

Sales MAKERS

American General
Life Companies

For more information, contact:

Key Person Protection Using ContinUL Extend PlusSM

ContinUL Extend Plus Offers

- Flexible death benefit guarantee design capability
- High cash value growth while maintaining death benefit guarantee
- High target premiums which roll for the first 2 years (AGL version only)
- Standard Plus No Tobacco underwriting class
- Opportunity to increase or decrease death benefit coverage as business needs demand

Reasons for Key Person Coverage

- Continuity of business is threatened by the loss of a business owner or key employee
- Sustain the business upon the loss of a specific employee's unique skills, abilities or services
- Business owners provide guarantees for some or all of a business debt which requires protection for successful business continuation needs
- Provide funds for a lengthy and expensive search to replace key positions within the company due to the untimely death of a key employee

Tom Newton (40) is the top performing salesperson for Atlas IT Services, a software company that creates educational software for schools. Tom generates three times the sales of the next best performing sales person and continues to improve his sales each year. Because Tom is key to the success of Atlas IT Services, the owners wish to buy a key person policy on Tom's life that will guarantee \$1 million death benefit coverage to the company until Tom's planned retirement at age 65. Furthermore, should Tom remain with the company until that time, the owners want to reward his long-term service by distributing the policy to him, providing him with the policy's guaranteed death benefit and cash value accumulation.

Atlas IT Services purchases the \$1 million ContinUL Extend Plus guaranteed universal life insurance policy at an annual premium of \$9,819 for 25 years. The policy provides a lifetime guaranteed death benefit—key employee protection for the business until Tom's retirement and protection for Tom's family after his retirement.

ContinUL Extend Plus*			
Age	Projected Guaranteed Cash Value at 3%	Projected Non-Guaranteed Cash Value at 5%	Guaranteed Death Benefit
65	\$165,163	\$330,741	\$1,000,000
75	\$0	\$469,948	\$1,000,000
85	\$0	\$635,120	\$1,000,000
100	\$0	\$1,032,846	\$1,000,000

* Illustration dated 12/9/09 for a male, age 40, preferred non-tobacco, for the state of Texas. \$9,819 annual premium is paid for 25 years and provides a guaranteed death benefit of \$1million dollars. The guaranteed crediting rate is 3 percent and no withdrawals or loans are made.

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In this scenario, the policy is distributed as a taxable bonus to Tom after his years of service. After retirement, Tom has the guaranteed death benefit and also has access to the policy's cash accumulation value for any future short term need. In fact, because of the extended period of continuous premium payments by Atlas IT Services, the cash value potential may even provide Tom the ability to make distributions when needed while maintaining a lower non-guaranteed death benefit.

Prior to Tom's retirement, Atlas IT Services has benefited by protecting itself from the potential loss of Tom, their key sales person, and at the same time they provided Tom with a valuable benefit upon his retirement.

For additional information on ContinUL Extend Plus, consult our producer Web site or contact your American General Life Companies representative.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Policy form number 05537

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

70 Pine Street, New York, New York 10270

Policy form number 05537N

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Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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