



Product Specifications

Policy Type	Flexible premium, adjustable death benefit universal life insurance contract with secondary guarantee provisions
Key Benefits	<ul style="list-style-type: none"> • Minimum death benefit: \$100,000 • Rolling target premiums
Continuation Guarantee (CG)	<ul style="list-style-type: none"> • Allows policyowner to select a year or age to which the death benefit can be guaranteed, if the premium associated with that guarantee is paid (subject to the policy's terms and conditions) • Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the provisions of this guarantee and the policy are met
Option to Adjust	<ul style="list-style-type: none"> • Allows policyowner to pay a one-time lump sum, providing the continuation guarantee is in effect, to catch up to the age 121 guarantee premium without interest (policyowner may catch up with interest at any time) • Can be elected anytime starting in the third policy year, but can only be exercised once • Policyowner must notify the home office in writing • Available for issue ages 0-70 starting in the third policy year • Not available with Death Benefit Option 3 (return of premium) • Policyowner cannot have an outstanding loan at the time the option is exercised • Will terminate if any of the following events occur <ul style="list-style-type: none"> - The owner changes the underwriting class, the specified amount or the death benefit option - The owner adds or removes a rider or makes a partial surrender - The criteria outlined in the continuation guarantee provision of the policy have not been maintained
Supplemental Coverage	<ul style="list-style-type: none"> • Resulting secondary guarantee premium is lower • No 5-year monthly expense charge • No surrender charge • Higher current COI than base coverage
Issue Ages	<ul style="list-style-type: none"> • 18 – 80 (Preferred Plus underwriting class) • 18 – 90 (Preferred Nontobacco, Standard Nontobacco underwriting classes) • 0 – 90 (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 previous 60 months) • Preferred Nontobacco (above-standard mortality risk, no tobacco use of any kind during previous 36 months) • Standard Nontobacco (standard mortality risk, no tobacco use of any kind during previous 12 months) • Preferred Tobacco (above-standard mortality risk, tobacco) • Standard Tobacco (standard mortality risk, tobacco) • Substandard table up to Table 16
Death Benefit Options	<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 (Return of Premium): Death benefit equal to the specified amount plus the sum of all premiums paid • Changes from Option 1 to Option 2, from Option 2 to Option 1, and from Option 3 to Option 1 are permitted at any time. No other option changes are permitted.
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 first policy year
Premiums	Planned periodic premium cannot be less than \$300 annually or \$25 monthly
Percentage of Premium Load	Current charge of 6.50% of all premiums (maximum charge of 7.50%)
Monthly Deductions	<ul style="list-style-type: none"> • Current monthly administration fee of \$5 (maximum charge of \$7) • Five-year monthly expense charge per \$1,000 of base coverage • Current cost of insurance based on net amount at risk
Surrender Charges	Decreasing 19-year surrender charge schedule

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Loans	Interest rate of 3.85%, payable in advance, or annual effective rate of 4.00%
Preferred Loans	<ul style="list-style-type: none"> • Available after 10 policy years • Credited rate currently equals the loan rate • Restricted to policy earnings
Withdrawals (Partial Withdrawals)	<ul style="list-style-type: none"> • Available any time after the first policy year • Death benefit can not be reduced below \$100,000 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
Interest Rates	<ul style="list-style-type: none"> • Guaranteed Interest Rate: 3.00% • Current Interest Rate: Credited monthly and subject to change

Available Riders

Accidental Death Benefit (ADB)	<ul style="list-style-type: none"> • Provides an additional death benefit if death is accidental • Double ADB is paid if the death is sustained while a passenger on public conveyance • Minimum: \$25,000; Maximum: The lesser of \$200,000 or the initial sum insured under the policy
Children's Insurance Benefit (CIB)	<ul style="list-style-type: none"> • Provides term insurance on the dependent children — up to but not including age 19 — of the base insured • Minimum: 1 unit; Maximum: 10 units
Spouse/Other Insured Rider (ART)	<ul style="list-style-type: none"> • Provides level term insurance on the insured's spouse • Minimum: \$10,000; Maximum: Two times the base policy
Terminal Illness Rider	<ul style="list-style-type: none"> • 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 50.0% of the base policy death benefit (less policy loans and excluding riders) • Maximum: \$250,000 • Subject to an administrative fee
Waiver of Monthly Deduction	<ul style="list-style-type: none"> • Waives the monthly deduction while the insured is disabled after six months of disability • Premiums are based on the insured's attained age and increase annually

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please contact your profit center or review the policy for complete details.

Policies issued by: **American General Life Insurance Company**

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

Policy Form Number 05337, Accidental Death Benefit Rider Form Number 82012, Children's Insurance Benefit Rider Form Number 82410, Spouse/Other Insured Term Rider Form Number 88390, Terminal Illness Rider Form Number 91401, Waiver of Monthly Deduction Rider Form Number 82001

The underwriting risks, financial obligations and support functions associated with the policies 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 and riders not available in all states.

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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 profit center for assistance.

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