Are you paying for more than you need?

Most term life insurance policies offer five-year increments. But American General Life’s term life insurance allows you to choose the specific time period that works best for you. With American General Life, you buy just what you need, saving you money.

MORTGAGE FUNDING - Why buy 25 year term insurance if you only need 21?

1 OUT OF 2 American families have 21 or more years remaining on their mortgage

The median American mortgage debt is $121,324

SOURCE: 2013 AMERICAN HOUSING SURVEY, U.S. DEPARTMENT OF COMMERCE

EDUCATION FUNDING - Cost of raising a child to age 22

BIRTH 18 22

average cost of raising a child to 18 years old is $245K + $95K for public college + $324K for private college

The average cost of raising a child to the age of 18 is: $245,340

Add the cost of a four-year college tuition, raising a child to age 22 will cost as much as: $569,240


INCOME REPLACEMENT

Those with life insurance carry enough to replace their income for just 3.4 YEARS

38% say that they would feel the financial impact from the death of the primary wage earner in 1 month


SOURCE: 2016 INSURANCE BAROMETER STUDY, LIFE HAPPENS AND LIMRA

To learn more contact your financial professional.

* Savings reflect a 21 year versus a 25-year AG Select-a-Term $1 million policy for a male, age 43, preferred plus underwriting class. Premium rates current as of July 3, 2017, 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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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.

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