



Protection you never knew you always wanted

Presented by:

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Policies issued by American General Life Insurance Company, member of AIG

For this presentation to be complete for California residents, they must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

What keeps you up at night?

- Are you concerned about having enough money for retirement?
- You are not alone ...

64% of Americans worry
about not having enough money for retirement.

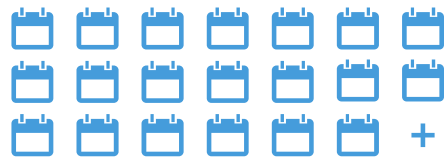
<http://www.gallup.com/poll/191174/americans-financial-worries-edge-2016.aspx>



Americans are scared of outliving their assets.

The facts speak for themselves.

Men average an additional **17 years** and women another **20 years** beyond typical retirement age.



<https://www.nia.nih.gov/health/publication/growing-older-america-health-and-retirement-study/chapter-2-work-and-retirement>

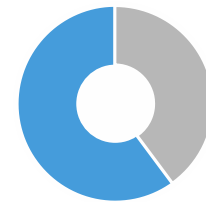


About one out of every four 65-year-olds will live past age 90, and one out of 10 will live past age 95.

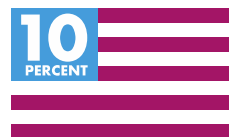
<https://www.ssa.gov/planners/lifeexpectancy.html>
Accessed March, 2017

Sixty percent of retirees

retired sooner than planned; reasons cited range from employment-related reasons to health issues.



https://www.transamericacenter.org/docs/default-source/retirees-survey/tcrs2016_sr_retiree_compendium.pdf



Only 10% of boomer-age workers can expect income from defined benefit programs.

<http://www.aarp.org/work/retirement-planning/info-2014/boomer-retirement-little-savings-means-working.html>

401k

Three-quarters of Americans between 55 and 64 have less than \$30,000 socked away.

<http://www.aarp.org/work/>



Fifty-two percent will be at risk of being unable to maintain their standard of living in retirement.

http://crr.bc.edu/wp-content/uploads/2017/02/IB_17-4.pdf

Healthcare expenses significantly affect retirement assets

60% of Americans varying in age are concerned about paying for health care in retirement.

<http://www.plansponsor.com/Most-Americans-Concerned-About-Health-Care-Costs-in-Retirement/>

Approximately
92% of older adults have at least one chronic disease, and 77% have at least two.

<https://www.ncoa.org/news/resources-for-reporters/get-the-facts/healthy-aging-facts/>
Accessed 02/27/2017

\$260,000 The amount a 65-year-old couple retiring in 2016 will need to cover health care costs in retirement.

<https://www.fidelity.com/about-fidelity/employer-services/health-care-costs-for-couples-in-retirement-rise>

About
52% of Americans would be unable to pay for a hypothetical emergency costing \$400, without selling something or borrowing money, according to a July 2014 Federal Reserve survey of Americans' economic well-being.

<http://www.cancertodaymag.org/Summer2015/Pages/The-Cost-of-Cancer-Debt-Resources-Help.aspx?Page=1>

What if you could get retirement protection?

This is the new generation of life insurance

During everyone's lifetime, they will most likely do 1 of 3 things:

1. Die too soon
2. Get sick
3. Live a long life

We know that life insurance can take care of #1 ... but what about protecting retirement assets from #2 and #3?

Become the beneficiary of your own life insurance policy

- Turn life insurance into a liquid pool of money that can be used for virtually any expense
- Enjoy retirement with additional financial security

What does this solution look like?

Protection for retirement assets throughout the Financial Life Spectrum

Building Assets



Ages 65

Life Insurance

**Secure Lifetime
GUL 3**

Life Insurance Policy

Protecting Assets



85

Chronic Illness

**Accelerated
Access Solution**

Extending Assets



100

**Longevity
Protection**

**Lifestyle
Income Solution**

**Living Benefit Riders:
Asset Protector = Retirement Protection**

Life insurance you don't have to die to use

Asset Protector Life Insurance Rider Package

Secure Lifetime GUL 3 – base policy for Asset Protector

- Permanent life insurance with Optionality
- Guaranteed death benefit and cash value

Accelerated Access Solution* – Chronic Illness Rider¹

- Qualifying illness makes you unable to perform 2 of 6 Activities of Daily Living** or severe cognitive impairment
- 3 payout options:
 - 2% or 4% of the chronic illness benefit
 - Per diem option with built-in inflation adjustment²
- Can be added to the base policy with or without the longevity rider
- **No longer has to be a permanent condition!***

Lifestyle Income Solution* – Longevity Rider¹

- Access 100% of your death benefit while you are LIVING for any reason after age 85³
- Can be added to the base policy with or without the chronic illness rider

*Not available in all states

**Activities of Daily Living (ADLs): Bathing, Eating, Contenance, Toileting, Dressing, Transferring

¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

² IRS caps the maximum daily rate each year. For 2017, the maximum per diem is \$360/day or \$10,950/month for a thirty-day month. Whether or not the IRS per diem limit will change over time is not guaranteed.

³ Based on current federal income tax laws, policy owners should consult a qualified tax advisor.

Consider Retirement Protection

- Help address your retirement fears with *“Life Insurance You Don’t have to Die to Use”* ... Asset Protector
- Become the beneficiary of your own life insurance policy

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This is the protection you never knew you always wanted

- Hear how the innovative Asset Protector could work for you:





Questions?

Call us @ 401-864-0738
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