American Elite Whole Life®
A nonparticipating whole life insurance policy



Simple, permanent protection with guaranteed cash

American General
Life Companies

Policies issued by: **American General Life Insurance Company**
The United States Life Insurance Company in the City of New York

Life is complicated enough. Protect it with an uncomplicated insurance policy



Are you drawn to the simplicity and low cost of term life insurance, but need coverage that lasts permanently? Now, you don't have to sacrifice cash value build–up just because you don't have a large estate.

American General Life Companies has the life insurance policy for you: American Elite Whole Life. It offers:

- Fully guaranteed, permanent coverage
- Guaranteed cash value
- Low face amounts with no routine exam or lab requirements*
- Premiums guaranteed not to increase
- Nonforfeiture options

Access cash through loans

Your death benefit under American Elite Whole is guaranteed to always be there as long as your premiums are paid. Proceeds paid equal the face amount, less any unpaid premiums and/or policy loans, and are paid income-tax free[1] to your beneficiaries.

Guaranteed cash value

Your American Elite Whole Life policy accumulates cash values that are guaranteed[2] and easily accessible. Plus, your cash grows tax-deferred,[1] making the policy ideal for providing extra financial resources to supplement your savings, college tuition payments for your children, or to cover emergencies.

You may also take out a loan against your policy's cash value (the current loan interest rate is 8%). Loans can be repaid at any time, and any unpaid loans and accrued loan interest will be deducted from the proceeds upon death or policy surrender.

Low face amounts with no routine exam or lab requirments*

American Elite Whole Life is the perfect life insurance option for people who don't need a large policy. Face amounts are available as low as $5,000 ($1,000 for term conversions).

And getting insured can be as simple and easy as filling out the application. For face amounts up to $99,999 through age 55, no medical exams or lab tests are required!

Other policy features

Your American Elite Whole Life policy provides uncomplicated, permanent protection. Your premium is level and is guaranteed to remain the same as long as your policy is place. And, you choose the premium payment plan that best fits your needs and budget: monthly (requires automatic bank draft), quarterly, semiannually or annually.

Nonforfeiture Options

If you're unable to pay your premium, American Elite Whole Life offers several options to keep you protected or to meet immediate cash needs.

Automatic Premium Loan: You can automatically borrow against your policy's cash value to pay your premiums. Interest is charged until the loan is repaid.

Extended Term Insurance: To maintain your protection, term insurance is purchased in an amount equal to your policy face amount, less any debt owed. The length of coverage depends on the amount of cash value available to pay the term insurance premium. This option is only available on policies issued on standard rated insureds.

Reduced Paid-Up Insurance: Keeps you protected by using your policy's cash value, less any outstanding loans and interest due, to purchase a reduced, paid-up amount of whole life coverage that will continue for your lifetime

Cash Surrender: You may choose to surrender your policy at any time and receive the cash value, less any outstanding loans and interest due[3]

*Not a simplified or guaranteed issue policy. Additional information such as medical records may be ordered to underwrite the risk.

Guaranteed protection for many situations

American Elite Whole Life is ideally suited for:

- Personal protection to safeguard your family's future
- Life events such as marriage or a new child
- Business protection
- Gifting from parents/grandparents on the life of children/grandchildren
- Converting from term coverage to lifelong protection

There's More...

American Elite Whole Life offers several optional benefit riders for added protection:[4]

- Premium Waiver:[5] Waives your American Elite Whole Life premiums as they come due in the event the insured becomes totally disabled
- Child Riders: For protection on children
- Options to Purchase Additional Insurance (OPAI) and Guaranteed Insurability Options (GIO): Guarantees the insured the right to purchase additional protection, without evidence of insurability (for issue ages 21 and above, and 20 and under, respectively)
- Terminal Illness Rider: Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (12 months or less to live)[6]
- 7-Year Renewable Convertible Term Rider: Provides renewable and convertible term insurance coverage to expiry (can be added to original policy issue only and is not available in New York)

American Elite Whole Life offers the protection you need to face life's uncertanties.

Talk with your life insurance agent today, or visit www.americangeneral.com.



[1] Based on current federal income tax laws.
[2] Guarantees are subject to the claims-paying ability of the issuing insurance company.
[3] Surrender may be a taxable event if the surrender proceeds are greater than the premiums paid into the policy. You should always request an in-force illustration before making any policy changes. Consult your legal and tax advisor for more information.
[4] Not all riders are available in all states. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.
[5] This rider will not be available on policies with face amounts over $5 million.
[6] Not available in all states, and state variations may apply.

Policies issued by:

American General Life Insurance Company (AGL),
2727-A Allen Parkway, Houston, Texas 77019.

Policy Form Number MWL 02AG; 7-Year Renewable Term Rider 7RCT 02 AG; Premium Waiver Rider WP-M 02 AG; Child Rider CI 02 AG; Option to Purchase Additional Insurance OPAI 02 AG; Guaranteed Insurability Option GIO 02 AG; Terminal Illness Accelerated Death Benefit Rider 91401.

The United States Life Insurance Company in The City of New York (USL), One World Financial Center, 200 Liberty Street, New York, New York, 10281.

American Elite Whole Life Policy Form Number 06006N; Premium Waiver Rider WP79-1E; Child Rider CI-79-1E.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and USL are the issuing insurer's responsibility. USL 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 USL.

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