

AG Select-a-Term®

Product Highlights

Policy Form Number	American General Life Insurance Company (AGL) 07007, ICC10-07007 The United States Life Insurance Company in the City of New York (US Life) 09007N
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus (Pref. Plus) • Preferred Non-tobacco (Pref. NT) • Standard Plus (Std. Plus) • Standard Non-tobacco (Std. NT) • Preferred Tobacco (Pref. T) • Standard Tobacco (Std. T) • Special Non-tobacco (Spec. NT) • Special Tobacco (Spec. T)
Substandard	<ul style="list-style-type: none"> • For issue ages 70 or less, through Table H (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users) • For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)
Minimum Death Benefit	\$100,000
Premium Bands	<p>Band 1 – policy amounts from \$100,000 to \$249,999</p> <p>Band 2 – policy amounts from \$250,000 to \$499,999</p> <p>Band 3 – policy amounts from \$500,000 to \$999,999</p> <p>Band 4 – policy amounts greater than or equal to \$1,000,000</p>
Policy Expiration Age	Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95.
Policy Fee	<p>Band 1 – \$74 (commissionable)</p> <p>Bands 2-4 – \$64 (noncommissionable)</p>
Premium Calculations	<ul style="list-style-type: none"> • Annual: Multiply the rate in the table by the number of thousands of dollars of coverage and add the policy fee • Semiannual: Multiply the annual premium by 0.52 • Quarterly: Multiply the annual premium by 0.265 • PAC: Multiply the annual premium by 0.0865¹
Exchange Option (Conversion)	<ul style="list-style-type: none"> • ROP conversion endorsement² to AG Select-a-Term will allow conversion to an AG ROP Select-a-Term of the same face amount up to the 24th month following issue without evidence of insurability (subject to some level period AG ROP Select-a-Term product limitations). See specifications for additional information on this rider/endorsement. • AG Select-a-Term policies may be converted to any universal life insurance policy³ issued by American General Life Insurance Company or The United States Life Insurance Company in the City of New York up to the 60th month of the term contract (prior to the fifth policy anniversary), subject to the age limitations of the term policy's conversion provision. Products available for term conversions past 5 years are AG Extend IULSM (minimum face amount of \$50,000) or American Elite Whole Life®. Policies may be converted during the conversion period without evidence of insurability. • Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.
Quotes	<ul style="list-style-type: none"> • The company has declared AG Select-a-Term products to be nonillustratable under the NAIC Model Illustration regulation. This means that illustrations of any nonguaranteed current premiums are prohibited. • You can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums. • A signed illustration is not required.

Issue Ages⁴

Term Period	Underwriting Class	All States
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 80 20 - 75
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 75 20 - 70
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 69
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 67
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 65
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 68 20 - 63
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 67 20 - 62
23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 66 20 - 61
24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 64 20 - 59
25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 63 20 - 58
26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 62 20 - 57
27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 60 20 - 55
28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 59 20 - 54
29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 58 20 - 53
30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 55 20 - 50

Available Riders⁵

AG Select-a-Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. 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.

Accidental Death Benefit	<ul style="list-style-type: none"> • Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries • Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached • Available on standard or better rated individuals • Pays double the death benefit if death is the result of an injury sustained while a passenger in a public conveyance being operated for hire by a common carrier • Coverage generally expires on the policy anniversary nearest the insured's 70th birthday • This rider can be added or dropped after issue 	
Child Rider	<ul style="list-style-type: none"> • Pays a death benefit to the insured parent upon the death of an insured child • Available for: (a) parent's issue ages 20 – 55 subject to availability of the base policy; and (b) children age 15 days up to, but not including, the 19th birthday • Covers all eligible dependent children inclusive in one child rider • Minimum death benefit is ½ unit (\$500) and the maximum death benefit is 25 units (\$25,000) • Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65 • This rider can be added or dropped after issue 	
Disability Income Rider⁶	<ul style="list-style-type: none"> • Can pay a monthly benefit to the primary insured only if unable to work due to a covered illness or injury • Premiums for the term life policy and all riders are waived while the insured is receiving disability benefits • 90-day elimination period and 2-year benefit period • Available on AG Select-a-Term policies issued standard or better with a minimum face amount of \$250,000 	<ul style="list-style-type: none"> • Two occupation classes: White Collar and Blue Collar • Minimum monthly benefit is \$300 • Maximum monthly benefit is \$3,000 • This rider cannot be added after issue, but can be dropped after issue • Issue ages: 20 – 55 (10-, 15- through 22-year plans) 20 – 50 (23- through 30-year plans)
Terminal Illness Rider⁶	<ul style="list-style-type: none"> • An accelerated death benefit rider is provided at no additional premium on all eligible AG Select-a-Term plans, regardless of underwriting classification • Terminal illness benefit is a one-time acceleration of up to 50 percent of the death benefit proceeds payable under the base policy, not to exceed \$250,000 • Insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live 	<ul style="list-style-type: none"> • An actuarial discount and a one-time administrative fee reduce the amount received. The fee may not exceed \$250. • Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable • Not available in all states, and state variations exist
Waiver of Premium	<ul style="list-style-type: none"> • Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period • Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy) • Available on policies through Table D • Coverage expires on the policy anniversary nearest the insured's 65th birthday, unless total disability has, on that date, existed continuously for more than 5 years • This rider cannot be added after issue, but may be dropped after issue 	
Select Income Rider*	<ul style="list-style-type: none"> • Provides supplemental term insurance coverage on the life of the insured • Pays a monthly benefit to the beneficiary upon the death of the base policy insured • Terms and conditions are the same as those of the base policy except that the death benefit payable will be paid as a monthly income benefit to the beneficiary • Settlement options described in the base policy are not available to the beneficiary • Benefit Payable for: 60, 120, 180, 240, 300, 360, 420 or 480 months • Monthly benefit is fixed and payable until the end of the selected monthly benefit duration • Minimum monthly benefit is \$500 • Not available in the state of Washington 	

*Combined amount of the base policy face amount and the Select Income Rider Equivalent Face cannot be less than \$100,000.

¹ For policies issued by The United States Life Insurance Company in the City of New York (US Life), the monthly modal factor is 0.0875.

² AG ROP Select-a-Term is not offered by The United States Life Insurance Company in the City of New York (US Life).

³ An AG Select-a-Term policy may not be converted to a Survivorship or Variable Universal Life policy.

⁴ Issue age is the age nearest the insured's birthday.

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 can have tax consequences. Policy owners should consult a qualified tax advisor.

⁶ Not offered by The United States Life Insurance Company in the City of New York (US Life).



Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 07007, ICC10-07007, MWL 02AG, 10001, 12436, ICC12-12436; Rider Form Numbers, 79002, 79410, 06305, 91401, 79001, 08818; Term Conversion Option Endorsement AGLC103527, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 09007N, 10001N, 06006N, 12436N; Rider Form Numbers ADB 79-1E, CI 79-1E, WP 79-1E, 08818N; Term Conversion Endorsement AGLC103527N. 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 or rates may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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