

## Product Highlights

<b>Product Type</b>	Flexible premium, adjustable death benefit universal life insurance contract maturing at age 121
<b>Key Benefits</b>	<ul style="list-style-type: none"> <li>■ Competitively priced, current assumption universal life protection for individual and business needs</li> <li>■ Standard Plus No Tobacco Underwriting Class</li> <li>■ Expanded Standard Classes include through table 2 through issue age 70</li> <li>■ 24-month Rolling target premiums (except in New York)</li> <li>■ Maximum issue age 90</li> <li>■ Best underwriting class (Preferred Plus No Tobacco) available to issue age 80</li> <li>■ Four cost of insurance (COI) bands</li> <li>■ Maturity Extension Rider-AV added to all policies (in Texas and New York this provision is part of the policy form)<sup>1</sup></li> <li>■ Substandard Tables up through Table 16 add the table rating to a Special base class which is lower and more favorable than if added to the Standard base class</li> </ul>
<b>Monthly Guarantee Premium Provision</b>	Ensures coverage up to 10 years from the policy issue date (five years for issue ages above age 70, and nine years for issued ages 61-70 in Texas) as long as the cumulative monthly guarantee premium requirement is met
<b>Minimum Death Benefit</b>	\$100,000
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>■ 18-80 Preferred Plus No Tobacco underwriting class</li> <li>■ 18-90 Preferred No Tobacco, Standard Plus No Tobacco, Standard No Tobacco underwriting classes</li> <li>■ 18-90 Preferred Tobacco, Standard Tobacco underwriting classes</li> <li>■ 0-17 Juvenile Rates (AGL version)</li> </ul>
<b>Underwriting Classes</b>	<ul style="list-style-type: none"> <li>■ Preferred Plus No Tobacco (exceptional mortality risk and non-use of tobacco)</li> <li>■ Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco)</li> <li>■ Standard Plus No Tobacco (better than average mortality risk and non-user of tobacco)</li> <li>■ Standard No Tobacco (average mortality risk and non-user of tobacco)</li> <li>■ Preferred Tobacco (better than average mortality risk and user of tobacco)</li> <li>■ Standard Tobacco (average mortality risk and user of tobacco)</li> <li>■ Substandard tables up to Table 16</li> </ul>
<b>Death Benefit Options<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ <b>Option 1</b> (Level): Death benefit equal to the specified amount</li> <li>■ <b>Option 2</b> (Increasing): Death benefit equal to the specified amount plus the accumulation value</li> <li>■ <b>Option 3</b> (Return of Premium): Death benefit amount equal to the amount payable under Option 1, plus the sum of all premiums paid, minus partial withdrawals</li> </ul>
<b>Changes to the Specified Amount</b>	<ul style="list-style-type: none"> <li>■ Increases: Available at any time, subject to satisfactory evidence of insurability</li> <li>■ Decreases: Available at any time after the first policy year, but not less than the minimum death benefit</li> </ul>
<b>Premiums</b>	Planned periodic premium cannot be less than \$300 annually or \$25 monthly
<b>Percentage of Premium Load</b>	Current charge of 6.50 percent of all premiums (maximum charge of 7.00 percent)
<b>Monthly Deductions</b>	<ul style="list-style-type: none"> <li>■ Current monthly administration fee of \$5 (maximum charge of \$7)</li> <li>■ Five-year monthly expense charge per \$1,000 of base coverage (charges vary by issue age, gender and underwriting class)</li> </ul>
<b>Surrender Charges</b>	Decreasing 19-year surrender charge schedule for base coverage
<b>Loans<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Interest rate of 3.85 percent, payable in advance, equal to an annual effective rate of 4.00 percent</li> <li>■ Minimum loan repayment amount is \$10</li> </ul>
<b>Withdrawals<sup>2</sup> (Partial Withdrawals)</b>	<ul style="list-style-type: none"> <li>■ Available any time during the insured's lifetime, after the first policy year</li> <li>■ Death benefit cannot be reduced below \$100,000 as a result of the withdrawal</li> <li>■ Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal</li> <li>■ Applicable pro rata surrender charges are deducted from each withdrawal</li> </ul>
<b>Interest Rates</b>	Minimum guaranteed interest rate is 3.00 percent. A current interest bonus of 0.25 percent will be credited after the fifth policy year. This bonus is contractually guaranteed (in most states) as long as the current new money interest credited to the unloaned accumulation value exceeds 3.00 percent. In Texas and Oregon the bonus is guaranteed regardless of any excess interest crediting.

