan.**

Whether your goal is to protect your family until you reach retirement age, pay off a mortgage, or making sure there's money down the road to help pay for a child's education, you can trust American General Life Companies for affordable and dependable coverage.

**Talk to your agent about AG Select-a-Term,  
or visit us online at [www.americangeneral.com](http://www.americangeneral.com).**



# One size doesn't always fit all



## Neither should your life insurance

AG Select-a-Term® is based on a simple idea: your policy is for the amount of benefit you need, for the length of time you need it. Other insurance companies sell policies that last for 10, 15, 20 or 30 years. AG Select-a-Term offers insurance for 10 years, or from 15 through 30 years... 17 different durations to choose from. You no longer have to settle for a "one-size fits all" life insurance policy.

### Buy only what you need

AG Select-a-Term is flexible enough to match your situation, and economical because you don't pay for insurance you don't need. On the following pages take a look at some of these examples of where AG Select-a-Term would make sense—and see just how affordable life insurance protection can be.

### Convertibility

Full convertibility to a permanent life insurance policy up to the end of the level-premium period (or age 70 of the insured, whichever comes first). Ask your agent about our AG ROP Select-a-Term® conversion endorsement.<sup>1</sup>

## Protection until retirement

- Kevin, 40, is a successful young executive who supports his three children and his wife Angela, a stay-at-home mother. He plans to retire at age 70.
- Because his income is the sole source of support for his family for the next 30 years, it's paramount that his life insurance coverage provides a high death benefit, for a long period of time, yet remain affordable
- Kevin estimates that his family would need \$1 million in coverage

**The Solution:** With AG Select-a-Term, Kevin has the flexibility to purchase a term policy that meets his 30-year retirement horizon precisely. As a 40-year old male in the Preferred Plus underwriting class, Kevin can purchase a 30-year policy at a face value amount of \$1 million for an annual premium of only \$1,184.<sup>2</sup>



## Options for business owners

- Jeff's office systems service company is successful due in part to his top salesperson Cindy, 40, and her long tenure with the company and her valuable client base.
- He'd like to reward her service and provide an incentive to stay but can't afford large bonuses.

**The Solution:** With AG Select-a-Term, Jeff can purchase a term policy to insure Cindy to her planned retirement age of 60. The annual premium for a 40-year old female in the Preferred Plus underwriting class, with a face value amount of \$300,000 for a 20-year term is only \$211.<sup>2</sup>



## Solutions for working moms

As the sole income provider for her family of three, Allison, 29, wants to make sure that her children, ages 1 and 5, will still be able to attend college in the event of her premature death. Allison expects to need \$250,000 to fund both children's college educations within 17 years.

**The Solution:** AG Select-a-Term offers a 10 year term period and incremental term periods between 15 and 30 years. Allison can purchase a 17-year term policy and only pay for the coverage she needs. As a 29-year old female in the Preferred Plus underwriting class, Allison can purchase a \$250,000 policy guaranteed for 17 years for only \$11.51 a month.<sup>2</sup>





## Protecting their home

- Scott, 38, and Debra, 32, work hard to provide a good life for themselves and their 3 children. They live in a safe, family-friendly neighborhood with excellent schools and recreational opportunities.
- They have 23 years remaining on a \$500,000 mortgage. It is important to them that if one were to die, the other would have funds to help pay the mortgage, and raise the family in their current home.

**The Solution:** With AG Select-a-Term, Scott (Standard Plus) and Debra (Preferred Non-tobacco) can each purchase a \$500,000 face amount policy for 23 years. Their annual premium would be \$689 and \$334, respectively—a combined savings of \$305 per year, \$7,015 total over 23 years, for the couple when compared to the cost of 30-year plans.<sup>2</sup>



## Coverage beyond your working years



- Rick has spent 42 years building a successful construction business. At 62, he's ready to retire and recently sold the business, and no longer enjoys group life insurance.
- He and his wife have a solid estate plan, but he'd like to purchase a small term policy to cover final expenses. Due to his age, Rick is having a hard time finding term insurance that will extend beyond age 80.

**The Solution:** With AG Select-a-Term, Rick (Standard Non-tobacco) can get \$100,000 of coverage that will last 26 years until he's 88, for an annual premium of \$1,975.<sup>2</sup>

**Not actual cases. Presented for illustrative purposes only.**

- <sup>1</sup> ROP conversion endorsement for AG Select-a-Term will allow conversion to an AG ROP Select-a-Term, not to exceed the same face amount and for the remaining term or longer, up to the 24th month following issue without evidence of insurability (subject to same level period AG ROP Select-a-Term product limitations). DI rider is not convertible to AG ROP Select-a-Term.
- <sup>2</sup> Premium rates current as of March 17, 2014, rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed level premium period if renewed. Death benefit remains level.



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