corebridge financial

American General
Life Insurance Company

Lifelong protection you can count on in your life journey

Secure Lifetime GUL 3

Guaranteed Universal
Life Insurance

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX, and **The United States Life Insurance Company in the City of New York** (US Life).

Secure Lifetime GUL 3

Thanks to the tax-advantaged power of guaranteed universal life insurance, **Secure Lifetime GUL 3** provides protection you can count on for your family or your business.

Delivers guaranteed protection.*

Tailor your policy!

Unique, optional riders and features enable you to tailor the policy to your own personal needs and objectives. Choose the coverage period and premium structure. Take advantage of attractive living benefits and receive supplemental income in times of sickness or for retirement. These options and more are yours – guaranteed!*

* Guarantees are backed by the claims-paying ability of AGL and US Life.

Lock-in guaranteed, tax-free death benefit

With **Secure Lifetime GUL 3**, the death benefit is guaranteed — regardless of the policy's cash value — assuming the required premiums have been paid. You can be assured that your family will be protected, your business will live on, or your charitable interests will be served — all thanks to the tax-free proceeds from your policy (based on current federal income tax law).

Your needs. Your choices. Your way.

Lock-in values that you can use in the future.

Guaranteed premium that fits your budget

The flexible policy design empowers you to structure a premium payment plan that matches your own personal needs and budget. You can choose the number of years or age to which you want the death benefit guaranteed. Then, you can elect to pay premiums over the life of the policy, pay additional premium to potentially shorten the payment period or simply pre-fund the coverage guarantee.

Guaranteed return of premium

If your needs change or you no longer need life insurance coverage, you can surrender the policy in year 20 and receive 50 percent of premiums paid, or in year 25 and receive 100 percent of premiums paid up to 40% of face amount.

Guaranteed minimum cash values

If your needs change, you can reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionately reduces the death benefit, cash values and guaranteed premiums.

Life insurance you don't have to die to use.

Lock-in options that provide guaranteed income.

In addition to the base policy guarantees, **Secure Lifetime GUL 3** offers two ways you can receive significant guaranteed benefits while you're still living! Imagine, you could be the beneficiary of your own policy.

Income if you get sick*:

Accelerated Access Solution®

At any time during the life of the policy, if you suffer a qualifying chronic illness, the **Accelerated Access Solution** rider will provide access to your tax-free death benefit through pre-determined monthly payments — either for as long as you're sick or until the death benefit is exhausted. There are no restrictions to how benefit funds are spent. At death, the remaining benefit will be paid to your beneficiary.

Income for a long retirement:

Lifestyle Income Solution®

People may be living longer, and the new **Lifestyle Income Solution** rider may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Once again, any remaining death benefit will be paid to your beneficiaries.

* In this context, "sick" means having a Qualifying Chronic Illness.

For more information, please contact your financial professional.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE
NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

Important Consumer Disclosures Regarding Accelerated Benefit Riders.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments, and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

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 Numbers ICC15-15442, 15442, 15442N Rev1023; Rider Form Numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 15972, ICC14-14002, 14002, ICC23-23601, 13601, ICC15-15990, 15990, 17600N, 18012N, 22995N, 15972N, 14002N, 13601N and 15990N. **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 your policy.

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