



## TERM LIFE INSURANCE:

# Help protect your home

Looking to help protect your home and loved ones in the unexpected event of your death? Term life insurance can provide customizable durations, guaranteed death benefit, and competitive premiums to help meet your specific needs. Customizable term durations allows you to match coverage to the remaining years on your home mortgage.

### THE SCENARIO

Scott, 38, and Debra, 32, work hard to provide for themselves and their 3 children. They live in a family-friendly neighborhood with excellent schools and recreational opportunities.

They have 23 years remaining on a \$500,000 mortgage. It is important to them that if one were to die, the other would have funds to help pay the mortgage, and raise the family in their current home.

#### FOR MORE INFORMATION

### THE SOLUTION

With multiple term durations of term life insurance, Scott and Debra can match their life insurance to the remaining years on their home mortgage. They can each purchase a \$500,000 face amount policy for 23 years, only paying for the coverage they need.

<sup>1</sup> Not an actual case. Hypothetical representation for illustrative purposes only.



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

Policies issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Please refer to your contract.

This information is general in nature, may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.