



<b>Policy Type</b>	Flexible premium, adjustable death benefit, index interest universal life insurance
<b>Key Benefits</b>	<p>Competitively priced, individual or joint and last survivorship fixed index universal life protection for individual, estate, and business needs</p> <ul style="list-style-type: none"> <li>• Ability to allocate premiums among Declared Interest Account, Cap Rate Index Account and Participation Rate Index Account</li> <li>• Interest crediting based in part on the one year point-to-point growth in the S&amp;P 500 Index<sup>1</sup> when either the Cap Rate Index Account or the Participation Rate Index Account is selected</li> <li>• Standard classes that include up to table 2 through age 70</li> <li>• Elite Index policy matures at insured’s age 121. Maturity can be extended through the option to extend coverage provision in the policy.<sup>2</sup></li> <li>• Rolling 2-year target premiums (available only with the AGL versions)</li> <li>• Maximum issue age of 90; Preferred Plus underwriting class available to issue age 80</li> </ul>
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• 18–80 Preferred Plus No Tobacco</li> <li>• 18–90</li> <li>• 0–17 Juvenile Rates (AGL version)</li> </ul>
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Preferred Plus No Tobacco</li> <li>• Preferred No Tobacco</li> <li>• Standard Plus No Tobacco</li> <li>• Standard No Tobacco</li> <li>• Preferred Tobacco</li> <li>• Standard Tobacco</li> <li>• Substandard tables up to Table 16</li> </ul>
<b>Minimum Death Benefit</b>	\$50,000
<b>Death Benefit Options</b>	<p>Option 1 (Level): Death benefit is equal to the specified amount.*</p> <p>Option 2 (Increasing): Death benefit is equal to the specified amount plus the accumulation value.*</p> <p>*Subject to corridor requirements under IRC Section 7702</p>



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Monthly Guarantee Premium Provision (MGP)	MGP provides guaranteed death benefit coverage contingent upon meeting a minimum premium requirement. The MGP period equals the lesser of 20 policy years or to the insured's attained age 80, and not less than five policy years. <sup>3</sup>
Allocation Choices	<p>The option to allocate all or part of premium to account(s) of the policy owner's choice:</p> <ul style="list-style-type: none"> <li>• <b>Declared Interest Account:</b> based on the current interest rate environment and is credited at the end of each policy month. The minimum declared interest is guaranteed never to be less than 2.0 percent</li> <li>• <b>Cap Rate Account:</b> annual point-to-point fixed index interest account with an index cap (never less than zero percent and declared by the company at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the cap rate and changes in the S&amp;P 500 Index.</li> <li>• <b>Participation Rate Account:</b> annual point-to-point fixed index interest with a participation rate (never less than zero percent and declared by the company at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the participation rate and changes in the S&amp;P 500 Index.</li> </ul>
Policy Issue	<ul style="list-style-type: none"> <li>• Four issue dates per month (5th, 12th, 20th and 28th)</li> <li>• If any of the dates occurs on a weekend or a holiday, policy will be issued on the next business day, but the issue date of the policy will still be one of the 4 issue dates</li> </ul>
Premiums	<ul style="list-style-type: none"> <li>• Planned periodic premium cannot be less than \$300 annually</li> <li>• The policy owner will define the premium allocation percentage (among two index accounts and a declared interest account) at issue, and the allocation instruction can be changed at any time for future premium payments</li> <li>• Net premiums allocated to an index account received between account allocation dates are deposited to the interim account and will receive declared interest until the next allocation date, at which time the funds in the interim account are transferred to a new index account. The interim account interest rate is guaranteed never to be less than 2.0 percent.</li> </ul>
Changes to the Specified Amount	Increases available at any time, subject to satisfactory evidence of insurability
% of Premium Load	Current charges are: Years 1-5: 12%, Years 6-10: 7%, Years 11+:4.85% Charges are subject to change, but cannot exceed 12% in any year.
Monthly Deductions	<p>Current monthly administration fee subject to change with a maximum of \$10.00</p> <ul style="list-style-type: none"> <li>• Five-year monthly expense charge per \$1,000, including increases</li> <li>• Current cost of insurance charges based on Net Amount at risk as defined in the policy</li> <li>• Rider charges</li> </ul>
Surrender Charges	Surrender Charge period for the base coverage of the specified amount ranges from 10 to 14 years and varies by issue age. If the base coverage is increased, a new surrender charge period will apply to the increase.
Policy Loans <sup>4</sup>	<ul style="list-style-type: none"> <li>• The policyholder has a choice between loan options that allows flexibility in the loan rates charged on the loans and interest rates credited on accumulation values impaired by policy loans.</li> <li>• These options include (a) standard loans with preferred loan features and (b) Choice loans</li> </ul>
Standard Loans <sup>4</sup>	<p>Standard Loans</p> <ul style="list-style-type: none"> <li>• The effective annual loan rate is 4.00 percent. It is payable in advance at the rate of 3.85 percent.</li> <li>• Annual effective rate of 3.00 percent will be credited to the portion of the accumulation value that equals the amount of policy loans</li> </ul> <p>Preferred Loans</p> <ul style="list-style-type: none"> <li>• Available after 10 policy years</li> <li>• Policy year maximum preferred loan amount is 10% of the accumulation value at the beginning of the policy year</li> <li>• Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan</li> </ul>
Choice Loans <sup>4</sup>	<ul style="list-style-type: none"> <li>• Available whenever there is an amount of cash value accumulation in the policy</li> <li>• Choice loans will be available from inception</li> <li>• The annual loan rate is 6.00 percent. Loan interest is payable in advance at the rate of 5.66 percent.</li> <li>• Policy values in these accounts continue to participate in the index or declared crediting accounts.</li> </ul>
Withdrawals (Partial Withdrawals) <sup>4</sup>	<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 \$50,000 as a result of the withdrawal</li> </ul>

