

5 Ways to Access Cash



Policies issued by American General Life Insurance Company, a member of American International Group, Inc. (AIG)

Tailored for you

Take advantage of built-in Return of Premium features and attractive optional living benefits to receive supplemental income in times of sickness or for retirement.

1 Accelerated Access Solution (AAS) Chronic Illness Rider*

2 Lifestyle Income Solution (LIS) Longevity Rider

3 Guaranteed Cash Value Growth

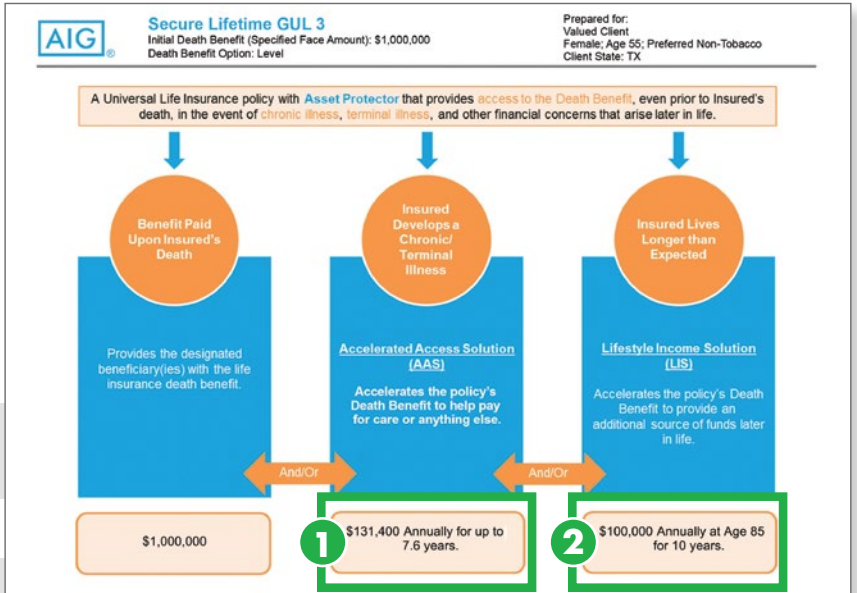
If your needs change, you can access cash and reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionally reduces the death benefit, cash values and guaranteed premiums.

4 50% Return of Premium (ROP) in Year 20

5 100% Return of Premium (ROP) in Year 25

Not an actual case. Used for illustration purposes only.

ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW



Your Policy Quotation

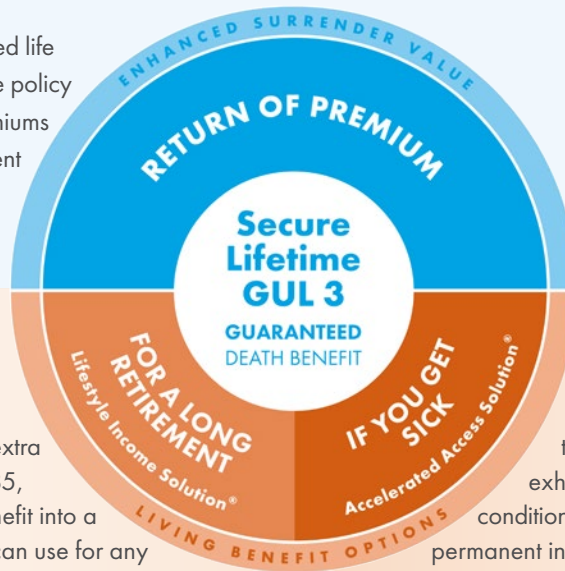
Initial Annual Premium: \$9,198.98
Premium Mode: Annual

Guaranteed at 2.00%

Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	46	9,199	0		1,000,000	0
2	47	9,199	0		1,000,000	0
3	48	9,199	0		1,000,000	0
4	49	9,199	0		1,000,000	0
5	50	9,199	0		1,000,000	0
6	51	9,199	0		1,000,000	0
7	52	9,199	0		1,000,000	0
8	53	9,199	0		1,000,000	0
9	54	9,199	0		1,000,000	0
10	55	9,199	0		1,000,000	6,384
		91,990				
11	56	9,199	0		1,000,000	6,555
12	57	9,199	0		1,000,000	6,725
13	58	9,199	0		1,000,000	6,895
14	59	9,199	0		1,000,000	7,066
15	60	9,199	0		1,000,000	7,236
16	61	9,199	0		1,000,000	7,406
17	62	9,199	0		1,000,000	7,577
18	63	9,199	0		1,000,000	7,747
19	64	9,199	0		1,000,000	7,918
20	65	9,199	0	91,990	1,000,000	8,088
		183,980				
21	66	9,199	0		1,000,000	8,258
22	67	9,199	0		1,000,000	8,429
23	68	9,199	0		1,000,000	13,218
24	69	9,199	0		1,000,000	18,390
25	70	9,199	0	229,975	1,000,000	23,946
26	71	9,199	0		1,000,000	29,884
27	72	9,199	0		1,000,000	36,206
28	73	9,199	0		1,000,000	42,911
29	74	9,199	0		1,000,000	49,999
30	75	9,199	0		1,000,000	57,470
		275,969				
31	76	9,199	0		1,000,000	65,324
32	77	9,199	0		1,000,000	73,561
33	78	9,199	0		1,000,000	82,181
34	79	9,199	0		1,000,000	91,185
35	80	9,199	0		1,000,000	100,572
36	81	9,199	0		1,000,000	110,342

RETURN OF PREMIUM...

If your needs change or you no longer need life insurance coverage, you can surrender the policy in year 20 and receive 50 percent of premiums paid, or in year 25 and receive 100 percent of premiums paid up to 40 percent of face amount.



FOR A LONG RETIREMENT...

There's no question that Americans are living longer, and the Lifestyle Income Solution rider may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Any remaining death benefit will be paid to your beneficiaries.

IF YOU GET SICK...

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. Chronic conditions do not need to be considered "life-long" or permanent in order to be eligible. See full rider for details.

FOR MORE INFORMATION



* Secure Lifetime GUL 3 policies also provide a Terminal Illness Rider at no additional expense.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N and 15442NU. 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.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state. