

Life Insurance Products at a Glance



Index Universal Life

AG Choice Index GULSM Policy Form No: AGL-11474; USL-11474N	Guaranteed universal life product combining guaranteed death benefit and cash values with the accumulation potential of two index interest crediting accounts and a declared interest account. The 1-year Index Interest Account and 5-year Index Interest Account (not available in New York) are the same as those offered with Elite Global Plus. Two loan options are offered, Standard and Choice loans. Minimum face \$100,000.
Elite Index[®] Policy Form No: AGL-08326; USL-08326N	Index interest UL offering competitively priced death benefit plus potential cash value accumulation with a choice of Declared Interest, Cap Rate Index and Participation Rate Index accounts. Index interest is based in part on the annual point-to-point growth of the S&P 500. ^{®1} Optional rider for death benefit guarantee to age 121. Minimum face \$50,000.
Elite Survivor Index[®] Policy Form No: AGL-08327; USL-08327N	Last survivor version of Elite Index with many of the same features including the three interest crediting accounts. Minimum face \$250,000.
Elite Global Plus[®] Policy Form No: AGL-08444; USL-08444N	Index interest UL with choice of Declared Interest Account, 5-Year Index Account (except in New York), or 1-Year Index Account. Index interest crediting based in part on three diverse global indices with overweighting of the two best performers. Minimum lifetime interest rate of 3.0%. Features automatic 30 year/age 90 guarantee, with optional rider to guarantee coverage to age 121. Minimum face \$100,000.
Elite Global Survivor[®] Policy Form No: AGL-08414; USL-08414N	Last Survivor version of Elite Global Plus with many of the same features including the choice of interest crediting accounts. Minimum face \$100,000.

Universal Life

AG Secure Lifetime GULSM Policy Form No: AGL-10460	Guaranteed universal life product offering guaranteed death benefit, guaranteed cash value, and guaranteed access to the cash value accumulation. Flexible design features, competitively priced for the mature market, and guarantees unmatched in the UL marketplace. Minimum face \$100,000.
ContinUL[®] Policy Form No: AGL-09337; USL-09337N	Low-cost, guaranteed universal life product with minimal cash value accumulation offers flexibility to customize long-term death benefit guarantees from 20 years to age 121. Minimum face \$100,000.
ContinUL Extend Plus[®] Policy Form No: AGL-05337; USL-05337N	Guaranteed universal life product with the flexibility to customize long-term death benefit guarantees from 20 years to age 121. Strong cash value accumulation provides future flexibility. High target premiums. Minimum face \$100,000.
Elite Transition UL[®] Policy Form No: AGL-02327; USL-02327N	The only product that accepts term conversions beyond the fifth year of term coverage. Current assumption UL product without long-term secondary guarantees. Minimum face \$50,000.
Elite UL[®] Policy Form No: AGL-03325; USL-03325N	Current assumption UL offering low-cost death protection without long-term secondary guarantees. 25 basis point interest rate bonus after 5th policy year if current new money rate exceeds 3.0%. Minimum face \$100,000.

Term Life

AG Select-a-Term[®] Policy Form No: AGL-07007; USL-09007N; ICC10-07007	Fully guaranteed level premium term for 10 years or any duration between 15 and 30 years. Allows you to match coverage to client needs and features issue ages that can extend level premium coverage period on older clients to at least age 80. Minimum face amount \$100,000.
AG ROP Select-a-Term[®] Policy Form No: AGL-10001; USL-10001N	Fully guaranteed level premium term for any duration between 20 and 35 years. Offers cash back in an amount equal to all cumulative base premiums if the insured survives and surrenders the policy at the end of the level premium period. ^{2,3} Minimum face amount \$100,000. No policy fee or modal premium factors.

Whole Life

American Elite Whole Life[®] Policy Form No: AGL-MWL-02AG; USL-06006N	Fully guaranteed permanent coverage with level premiums and cash value. Our lowest face amount permanent life insurance, with no medical test underwriting on policies up to \$99,999 through age 55.
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Call our National Sales Desk at
1-800-677-3311

American General
 Life Companies

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OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE. The S&P 500[®] is a trademark of Standard & Poor's and has been licensed for use by American General Life Companies.

- ² AG ROP Select-a-Term is not available in the state of Washington. Maximum duration is affected by age at time of issue.
- ³ AG ROP Select-a-Term accumulates a cash value that starts no later than the fifth policy year. At the end of the level premium period, the cash value of the in-force policy equals the total of cumulative premiums paid, less any charges for substandard ratings and riders. If the client surrenders the policy, this amount is paid out, minus any outstanding loan balance. The cash surrender value payment does not take into account the time value of money. Alternatively, the same amount may be rolled into a permanent plan of insurance should the insured be eligible for and choose to exercise the conversion option. Coverage may also be continued beyond the level premium period by payment of increasing annual premiums, and the policy will continue to build cash value until the policy anniversary nearest the insured's 95th birthday when the cash value will equal the face amount of the policy. The cash value, minus any outstanding loan balance, will then be distributed as the endowment benefit if the policy is in force and the insured is then living. The cash value and endowment benefit are subject to all terms and conditions detailed in the policy.

* **Important Notes on Universal Life Products:** AG Choice Index GUL, AG Secure Lifetime GUL, ContinUL, ContinUL Extend Plus, Elite UL, Elite Index, and Elite Global Plus offer a Standard Plus No Tobacco class and expanded Standard classes that include up through table 2 through issue age 70. Elite Global Survivor offers the expanded Standard classes. The AGL versions of all UL and IUL products outlined above, except for Elite Transition UL, feature 24-month rolling target premiums.

American General Life Companies

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. **The United States Life Insurance Company in the City of New York (USL)**, One World Financial Center, 200 Liberty St., New York, New York 10281. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and USL are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing 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, is the marketing name for the a group of affiliated domestic life insurers, including AGL and USL. **Important:** Do not state or imply that the purchase of the Elite Index, Elite Survivor Index, Elite Global Plus, Elite Global Survivor and AG Choice Index GUL insurance is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index," or "S&P 500[®] index." 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.

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