

## More than a GREAT Price!



AG Select-a-Term® provides your clients with 17 durations. Plus, you can customize their policies with various competitive designs and riders.

### Select Income Rider

Designed to be paired with our AG Select-a-Term level premium term life insurance, the Select Income Rider provides guaranteed monthly income for a specified period of time as well as a lump-sum death benefit.

- Pays a monthly benefit for as little as 5 years and up to 40 years upon the death of the insured
- Provides monthly payments as low as \$500

### Disability Income Rider

The Disability Income Rider offers a valuable enhancement to term clients. Many of your term clients have some employer-provided disability income (DI) coverage, but may want more. For example, they're looking for coverage that won't be lost if they change jobs. Clients that are issued standard or better for term coverage may qualify for the DI Rider with no additional medical underwriting.

### Laddering

Whether your client's goal is to protect their family until retirement age, pay off a mortgage, or help ensure that their kids can attend college if an unexpected death occurs, AG Select-a-Term provides customizable term periods so your client buys only what's needed.

### Preserve a Premium

Save a sale with AG Select-a-Term. It offers 17 different durations for 10 years, or from 15 to 30 years. This typically allows you to offer the same face amount, but for a shorter duration than originally planned. While coverage period is shorter, the face amount is unchanged, and the premium can be about the same as originally quoted.



For More Information



Policies issued by: American General Life Insurance Company (AGL), Houston, Texas. AG Select-a-Term Policy Form Numbers 07007, ICC10-07007; Disability Income Rider Form Number 06305, Select Income Rider Form Number 08818. 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. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. © 2014 American International Group, Inc. (AIG). All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

AGLC106802REV0514