

# AG Select-a-Term®



**17 Term Periods—Protection tailored to your needs.**

Life Insurance with **Optionality**® - *Your needs. Your choices. Your way.*



## JW Insurance Group

3956 Town Center Blvd., Ste 441  
Orlando, FL 32837  
407 - 584 - 7283

Policies issued by: American General Life Insurance Company  
The United States Life Insurance Company in the City of New York

# AG Select-a-Term®



## AG Select-a-Term—Customize your life insurance plan

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

**For more information, contact your Financial Professional.**



# One size doesn't always fit all— neither should your life insurance



AG Select-a-Term<sup>®</sup> 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. That's life insurance with *Optionality*<sup>®</sup>.

## **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.

## **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).

## 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 remains 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, Kevin can purchase a 30-year policy at a face value amount of \$1 million.



## 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 20-year term policy with a face amount of \$300,000 to insure Cindy to her planned retirement age of 60.



Not actual cases. Hypothetical representation for illustrative purposes only.



## 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 the multiple term durations of AG Select-a-Term, Scott and Debra can match their life insurance to the remaining years on their home mortgage. They can each purchase a \$500,000 face amount policy for 23 years and only pay for the coverage they need.



## 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, Allison can purchase a \$250,000 policy guaranteed for 17 years.



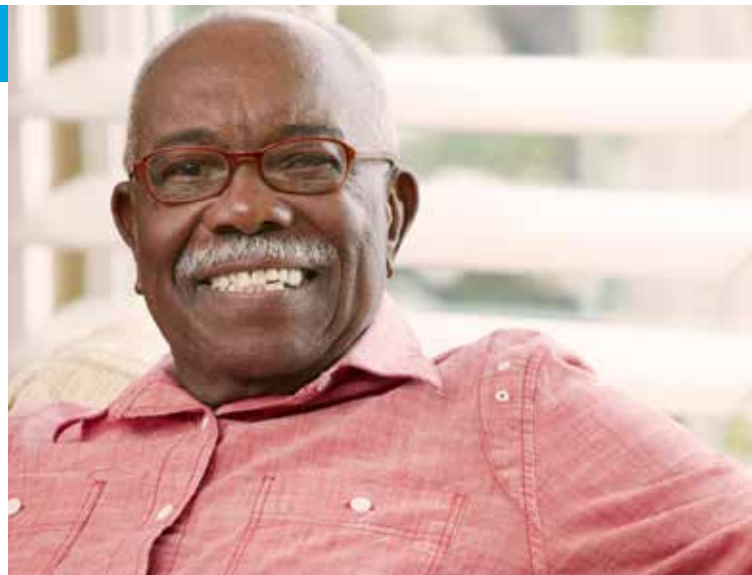
## Coverage beyond working years

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 can get \$100,000 of coverage that will last 26 years until he's 88. The term duration precisely matches Rick's need.



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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.