



Build-Your-Term

Build YOUR life insurance on YOUR terms. With AG Select-a-Term® Life Insurance, you choose the exact amount and period of coverage you need. Not only does AG Select-a-Term let you customize your loved ones' coverage, it can help you save money on premiums with a technique called 'laddering.' That's life insurance with **Optionality®**.

What is Laddering?

Laddering means you buy multiple smaller policies that custom tailor your needs rather than one large policy. Please consult a financial professional to determine if the laddering technique is appropriate for your situation.

How it works

Step 1: Identify your needs

Step 2: Determine how long you need coverage

Step 3: Determine the amount for those needs

Step 4: Buy multiple smaller term policies that match your needs exactly instead of a larger policy

By laddering your policies, you purchase the right amount of coverage in the most cost-effective way.



¹Not an actual case, and is a hypothetical representation for illustrative purposes only.

See it in action...

Larry, age 39, has two children, ages 5 and 8. He wants to purchase life insurance to provide for his family in the following situations:¹

- \$250,000 of coverage on himself until his youngest child reaches the age of 21
- \$500,000 of coverage until retirement at age 62 to protect his family's income needs
- \$250,000 of coverage to pay off his mortgage, which has 27 years remaining

Larry could buy a single \$1 million policy, but the closest available term period offered by most major companies would be 30 years. With AG Select-a-Term, he can buy a separate policy for each of his three situations. Building life insurance on his terms allows him to only pay for the coverage he needs.

Ask your financial professional, how much you can save by laddering your life insurance policy with AG Select-a-Term.

Learn More:

Life Insurance with **Optionality®** - *Your needs. Your choices. Your way.*

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