



Protection your clients never knew they always wanted

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Life Insurance | AIG Financial Distributors

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Make clients the beneficiary of their own life insurance policy

- Clients don't stay awake at night worried about life insurance . . . they are worried about their retirement
- Refocus your efforts on solutions for clients' pain points
- Focus on “**Retirement Insurance**”

61% of Americans surveyed

said they are more scared of outliving their retirement than they are of death.

THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AC



Why focus on “Retirement Insurance”?

The facts speak for themselves – this is a huge pain point

Most Americans may be spending 20+ years in retirement



SOCIAL SECURITY ADMINISTRATION DATA, November 2014



1 out of every four 65 year olds will live past the age of 90.

SOCIAL SECURITY ADMINISTRATION DATA, November 2014

41% retired earlier than planned

due to a personal health problem



THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.



Only about 19% of Americans can claim a pension in retirement - most of them are in the government sector.

PAY CHECKS AND PLAY CHECKS; RETIREMENT SOLUTIONS FOR LIFE, 2012

401k

Average 401k balance for Baby Boomers is \$126,900

FIDELITY AND VANGUARD, MARCH 31, 2013
WWW.FINANCIALSAMURAI.COM/THE-AVERAGE-401K-BALANCE-AND-WHY-ITS-TOO-LOW



50% of households are at risk – their standard of living may decline in retirement.

CRR.BC.EDU/BRIEFS/WILL-THE-REBOUND-IN-EQUITIES-AND-HOUSING-SAVE-RETIREMENT, December 2013

Clients are scared of outliving their assets

Healthcare expenses are a significant concern

Did YOU realize how much healthcare expenses affect retirement assets?

73% of survey respondents cite major healthcare problems as their primary concern about living to age 100.

THE 2Q11 SUNAMERICA RETIREMENT RESETSM STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.

91% of older adults have at least one chronic condition; 73% have at least two.

NCOA.ORG/IMPROVE-HEALTH/CENTER-FOR-HEALTHY-AGING/CHRONIC-DISEASE , September 2014

\$220,000 The amount the average couple retiring at 65 can expect to pay in out-of-pocket medical expenses during retirement.

FIDELITY.COM/INSIDE-FIDELITY/INDIVIDUAL-INVESTING/FIDELITY-ESTIMATES-COUPLES-RETIRING-IN-2013-WILL-NEED-220000-TO-PAY-MEDICAL-EXPENSES-THROUGHOUT-RETIREMENT, 2014

\$1,266 The amount the average cancer patient can expect to pay in out-of-pocket medical expenses each month.

HTTP://SEER.CANCER.GOV/CSR/1975_2009_POP509/ 2011 ASCO Annual Meeting

Life Insurance = “Retirement Insurance”

This is the new generation of life insurance

During everyone’s lifetime, they will most likely do 1 of 3 things:

1. Die too soon
2. Get sick
3. Live a long life

We know that life insurance can take care of #1 . . . but what about protecting retirement assets from #2 and #3?

Enable your clients to be the beneficiary of their own life insurance policy

- Turn life insurance into a liquid pool of money that can be used for virtually any expense
- Provide clients with the ability to enjoy retirement with additional financial security

What does this solution look like?

Protection for retirement assets throughout the Financial Life Spectrum

Building Assets



Ages

65

Life Insurance

Secure Lifetime
GUL 3

Life Insurance Policy

Protecting Assets



85

Chronic Illness

Accelerated
Access Solution

Extending Assets



100

Longevity
Protection

Lifestyle
Income Solution

Living Benefit Riders:
Asset Protector = Retirement Insurance

Asset Protector Rider Package

Life insurance you don't have to die to use

Secure Lifetime GUL 3 – base policy for Asset Protector

- Permanent life insurance with *Optionality*[®]
- Guaranteed death benefit and cash value
- Enhanced Surrender Value rider – 50% ROP/year 20 or 100% ROP/year 25

Accelerated Access Solution – Chronic Illness Rider

- 101(g) – no LTC license necessary
- 2 / 6 ADLs or severe cognitive impairment
- 3 payout options:
 - 2% or 4% of the Accelerated Access Solution benefit
 - Per diem option with built-in inflation adjustment
- Can be added to the base policy with or without the longevity rider

Lifestyle Income Solution – Longevity Rider

- Access 100% of your death benefit while you are LIVING for any reason after age 85
- Can be added to the base policy with or without the chronic illness rider

Refocus on “Retirement Insurance”

- Solve your client’s problems with
“Life Insurance You Don’t have to Die to Use” . . . Asset Protector
- Enable your clients to be the beneficiary of their own life insurance policy

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THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.



This is the protection your clients never knew they always wanted

- View video to see how you can present this concept easily to your clients



“In my first six months I’m at over 25 Asset Protector cases sold with 6 more in the pipeline.”

–S. Schumaci

- Consumer approved videos available for lead generation and for client meetings

Refocus, learn more and identify prospects

■ Refocus:

- Check out the compelling [producer testimonials](#) on this topic

■ Learn More:

- **Go to [RetireStronger.com](#)**

- Visit “[Making the Sale](#)” page - step-by-step online training program
- Learn about the market and identify needs

- **Call your American General Life representative**

- Set up a webinar or in person training session
- Find out how the “napkin tools” and other tools can work for you

■ Identify Prospects:

- Email infographics, videos and thought provoking materials to your client/prospect database today – available on [RetireStronger.com](#)

Questions?



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