



**Build YOUR life insurance on YOUR terms.**

With Select-a-Term Life Insurance, you choose the exact amount and period of coverage you need. Not only does Select-a-Term let you customize your loved ones' coverage, it can help you save money on premiums with a technique called 'laddering.'

**What is Laddering?**

Laddering means you buy multiple smaller policies that custom tailor your needs rather than one large policy. Please consult a financial professional to determine if the laddering technique is appropriate for your situation.

**How it works**

<b>1</b>	Identify your needs	<b>3</b>	Determine the amount for those needs
<b>2</b>	Determine how long you need coverage	<b>4</b>	Buy multiple smaller term policies that match your needs exactly instead of a larger policy

By laddering your policies, you purchase the right amount of coverage in the most cost-effective way.

**See it in action...**

Larry, age 39, has two children, ages 5 and 8. He wants to purchase life insurance to provide for his family in the following situations:<sup>1</sup>

- \$250,000 of coverage on himself until his youngest child reaches the age of 21
- \$500,000 of coverage until retirement at age 62 to protect his family's income needs
- \$250,000 of coverage to pay off his mortgage, which has 27 years remaining

Larry could buy a single \$1 million policy, but the closest available term period offered by most major companies would be 30 years. With Select-a-Term, he can buy a separate policy for each of his three situations. Building life insurance on his terms allows him to only pay for the coverage he needs.

<sup>1</sup>Not an actual case, and is a hypothetical representation for illustrative purposes only.

Ask your financial professional, how much you can save by laddering your life insurance policy with Select-a-Term.



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. Policy Form #'s ICC21-19310 Rev0321, ICC21-19311 Rev0321, 19310-10 Rev0321, 19311-10 Rev0321, 19310N-33 Rev0321, 19311N-33 Rev0321. Rider Form #'s ICC14-14012, 14012, 14012N, ICC13-13601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC16-16420, 16420, 16420N. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

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