

HIGHLIGHTS

Rider Form Number	American General Life Insurance Company (AGL) 08818; The United States Life Insurance Company in the City of New York (USL) 08818N
Availability	Effective May 16, 2011, this rider may only be attached to AG Select-a-Term [®] 07007 (AGL), 09007N (USL) and ICC10-07007. This rider is currently unavailable in the state of Washington.
Summary	Upon the death of the base policy insured, this rider pays a monthly benefit to the beneficiary. The issue age for the rider is the same as the AG Select-a-Term (base) policy to which it is attached. This rider can only be added at issue and may be dropped after issue.
Benefits	This rider provides supplemental term insurance coverage on the life of the insured. The terms and conditions of this supplemental term insurance coverage are the same as those of the base policy to which it is attached; except that the death benefit payable under this rider will be paid as a monthly income benefit to the beneficiary. The settlement options described in the base policy are not available to the beneficiary. By electing this rider and paying the rider premium the owner has made an irrevocable election to have the rider death benefit paid as a monthly income benefit. (In other words, the beneficiary cannot convert the periodic benefit.) Generally, a portion of each monthly payment will be subject to federal and /or state income tax.
Benefits Payable	The insurer will pay to the beneficiary the monthly benefit shown on the rider specifications page. The payment of benefits under this rider is irrevocable and separate from any other payment options available under the base policy. The monthly benefit is fixed and payable until the end of the selected monthly benefit duration. The monthly benefit and monthly benefit duration for this rider are shown on the rider specifications. However, if upon the insured's death the payee is an estate, the proceeds will be paid in a lump sum that is equal to the conversion face amount shown on the rider specifications.
Benefits Payable For	60, 120, 180, 240, 300, 360, 420 or 480 months
Issue Ages	Same as the AG Select-a-Term base policy
Minimum Monthly Benefit	\$500
Premiums	Premiums are per \$1,000 of equivalent face, and vary by monthly income amount, monthly income duration, sex, term duration, issue age and class. There is no policy fee. The modal loadings and the substandard rates on this rider are the same as for the AG Select-a-Term base policy.
Conversion	This option is available when the base policy is converted (Exchange Option) by written request if conversion occurs at any time during the period specified on the rider specifications. Upon conversion, the conversion face amount shown on the rider specifications will be added to the conversion face amount of the base policy. For purposes of the conversion option under the base policy, the face amount of the new policy may not exceed the conversion face amount of this rider plus the face amount of the base policy on the date of the exchange. Any conversion limitations are the same as the base policy.
Beneficiary	The beneficiary(ies) are as shown in the application unless later revised by the owner and recorded by the insurer. If any beneficiary dies before the rider insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the rider insured, the estate of the owner will be the beneficiary. If a trust is the owner and no beneficiary survives the rider insured, the estate of the rider insured will be the beneficiary.
Base Policy	The "base policy" is the AG Select-a-Term policy to which this rider is attached.
Ownership	The owner of the base policy is the owner of this rider.

American General
Life Companies

Policies issued by: **American General Life Insurance Company** (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Select Income Rider Form Number 08818; AG Select-a-Term Policy Form Number 07007. **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. Select Income Rider Form Number 08818N, AG Select-a-Term Policy Form Number 09007N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and US Life are the issuing insurer's responsibility. US Life is authorized to conduct business in New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic insurers, including AGL and US Life. **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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