



Elite UL[®]

Flexible Premium Universal Life Insurance

PRODUCT HIGHLIGHTS

Product Type	Flexible premium, adjustable death benefit universal life insurance contract maturing at age 121 issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York, both members of American International Group, Inc. (AIG).
Key Benefits	<ul style="list-style-type: none">• Competitively priced, current assumption universal life protection for individual and business needs• Standard Plus No Tobacco Underwriting Class• Expanded Standard Classes include through table 2 through issue age 70• 24-month Rolling target premiums (except in New York)• Maximum issue age 90• Best underwriting class (Preferred Plus No Tobacco) available to issue age 80• Four cost of insurance (COI) bands• Maturity Extension Rider-AV added to all policies (in Texas and New York this provision is part of the policy form)¹• 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
Monthly Guarantee Premium Provision	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
Minimum Death Benefit	\$100,000
Issue Ages	<ul style="list-style-type: none">• 18-80 Preferred Plus No Tobacco underwriting class• 18-90 Preferred No Tobacco, Standard Plus No Tobacco, Standard No Tobacco underwriting classes• 18-90 Preferred Tobacco, Standard Tobacco underwriting classes• 0-17 Juvenile Rates (AGL version)
Underwriting Classes	<ul style="list-style-type: none">• Preferred Plus No Tobacco (exceptional mortality risk and non-use of tobacco)• Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco)• Standard Plus No Tobacco (better than average mortality risk and non-user of tobacco)• Standard No Tobacco (average mortality risk and non-user of tobacco)• Preferred Tobacco (better than average mortality risk and user of tobacco)• Standard Tobacco (average mortality risk and user of tobacco)• Substandard tables up to Table 16
Death Benefit Options²	<ul style="list-style-type: none">• Option 1 (Level): Death benefit equal to the specified amount• Option 2 (Increasing): Death benefit equal to the specified amount plus the accumulation value
Changes to the Specified Amount	<ul style="list-style-type: none">• Increases: Available at any time, subject to satisfactory evidence of insurability• Decreases: Available at any time after the first policy year, but not less than the minimum death benefit
Premiums	Planned periodic premium cannot be less than \$300 annually or \$25 monthly
Percentage of Premium Load	Current charge of 6.50 percent of all premiums (maximum charge of 7.00 percent)
Monthly Deductions	<ul style="list-style-type: none">• Current monthly administration fee of \$5 (maximum charge of \$7)• Five-year monthly expense charge per \$1,000 of base coverage (charges vary by issue age, gender and underwriting class)
Surrender Charges	Decreasing 19-year surrender charge schedule for base coverage
Loans²	<ul style="list-style-type: none">• Interest rate of 3.85 percent, payable in advance, equal to an annual effective rate of 4.00 percent• Minimum loan repayment amount is \$10
Withdrawals² (Partial Withdrawals)	<ul style="list-style-type: none">• Available any time during the insured's lifetime, after the first policy year• Death benefit cannot be reduced below \$100,000 as a result of the withdrawal• Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal• Applicable pro rata surrender charges are deducted from each withdrawal

AVAILABLE RIDERS³

Interest Rates	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.
Accidental Death Benefit Rider (ADB)	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> 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)¹	<ul style="list-style-type: none"> Provides level term insurance in the insured's spouse Minimum: \$10,000 Maximum: Two times the base policy
Terminal Illness Rider¹	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 Rider¹	<ul style="list-style-type: none"> 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 Rider¹	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). ⁴
Overloan Protection Rider	<ul style="list-style-type: none"> 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 15th policy anniversary

¹ This rider is not available in the state of Florida.

² 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.

³ 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.

⁴ 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.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Number 03325, Rider Form Numbers, 82012, 82410, 88390, 91401, 82001, 95022, 99110, 07620, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number 03325N, Rider Form Numbers, ADB791E, C1791E1, 82001N, 07620N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Policies may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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