

Inheritance Life Plus® Product Comparison

Inheritance Life PlusSM is universal life insurance that is designed as a way for you to transfer wealth to those you love more effectively than an annuity or a short-term taxable instrument.

Why Inheritance Life Plus?

Inheritance Life Plus is universal life insurance that is designed as a wealth-transfer vehicle. It offers:

- Tax-advantaged means of transferring wealth¹
- Access to your money
- A guaranteed death benefit²
- Simplified application and issue process (no medical exam)



Is Inheritance Life Plus right for me?

The secret to effective financial planning lies in selecting products that are best suited to your individual objectives. For example, if your needs are short-term, you might want to discuss a short-term taxable instrument with your agent, or, if you're looking for a source of retirement income, or tax-deferred benefits, perhaps an annuity would be a better fit. However, if your goal is to turn a lump sum into a meaningful legacy for your heirs after your death, Inheritance Life Plus could be a good solution.

The Numbers tell the story

To get an idea of how Inheritance Life Plus' death benefit stacks up against short-term taxable instruments and annuities, take a look at the following scenarios.

In both clients' cases, Inheritance Life Plus delivers larger death benefit amounts to their beneficiaries than either the short-term taxable instrument or the annuity. Even 15 years later, neither of the other products matches Inheritance Life Plus' effectiveness as a wealth-transfer vehicle. Why not choose Inheritance Life Plus?

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Scenario 1*
Female, age 65, Preferred underwriting class

			Inheritance Life Plus Death Benefit	Short-Term Taxable Instrument Projected Value ³	Annuity Death Benefit ⁴
Her initial payment is:	At the end of year...	Her age will be...	And she can anticipate the following results from her three options:		
\$50,000	1	66	\$98,522	\$51,125	\$51,500
	5	70	\$98,522	\$55,883	\$58,124
	10	75	\$98,522	\$62,460	\$68,009
	15	80	\$98,522	\$69,810	\$80,035

Scenario 2*
Male, age 65, Preferred underwriting class

			Inheritance Life Plus Death Benefit	Short-Term Taxable Instrument Projected Value ³	Annuity Death Benefit ⁴
His initial payment is:	At the end of year...	His age will be...	And he can anticipate the following results from his three options:		
\$50,000	1	66	\$87,573	\$51,125	\$51,500
	5	70	\$87,573	\$55,883	\$58,124
	10	75	\$87,573	\$62,460	\$68,009
	15	80	\$87,573	\$69,810	\$80,035

For more information:

* Not an actual case, presented for illustrative purposes only.

¹ Based on current federal income tax laws.

² Guarantees are subject to the claims-paying ability of the issuing insurance company.

³ Assumes that the annual yield for the short-term taxable instrument is 3.00 percent and that the client's effective tax rate is 25.00 percent. The projected values are calculated assuming an annual after-tax yield of 2.25 percent. These assumptions are made for illustrative purposes only and may not be reflective of actual yields or tax rates.

⁴ The values shown assumes that the death benefit provided by the annuity is equal to the annuity value as of the date of death. The projected death benefits are calculated assuming an annual credited interest rate of 4.00 percent and assuming that the client's effective tax rate is 25.00 percent. These assumptions are made for illustrative purposes only and may not be reflective of actual interest-crediting rates or tax rates.

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*Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. Inheritance Life Plus Policy Form Numbers 11440, ICC11-11440; Terminal Illness Rider Form Number 11401; Chronic Illness Rider Form Number 11400; Waiver of Surrender Charge Rider Form Number 06422. **The United States Life Insurance Company in the City of New York (US Life)**, One World Financial Center, 200 Liberty Street, New York, NY, 10281. Inheritance Life Plus Policy Form Numbers 11440N, 11440NU; Waiver of Surrender Charge Rider Form Number 06422N. The underwriting risks, financial and contractual obligations, and support functions associated with the products issued by AGL and US Life are the issuing insurer's responsibility. US Life is authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life.*

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