You'll like AG Secure Lifetime GUL for the competitive pricing. You'll love it for the guaranteed cash value, access, and flexibility!

Contact your American General Life representative for more information.

## American General Life Companies

## We excel at 60!

With a suite of unrivaled guarantees and the flexibility to adapt to future needs, AG Secure Lifetime GUL® provides retirees with the choices they want.

- Guaranteed death benefit up to a lifetime
- Guaranteed cash value accumulation
- Guaranteed access if needs change—unique flexibility to access cash value with a proportional reduction of the accumulation value, death benefit amount and guaranteed premiums

Compare the premium and guaranteed cash value accumulation in AG Secure Lifetime GUL to its competitors.

## Male, 60, Preferred No Tobacco, Level Pay, Guaranteed to Age 100 \$1,000,000 Death Benefit

Company	Level Premium to Age 100	Target	Rolling Targets	Guaranteed Cash Value in 30 Years
American General Life AG Secure Lifetime GUL®	\$14,391	\$18,440	Yes	\$145,685
North American Custom Guarantee (Gen 6)	\$14,630	\$14,630	Yes	0
Protective Protective Centennial G II UL 1/11	\$14,637	\$15,410	Yes	0
Banner Life Choice UL	\$14,942	\$15,239	No	\$147,356
Aviva Advantage Builder Series IV (with No Lapse Guaranteed Rider v.2)	\$15,147	\$16,555	Yes	0
ING ING Guaranteed Death Benefit UL II	\$15,270	\$18,090	No	0
Lincoln Financial Group Lincoln LifeGuarantee® UL (2011)	\$15,356	\$17,200	Yes	0
<b>MetLife</b> Guarantee Advantage UL <sup>SM</sup> (with Coverage Continuation Rider)	\$15,659	\$19,214	No	0

Level premium data generated on 08/16/11 for the state of Colorado. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Companies. AG Secure Lifetime GUL, Banner Life Choice UL (form # UL09) and Lincoln LifeGuarantee UL (policy form # UL 5056) show guaranteed cash values, but not current cash values. The other competitors' products are illustrated and their illustrations show both guaranteed and current cash values. In year 30, the current cash value is \$0 for ING Guaranteed Death Benefit UL II (policy form # 1174-12/07; 4.00%), Aviva Advantage Builder Series IV (policy form # 2EFE11; 2.00%), MetLife Guarantee Advantage UL (policy form # 5E-34-07-Co; 3.00%), North American Custom Guarantee (Gen 6) (policy form # LS170; 2.50%), and for Protective Centennial G II UL (policy form # UL-15-CO 11-06; 2.50%). In year 30, the current cash value is \$147,356 for Banner Life Choice UL (policy form # UL09; 3.00%).

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AGLC105332 REV0112