

Sales MAKERS

American General
Life Companies

For more information, contact:

Key Employee Protection Plus

Key employees drive profit in your clients' businesses. They impact sales, processes, and relationships with customers, suppliers and creditors. The premature death of a key employee can result in an immediate decline in sales, production problems or restricted credit. At the same time, the business is hit with the costs of locating and hiring a replacement.

Business owners can minimize and protect against these risks by purchasing life insurance on their key employees. The business owns the policy, pays the premium and designates itself as beneficiary.¹

AG ROP Select-a-TermSM is a great fit for the key employee sale. With 17 durations to choose from, it provides the guaranteed level term protection for as long as the business needs it, up to 35 years (30 years in Washington state). But it does more than that.

Situation: Business wants to insure the life of a 38-year-old male employee for \$1 million to offset the financial impact of his premature death prior to his planned retirement at age 62.

Solution: 24-year AG ROP Select-a-Term for \$1 million.*

Annual Premium Preferred Plus Class	Cumulative Premium for 24 Years of Coverage	Endowment Benefit at End of Year 24
\$2,730	\$65,520	\$65,520

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

AG ROP Select-a-Term provides guaranteed level term coverage for the business to the employee's planned retirement at age 62. Furthermore, if the employee survives to the end of the term period, the policy provides an endowment benefit equal to cumulative base premium paid (excluding premiums for riders or ratings.) As owner of the policy, the business receives the endowment benefit as an income tax-free return of cost basis under current tax law.² The business recovers its total premium outlay for the life insurance at the end of the coverage period. Alternatively, the business could utilize some or all of the proceeds to reward the employee for long-term service with a lump sum bonus or post-retirement income stream.

With AG ROP Select-a-Term, you can cover all the possibilities and it's a great fit for the small business market.

To learn more about AG ROP Select-a-Term, visit our producer Web site at <http://eStation.aglife.com>.

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¹ Employers must comply with the notice and consent provisions of IRC § 101(y). Companies should consult their independent tax and legal advisors for specifics regarding this requirement and any questions regarding this requirement and any questions they have regarding how the insurance product will affect their financial situation.

² Please consult a qualified tax advisor with questions.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

AG ROP Select-a-Term Policy Form Number 06001

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

70 Pine Street, New York, New York 10270

AG ROP Select-a-Term Policy Form Number 08701N

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. All guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in the state of New York. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL. Policies and riders not available in all states.

American General Life Company insurers are solely providers of the insurance product. The companies, their affiliates, their subsidiaries, their employees, agents and/or representatives do not provide tax, legal or financial advice. Potential policy owners should consult their tax and/or legal advisors concerning any questions they may have with regard to their specific situations.

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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