

## Is your financial plan strong enough? **Will it withstand the impact of planned and unplanned expenses?**

Build a predictable financial future and help ensure your financially healthy retirement. With *life insurance you don't have to die to use*, you have options and flexibility that can help meet financial needs for both your planned and unplanned expenses.

### FINANCIAL STRENGTH



U.S. Census Bureau, June 18, 2012 News Release, New Census Bureau Estimates from 2005 to 2010 Show Changes in Household Net Worth



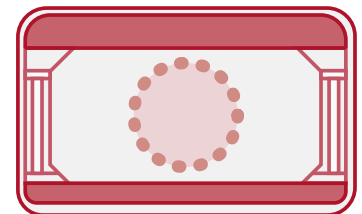
Pew Research Center, 2012

Generation Xers need about  
**16x** their final salary  
to retire  
comfortably



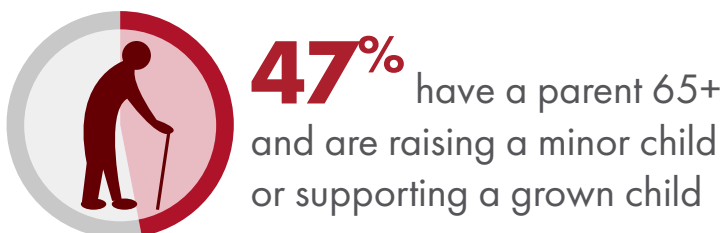
AON Hewitt, From Red Hot Chili Peppers to Rush to the Rolling Stones—Three Generations Prepare for the Future, 2014

**35%** don't  
expect to receive  
any social  
security income

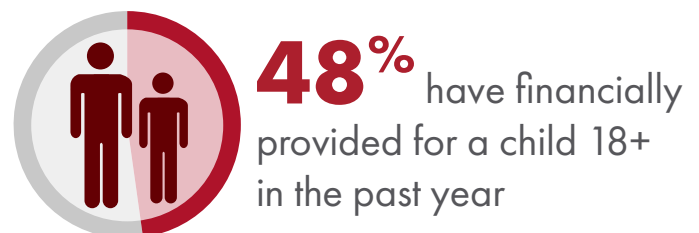


Pew Research Center, The Generation Gap & The 2012 Election, 2011

### PLANNED & UNPLANNED EXPENSES

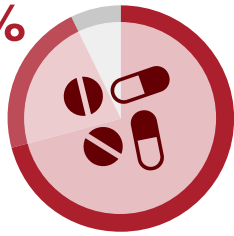


Pew Research Center, "The Sandwich Generation: Rising Financial Burdens for Middle-Aged Americans", January 2013



# PLANNED & UNPLANNED EXPENSES

About **91%** of older adults have at least one chronic condition, and



**73%** have at least two.

National Council on Aging (2014)

Over **50%** vastly under estimate long-term retirement and care expenses



Allison K. Hoffman & Howell E. Jackson, Harvard Law School Public Law & Legal Theory Working Paper Series, Paper No. 13-14, "Retiree Out-of-Pocket Healthcare Spending: A Study of Consumer Expectations and Policy Implications", American Journal of Law & Medicine, 39 (2013)

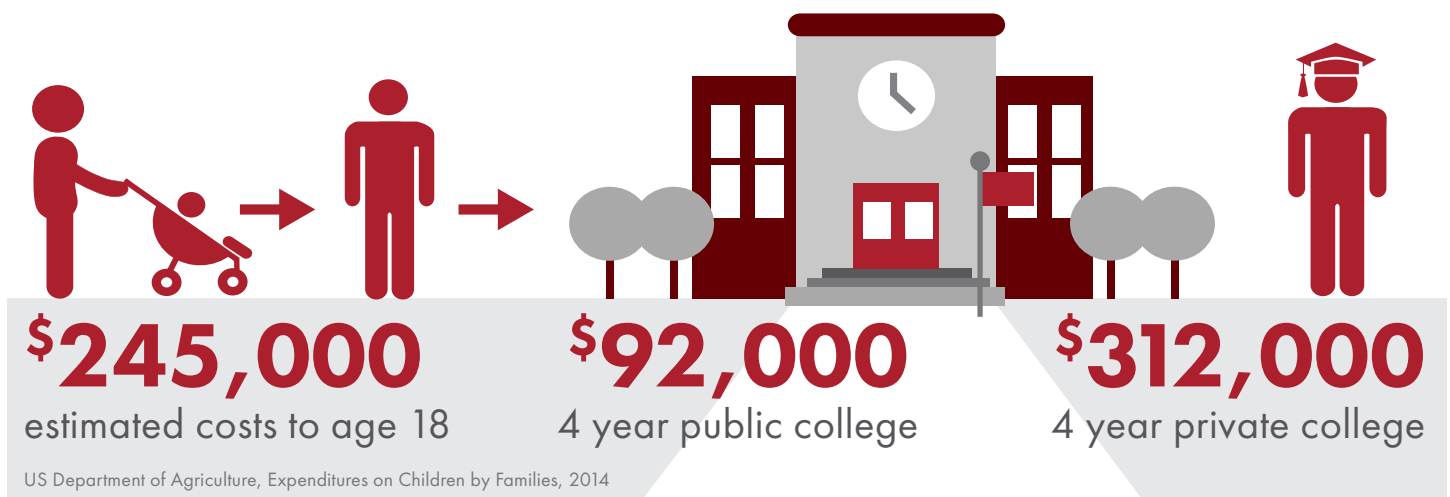
## Homeowners aged 35-44

**83%** have a mortgage  
**23 years** is average number of years remaining on mortgage



Source: US Census Bureau, American Housing Survey: Mortgage characteristics of homeowners, 2013

## Costs to raise a child



Contact American General Life to find how to get access to the right products and options that meet your needs – we call it **Optionality**

Research and leverage our tools, information, and dependable products. With *life insurance you don't have to die to use*, you have options and flexibility that help meet your financial needs for both planned and unplanned expenses. Build a predictable financial future to help ensure your financially healthy retirement.



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

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