



PROTECTING YOUR GREATEST ASSET . . . PEACE OF MIND.

Elite Survivor Series

Second-to-die universal life insurance

The Elite Survivor series is comprised of two second-to-die universal life policies — *Elite Survivor* and *Elite Survivor G* — that feature flexible premiums, an adjustable death benefit and a guaranteed interest rate. The *Elite Survivor* policy offers guaranteed coverage up to five years from the issue date; *Elite Survivor G* guarantees coverage for 50 years from issue date (if the younger insured is less than 50 years old at issue) or until age 100 of the younger insured (if he or she is 50 or older at issue). *Elite Survivor G* offers a zero-interest catch-up feature that allows policyholders to pay less than the guaranteed coverage premium and catch-up the guarantee at any time, just by paying the back premium differential — with no interest charge.

	Elite Survivor Universal Life	Elite Survivor G Universal Life
Policy Type	Second-to-die universal life insurance contract maturing at age 100 of the younger insured	
Policy Form	02108	02109
No-Lapse Guarantee	Provides guaranteed coverage up to five years from issue date. Policy is guaranteed not to lapse if the sum of premiums paid (less partial surrenders), less any policy loan amounts, equals or exceeds the sum of the monthly guarantee premiums from the date of issue, including the current month.	Provides guaranteed coverage for 50 years from issue date (if the younger insured is less than 50 years old at issue) or until age 100 of the younger insured (if he or she is 50 or older at issue). Policy is guaranteed not to lapse if the sum of premiums paid (less partial surrenders), accumulated with interest, less any policy loan amounts, equals or exceeds the sum of the monthly guarantee premiums from the date of issue, including the current month, accumulated at interest.
Catch-Up Feature	Not Available	If the policy is in force and less than the guarantee premiums have been paid, the policyowner may <i>catch this up</i> at any time without any interest charge (zero-interest catch-up).
Maturity Extension	<ul style="list-style-type: none"> Available as a rider allowing extension of coverage beyond the original maturity date Two forms available: An accumulation value option (MER-AV) and a death benefit option (MER-DB) 	<ul style="list-style-type: none"> The Maturity Extension-Death Benefit (MER-DB) option is included in the policy form as a benefit in all states where approved. Available as a rider in Florida
Issue Ages	<ul style="list-style-type: none"> 20–80 (Preferred Plus underwriting class) 20–90 (Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco underwriting classes) 	
Underwriting Classifications	<ul style="list-style-type: none"> Preferred Plus (well above-standard mortality risk, no tobacco use of any kind during the previous 5 years) Preferred Nontobacco (above-standard mortality risk, no tobacco use of any kind for the past 24 months) Standard Nontobacco (standard mortality risk, no tobacco use of any kind during the previous 12 months) Preferred Tobacco (above-standard mortality risk, tobacco) Standard Tobacco (standard mortality risk, tobacco) 	
Minimum Death Benefit	\$250,000	
Changes to the Specified Amount	<ul style="list-style-type: none"> Increases: Available at any time, subject to satisfactory evidence of insurability Decreases: Available at any time after the first policy year, but no less than the minimum death benefit 	
Premiums	<ul style="list-style-type: none"> Planned periodic premiums cannot be less than \$300 annually or \$25 monthly Policyowner chooses amount and frequency of premium 	
Monthly Deductions	<ul style="list-style-type: none"> Current monthly administration fee of \$5 (maximum charge of \$5) Four-year monthly expense charge per \$1,000 of coverage Current cost of insurance based on net amount at risk 	<ul style="list-style-type: none"> Current monthly administration fee of \$5 (maximum charge of \$5) Five-year monthly expense charge per \$1,000 of coverage Current cost of insurance based on net amount at risk

	Elite Survivor Universal Life	Elite Survivor G Universal Life
Death Benefit	<ul style="list-style-type: none"> Option 1 (Level): Death benefit equal to the specified amount Option 2 (Increasing): Death benefit equal to the specified amount plus the accumulation value Option 3 (Increasing): Death benefit equal to the specified amount plus the sum of all premiums paid, less the amount of premiums paid after a partial withdrawal until the amount of such premium exceeds the amount of the withdrawal Option changes available at any time: Option 1 to Option 2; Option 2 to Option 1; Option 3 to Option 1. No other changes permitted. 	<ul style="list-style-type: none"> Option 1 (Level): Death benefit equal to the specified amount Option 2 (Increasing): Death benefit equal to the specified amount plus the accumulation value Changes from one option to another available at any time
Surrender Charges	Decreasing 19-year surrender charge schedule	
Loans	Interest rate of 4.76 percent, payable in advance, or annual effective rate of 5.0 percent	
Preferred Loans	<ul style="list-style-type: none"> Available after 10 policy years Credited rate currently equals loan rate 	
Withdrawals (Partial Surrenders)	<ul style="list-style-type: none"> Available at any time after the first policy year Death benefit cannot be reduced below \$250,000 as a result of the withdrawal Current charge of \$25 (maximum contractual charge of \$50) Applicable pro rata surrender charges are deducted from each withdrawal 	
Guaranteed Interest Rate	3.0 percent (2.9 percent with a 10-basis-point bonus after the fifteenth policy year in Oregon and Texas)	3.0 percent (2.9 percent with a 10-basis-point bonus after the fifteenth policy year in Oregon and Texas)
Current Interest Rate	Credited monthly and subject to change	
Current Interest Bonus	Current interest bonus of 10 basis points (0.1 percent) after the fifteenth policy year	
Percentage of	Current charge of 8.0 percent of all premiums (maximum charge of 8.0 percent)	
Available Riders		
Annually Renewable Term	<ul style="list-style-type: none"> Provides level term insurance on the life of either or both individual insureds Issue ages 18–70 Minimum: \$25,000 Maximum: Three times the base policy 	Not available

Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019

Elite Survivor: Policy Form Number 02108

Elite Survivor G: Policy Form Number 02109

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies not available in all states.

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