



LIFE INSURANCE
Products at a Glance

Index Universal Life

AG Choice Index GUL®

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 II. Two loan options are offered, Standard and Choice loans. Minimum face \$100,000.

Elite Index® II

Policy Form No: AGL13717,
ICC-13717; 13717N, 13717NU
Rider Form No: ADB 79-1E, CI 79-
1E.1, 82001N, 07620N, 14261N,
14262N

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. Now available with Accelerated Access SolutionSM (No. 13601) and Choice Loans. Minimum face \$50,000.

Elite Survivor Index®II

Policy Form No:
AGL-14220, ICC14-14220 ;
14220N, 14220NU
Rider Form No: 07620JTN, 01904N,
01904NU, 14261N, 14262N

Last survivor version of Elite Index II with many of the same features including the three interest crediting accounts and Choice Loans. Minimum face \$250,000.

Elite Global Plus® II

Policy Form No: AGL-12967,
ICC-12967; USL-12967N

Index interest UL with choice of Declared Interest Account, 5-Year Index Account (except in New York), or 1-Year Index Account. For 5-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 2.0%. Features automatic 1 year and 10 year guarantee. 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.

AG Extend IULSM

Policy Form No: AGL-12436;
ICC12-12436, USL-12436N

The only product that accepts term conversions beyond the fifth year of term coverage. Index interest UL offering strong death benefit protection 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 100. Minimum face \$50,000.

Universal Life

AG Secure Lifetime GUL®II

Policy Form No: AGL-13460,
ICC13-13460, USL13460N

Guaranteed universal life product offering guaranteed death benefit, guaranteed cash values, and guaranteed access to cash values. Flexible design features, and strong guarantees. Added value with two accelerated benefit riders providing optional living benefits: Accelerated Access SolutionSM (No. 13601) and Lifestyle Income SolutionSM (No. 13972)

AG Secure Survivor GUL®II

Policy Form No. AGL-13239;
ICC13-13239 USL-13239N,
13239NU

Guaranteed, last survivor universal life product for the estate planning market. Features guaranteed death benefit, guaranteed cash values, and guaranteed access to cash values. Added flexibility with potential return of premium provided by the Enhanced Surrender Value Rider No. ICC-11990 and 11990. Minimum face \$100,000.

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.

Continued



Call our National Sales Desk at **1-800-677-3311**

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 into their 80's. 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 issued for term conversions only.

* Important Notes on Universal Life Products: AG Choice Index GUL, AG Secure Lifetime GUL, Elite UL, Elite Index II, and Elite Global Plus II 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 AG Extend IUL, feature 24-month rolling target premiums.

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² AG ROP Select-a-Term is not available in the state of Washington.

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. 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.



Policies issued by: American General Life Insurance Company (AGL), except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products 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. 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. **IMPORTANT:** Do not state or imply that the purchase of the Elite Index II, Elite Survivor Index, Elite Global Plus II, 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."

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