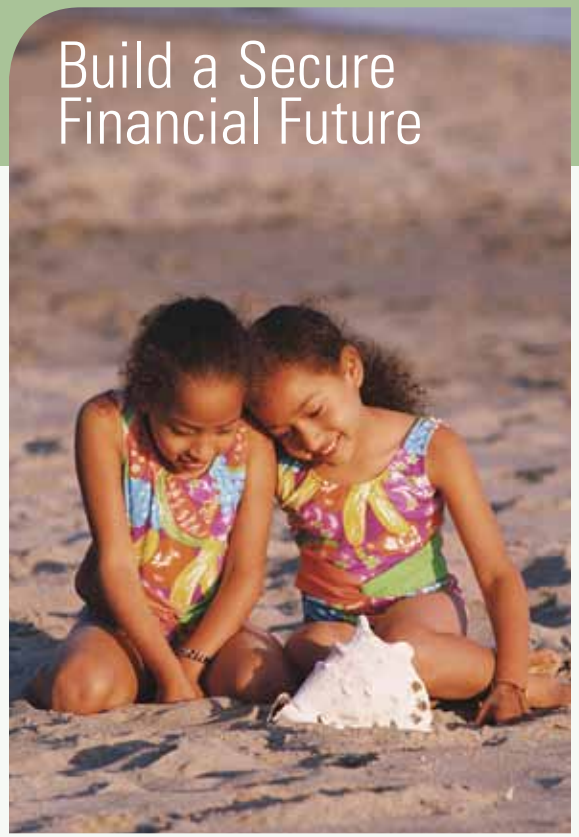
Build a Secure Financial Future



You are working hard to prepare for your family's future. In the event of your premature death, could your family afford to maintain the lifestyle that you are working so hard to achieve?

The foundation of your financial security is your income. The purchase of a life insurance policy creates a death benefit when you die that provides income for your family.

Policies issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, TX 77019

The United States Life Insurance Company in the City of New York
One World Financial Center, 200 Liberty Street, New York, NY 10281

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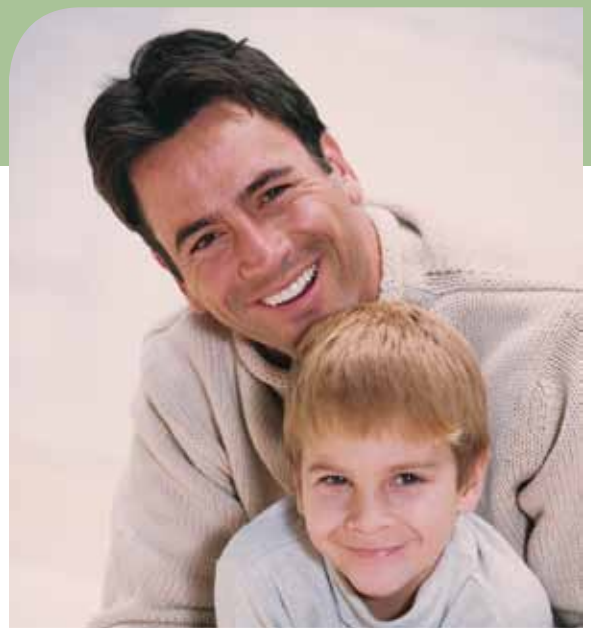
American General
Life Companies

Life Insurance for Income Replacement

Life insurance can help protect your family's financial future.



In the event of your premature death, could your family…

- afford the mortgage payment?
- send your children to the college of their choice?
- remain in their home?
- maintain their current standard of living?
- pay the bills?

Fortunately, life insurance is available to help…

- pay off the mortgage
- replace lost income
- establish an emergency fund
- create an education fund

A review of your monthly income with your insurance agent and the following worksheet can help determine the insurance amount needed to replace your income in the event of your death.

Name: _____

Date of birth: _____

☐ Male ☐ Female

Current monthly income: $ _____

Choose the amount of death benefit you need from the income replacement chart below:

Death benefit needed to generate monthly income for a certain number of years*

Monthly Income	10 Years	15 Years	20 Years
$1,000	$100,000	$140,000	$170,000
2,000	200,000	280,000	340,000
3,000	300,000	410,000	500,000
4,000	400,000	550,000	670,000
5,000	500,000	680,000	830,000
6,000	600,000	820,000	1,000,000
7,000	700,000	950,000	1,200,000

*Assumes 4 percent annual net interest earned combined with a systematic liquidation of principal to provide income for the stated period. 4 percent is not guaranteed and is used for illustrative purposes only. All insurance amounts above have been rounded up to the next $10,000.

Complete a family life insurance needs analysis in just 5 minutes

Step 1

1. Final Expenses $_____
   (funeral, attorney fees, probate, etc.; $15,000 minimum recommended)
2. Mortgage Balance $_____
3. Debts $_____
   (auto loans, credit card balances, etc.)
4. Children's Education*
   $_____ (total cost of degree) x ____ (no. of children) = $_____
   * As an estimate, the average annual cost of tuition and fees for a 4-year, in-state public university is approximately $16,140, and $36,993 for a private university, including room and board.
   (Source Trends in College Pricing, Annual Survey of Colleges, 2010)
5. Living Expenses
   $_____ (annual amount) x ____ (no. of years to support your family) = $_____

TOTAL STEP 1
(Add nos. 1 through 5): $_____

Step 2

6. Existing Life Insurance Policies $_____
7. Cash and Savings Account Totals $_____
8. Other Liquid Assets $_____

TOTAL STEP 2
(Add nos. 6 through 8): $_____

Step 3

The additional life insurance you need:

TOTAL STEP ONE
minus **TOTAL STEP TWO** $_____