

AG Secure Lifetime GUL® II



PRODUCT HIGHLIGHTS

Policy Type	Flexible premium, adjustable death benefit universal life insurance with secondary guarantee provisions		
Key Benefits	<ul style="list-style-type: none"> • Guaranteed death benefit protection • Flexible Continuation Guarantee allows policy owners to select their guarantee period and premium funding period • Guaranteed cash value accumulation provides flexibility if needed in the future¹ • Unique pro-rata adjustments on partial withdrawals allow policy to remain in force with proportionally reduced death benefit, cash values, and guaranteed premiums • 24-month rolling target premiums (except in New York) • Consumer-friendly features <ul style="list-style-type: none"> – for purposes of maintaining death benefit guarantees, premium payments received within 28 days following date of issue and each subsequent premium due date are treated as received on time – for purposes of maintaining death benefit guarantees, 1035 exchange premiums received during the first 12 months after date of issue are treated as if received on the date of issue² • Standard classes (Tobacco and No Tobacco) include up through Table 2 and issue Max issue age 80. 		
Continuation Guarantee	<ul style="list-style-type: none"> • Allows policy owner to select a year or age to which the death benefit can be guaranteed, as long as the premium associated with that guarantee is paid³ • Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the terms and conditions of the continuation guarantee provision and the policy are satisfied 		
Minimum Death Benefit	\$100,000 at issue (\$50,000 after partial withdrawal)		
Issue Ages	18-80		
Underwriting Classifications	Preferred Plus No Tobacco Preferred No Tobacco Standard Plus No Tobacco Standard No Tobacco	Preferred Tobacco Standard Tobacco	Special (Substandard) No Tobacco Special (Substandard) Tobacco
Death Benefit Options	Option 1 (Level Death Benefit)—Death benefit equal to the specified amount		
Changes to the Specified Amount	<ul style="list-style-type: none"> • Increases available at any time, subject to satisfactory evidence of insurability; increases will void the guaranteed cash value provision of the policy • Decreases available any time after first policy year^{4,5} 		
Monthly Deductions and Premium Load	<ul style="list-style-type: none"> • Ten-year monthly expense charge per \$1,000 of specified amount (varies by issue age, sex, and underwriting classification) • Current charge of 7.00 percent of all premiums (maximum 10.00 percent) • Internal rollover money is protected from premium load 		
Surrender Charges	Decreasing 19-year surrender charge schedule		
Loans⁶	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		
Preferred Loans⁶	<ul style="list-style-type: none"> • Available after 10 policy years • Credited rate currently equals the loan rate restricted to policy earnings 		
Withdrawals^{5,6} (Partial Withdrawals)	<ul style="list-style-type: none"> • A partial withdrawal of the cash value will result in a proportional reduction of accumulation value, specified amount, and Continuation Guarantee account values • Death benefit cannot be reduced below \$50,000 as a result of the withdrawal • Current charge of \$25 for each withdrawal (maximum contractual charge of \$50 for each withdrawal) 		
Interest Rate	Guaranteed interest rate 2.00 percent all years		

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AVAILABLE RIDERS' AND OPTIONS

Accidental Death Benefit

- Provides an additional death benefit if death is accidental
- Double Accidental Death Benefit 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

- Provides term insurance on the base insured's dependent children—up to but not including age 25; Minimum: \$1,000 / Maximum: \$10,000

Enhanced Surrender Value Rider

- Return of premium rider provides a one-time option for surrender, during the 60-day period following the end of policy year 20
- The amount of cash surrender value is fifty percent of the total premium paid, net of partial withdrawals and outstanding loans. See the Rider for details.

Accelerated Access SolutionSM (except in New York)

- 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 benefit¹
 - IRS maximum per diem (IRS caps the maximum daily rate each year - 2014 maximum is \$330)
 - 2% of AAS benefit per month
 - 4% of the AAS benefit per month

Lifestyle Income SolutionSM

- Optional, premium-paying rider provides guaranteed withdrawal benefits (regardless of the cash surrender value under the policy)
- Begins on the initial election date for withdrawal benefits and on each month thereafter
- Minimum specified amount \$100,000 / Maximum specified amount \$10,000,000 (Assuming no other coverage in force)
- Minimum eligibility Period for the rider is 15 years
- The Lifestyle income rider must be issued in conjunction with the Terminal illness rider. This requirement does not apply in New York.

Spouse/Other Insured Rider (except in New York)

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

Terminal Illness Rider (except in New York)

- 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 while the insured is disabled after six months of disability
- Premiums are based on the insured's attained age
- Rider not available for face amounts greater than \$5 million

Option to Extend Coverage⁹

Allows the policy owner to elect to extend the coverage under the policy beyond the original maturity date. If this option is elected, then starting on the original maturity date, (1) the policy death benefit is set to equal the death benefit in effect immediately prior to the original maturity date, (2) no monthly deductions will be made, and (3) no new premium payments will be accepted. There are no additional charges associated with this benefit.

¹ Accessing cash values may affect the continuation guarantee.

² Internal Revenue Code Section 1035 and associated rules are complex in nature. The policy owner may incur surrender charges from the previous policy, be subject to new sales and surrender charges and other limitations with the new policy. It is highly recommended that the policy owner consult a tax advisor prior to exchanging a policy.

³ Subject to the policy's terms and conditions.

⁴ 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. The policy owner should consult a tax advisor to determine the effect of these provisions.

⁵ The reduction in specified amount will be subject to the same guidelines and restrictions as outlined in the policy form and resulting death benefit amount must be no less than \$50,000.

⁶ Policy loans and partial withdrawals will reduce the death benefit and cash value and could reduce the duration of coverage. Partial withdrawals may be taxed as regular earnings. The policy owner should consult a tax advisor to determine the effect of these provisions.

⁷ See the riders for complete details. Not all riders are available in all states. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy.

⁸ 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 tax advisor before electing this option.

⁹ IRS caps the maximum daily rate each year. The 2013 maximum per diem is \$320/day or \$9,600/month. Subsequent years may be higher.

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Policies issued by **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. Policy Form Numbers 13460, ICC13-13460; Accidental Death Benefit Rider Form Number 82012; Children's Insurance Benefit Rider Form Number 82410; Spouse/Other Insured Term Rider Form Number 88390; Enhanced Surrender Value Rider 11990, Lifestyle Income Rider Form Number 13972; Terminal Illness Rider Form Number 91401; Waiver of Monthly Deduction Rider Form Number 82001; **The United States Life Insurance Company in the City of New York (US Life)**, One World Financial Center, 200 Liberty Street, New York, New York, 10281. Policy Form Number 10460N; Lifestyle Income Rider 13972N; Accidental Death Benefit Rider Form Number ADB 79-1E; Children's Insurance Benefit Rider Form Number CI 79-1E; Waiver of Monthly Deduction Rider Form Number 82001N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and US Life are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. 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:** 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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