## Available Riders<sup>3</sup>

### Accidental Death Benefit Rider (ADB)

- Provides an additional death benefit if death is accidental
- Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance
- Minimum: \$25,000
- Maximum: The lesser of \$200,000 or the initial sum insured under the policy

### Children's Insurance Benefit Rider (CIB)

- Provides term insurance on the dependent children—up to but not including age 19—of the base insured
- Minimum: 1 unit
- Maximum: 10 units

### Spouse/Other Insured Rider (ART)<sup>1</sup>

- Provides level term insurance in the insured's spouse
- Minimum: \$10,000
- Maximum: Two times the base policy

### Terminal Illness Rider<sup>1</sup>

- Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (12 months or less to live)
- One-time acceleration benefit of up to 50 percent of the base policy death benefit (less policy loans and excluding riders)
- Maximum: \$250,000
- Subject to an administrative fee
- Some states require a signed disclosure form at time of application

### Waiver of Monthly Deduction Rider

- Waives the monthly deduction as they come due while the insured is disabled after six months of disability
- Premiums are based on the insured's attained age and increase annually
- Rider not available for face amounts greater than \$5 million

### Waiver of Monthly Guaranteed Premium Rider<sup>1</sup>

- Credits an amount of monthly benefit equal to the Monthly Guaranteed Premium when the policy was issued if the insured becomes totally disabled
- Monthly benefit continues while the insured is disabled

### Maturity Extension Rider<sup>1</sup>

The policy owner may extend the policy's maturity date beyond what it would otherwise be. The death benefit after the original maturity date will be equal to the accumulation value on the date of the insured's death. There are no cost of insurance charges after the original maturity date. This rider will be added to all policies at issue (in Texas and New York this provision is part of the policy form).<sup>4</sup>

### Overloan Protection Rider

- Available for new issues and inforce policies
- Rider guarantees that base policy will not lapse due to an outstanding loan
- Rider must be activated in writing once the loan balance exceeds 94 percent of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deduction will be waived.
- Rider benefit can be activated at later of attained age 75 or 15<sup>th</sup> policy anniversary

<sup>1</sup> This rider is not available in the state of Florida.

<sup>2</sup> A change in the policy will not be permitted if the change would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. Policy owners should consult a tax advisor to determine the effect of these provisions.

<sup>3</sup> See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders may have tax consequences. Policy owners should consult a qualified tax advisor.

<sup>4</sup> Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.

# American General

Life Companies

Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019 Policy Form Number 03325; Accidental Death Benefit Rider Form Number 82012; Children's Insurance Benefit Rider Form Number 82410; Spouse/Other Insured Rider Form Number 88390; Terminal Illness Rider Form Number 91401; Waiver of Monthly Deduction Rider Form Number 82001; Waiver of Monthly Guaranteed Premium Rider Form Number 95022; Maturity Extension Rider Form Number 99110; Overloan Protection Rider Form Number 07620. **The United States Life Insurance Company in the City of New York**, One World Financial Center, 200 Liberty Street, New York, New York 10281. Policy Form Number 03325N; Accidental Death Benefit Rider Form Number ADB791E; Children's Insurance Benefit Rider Form Number CI791E1; Waiver of Monthly Deduction Rider Form Number 82001N; Overloan Protection Rider Form Number 07620N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for a group of affiliated domestic life insurers including AGL and USL. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance. © 2012. All rights reserved. **FOR PRODUCER USE ONLY—NOT FOR DISSEMINATION TO THE PUBLIC**