

# ContinUL<sup>®</sup>

## “I’VE GOT A CLIENT...<sup>SM</sup>

who needs to lock in lifetime guaranteed death protection.”

## WE’VE GOT THE SOLUTION

In fact, we have two potential solutions, depending on the client’s preferences and budget. When looking for long-term guaranteed death benefit protection with flexible death benefit guarantees, your clients have two choices—ContinUL<sup>®</sup> or ContinUL Extend Plus.<sup>SM</sup>



Make sure you quote the right one for your client

ContinUL offers a low-cost guaranteed UL option for clients focused exclusively on low cost. ContinUL Extend Plus offers the same long-term death benefit guarantees for clients willing to pay a slightly higher premium in exchange for higher cash accumulation values and more flexibility for the future.

The examples below provide \$250,000 death benefit protection on a male age 37, Preferred Plus Nontobacco. In both cases the death benefit is guaranteed to age 121 and assumes premium payments are made continuously for the life of the individual. These examples also assume that there are no policy loans or withdrawals of cash values.

### ContinUL

4% current rate of return (target premium = \$1,282.50)

Policy Year	Premium	Accumulated Value	CSV
1	\$1,256	\$512	\$0
5	\$1,256	\$2,542	\$0
10	\$1,256	\$4,657	\$1,907
20	\$1,256	\$8,316	\$8,316
Age 67	\$1,256	\$922	\$922
Age 90	\$1,256	\$0	\$0

### ContinUL Extend Plus

4.75% current rate of return (target premium = \$1,532.50)

Policy Year	Premium	Accumulated Value	CSV
1	\$1,459	\$740	\$0
5	\$1,459	\$3,907	\$0
10	\$1,459	\$10,788	\$8,038
20	\$1,459	\$28,943	\$28,943
Age 67	\$1,459	\$54,020	\$54,020
Age 90	\$1,459	\$103,806	\$103,806

So no matter which direction is chosen, your clients can’t make a wrong turn with either ContinUL or ContinUL Extend Plus. Regardless of the route, the destination always includes

- Flexible death benefit guarantees
- Flexible Continuation Guarantee
- 24-month rolling targets (AGL version only)
- Consumer-friendly features

For more information, contact



**American General**  
Life Companies

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## **American General**

Life Companies

Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

ContinUL Policy Form Number 09337, ContinUL Extend Plus Policy Form Number 05337

**The United States Life Insurance Company in the City of New York**

70 Pine Street, New York, New York 10270

ContinUL Policy Form Number 09337N, ContinUL Extend Plus Policy Form Number 05337N

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