

Mortgage protection for your family



Looking to help protect your home and family's dreams in the unexpected event of your death?

Match your remaining mortgage years with Select-a-Term life insurance which offers premiums that do not change while you pay off your mortgage

Owning a home can be pricey, protecting it with term life insurance is not.

Scenario¹

Scott, 38, and Debra, 32, work hard to provide for themselves and their 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 so the family could remain in their current home.

A solution

With 18-term duration options, Select-a-Term allows Scott and Debra to match their policies' length to the 23 remaining years on their home mortgage. This flexibility allows them to only pay for what they need.

In the unfortunate event that Scott or Debra passes away during their policy's duration, the death benefit is tax-free.²

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)**.

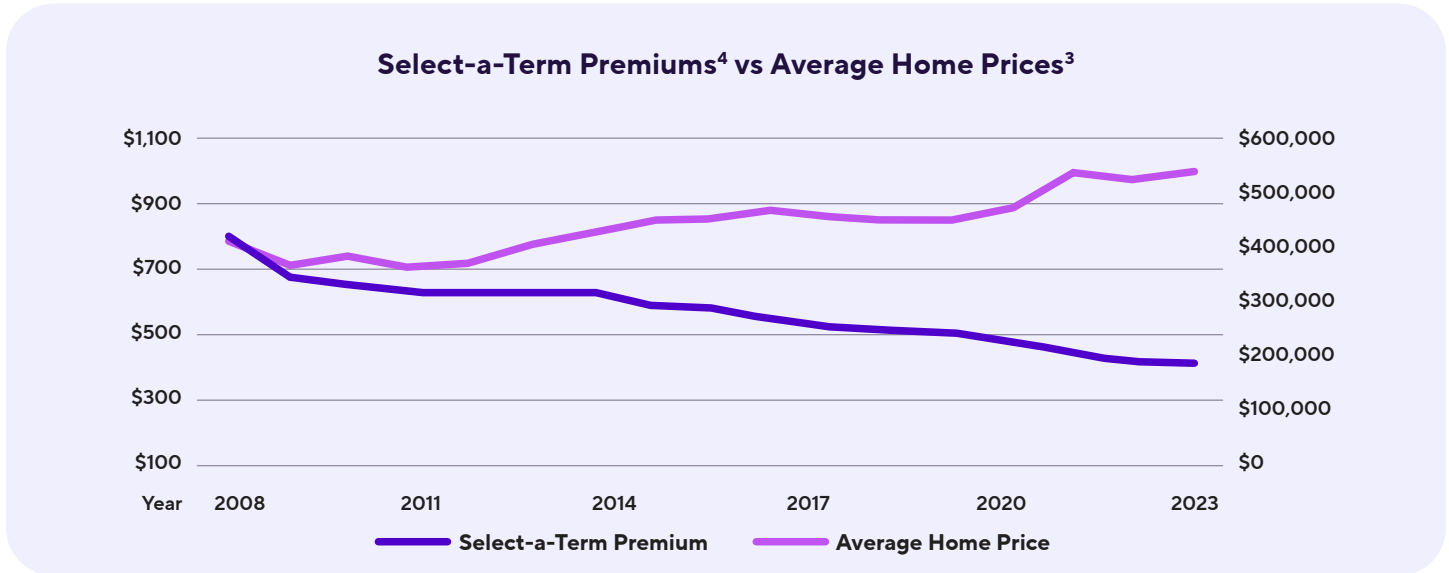
¹ Not an actual case. Hypothetical representation for illustrative purposes only.

² Term Life death benefits are excludable from your beneficiary's federal taxable income under most circumstances. You should consult your tax advisors for your specific factual situation.

Home prices have risen, while Select-a-Term premiums have declined

As with most things, the cost of a home mortgage has risen over the past 15-years. While protecting that same home mortgage with Select-a-Term life insurance has become less expensive.

From 2008-2024, the average price of a home has risen 31%³ while **the price of Select-a-Term has decreased 48%**⁴. This allows you to get more coverage today for less money. It's a great time to purchase customizable coverage with Select-a-Term to help protect your mortgage and family!



³ House prices based on the Federal Reserve Economic Data, Economic Research Division, Federal Reserve Bank of St. Louis, average sales price of houses sold in the United States, dollars, quarterly, not seasonally adjusted. Price adjustments to 2024 dollars via MeasuringWorth.com using its calculator with CPI data.

⁴ Male, age 40, Preferred Plus Non-Tobacco, Select-a-Term \$500,000, 20-year duration. Premiums adjustments to 2024 dollars via MeasuringWorth.com using its calculator with CPI data.

For more information, 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

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