## Elite Index II Available Riders<sup>5</sup> and Options

<b>Index Interest Rider with Cap Rate</b>	Annual point-to-point index interest account with an index cap
<b>Index Interest Rider with Participation Rate</b>	Annual point-to-point interest account with a participation rate
<b>Accidental Death Benefit Rider (ADB)</b>	<ul style="list-style-type: none"> <li>• Provides an additional death benefit if death is accidental</li> <li>• Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance</li> <li>• Minimum: \$25,000</li> <li>• Maximum: The lesser of \$200,000 or the initial sum insured under the policy</li> </ul>
<b>Children's Insurance Benefit Rider (CIB)</b>	<ul style="list-style-type: none"> <li>• Provides term insurance on the base insured's dependent children with coverage through attained age 24</li> <li>• Minimum: 1 unit</li> <li>• Maximum 10 units</li> </ul>
<b>Spouse/Other Insured Term Rider<sup>6</sup></b>	<ul style="list-style-type: none"> <li>• Provides level term insurance on the insured's spouse</li> <li>• Minimum: \$10,000</li> <li>• Maximum: Two times the base policy</li> </ul>
<b>Overloan Protection Rider</b>	<ul style="list-style-type: none"> <li>• Rider guarantees that base policy will not lapse due to an outstanding loan</li> <li>• Rider must be activated in writing once the loan balance exceeds 94.00 percent of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deduction will be waived.</li> <li>• Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary</li> </ul>
<b>Terminal Illness Accelerated Benefit Rider<sup>6</sup></b>	<ul style="list-style-type: none"> <li>• Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (24 months or less to live)</li> <li>• One-time acceleration benefit of up to 50.00 percent of the base policy death benefit (less policy loans and excluding riders)</li> <li>• Maximum: \$250,000</li> <li>• Subject to an administrative fee</li> <li>• Some states require a signed disclosure form at time of application</li> </ul>
<b>Waiver of Monthly Deduction Rider</b>	<ul style="list-style-type: none"> <li>• Waives the monthly deduction while the insured is disabled after six months of disability</li> <li>• Rider charges are based on the insured's attained age and increase annually</li> <li>• Rider not available for face amounts greater than \$5 million</li> </ul>
<b>Accelerated Access Solution<sup>®</sup></b>	<p>Multiple benefit payment options – three options available including an IRS maximum per diem amount which provides a form of inflation protection for the policy owner's benefit*</p> <ul style="list-style-type: none"> <li>• IRS maximum per diem (IRS caps the maximum daily rate each year - 2014 maximum is \$330)</li> <li>• 2% of AAS benefit per month</li> <li>• 4% of the AAS benefit per month</li> </ul> <p>* IRS caps the maximum daily rate each year. The 2014 maximum per diem is \$330/day or \$9,900/month. Subsequent years may be higher.</p>
<b>Maturity Extension Option<sup>2</sup></b>	<p>This allows the policy owner to elect to extend coverage beyond the original maturity date. If elected, then starting on the original maturity date:</p> <ul style="list-style-type: none"> <li>• The policy death benefit is set to equal the death benefit in effect immediately prior to the original maturity date</li> <li>• No monthly deductions will be made</li> <li>• No new premium payments will be accepted</li> </ul>



- 1 The S&P 500 (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes to AGL and US Life. Elite Index II is not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of paying premiums for Elite Index II nor do they have any liability for any errors, omissions, or interruptions of the Index.
- 2 The 2001 CSO Mortality Tables terminate at age 121. Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under the Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.
- 3 If premiums meet the Monthly Guarantee Premium requirement.
- 4 Policy owners should consult a tax advisor to determine if these transactions trigger a taxable event.
- 5 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.
- 6 This rider not available in the state of New York.



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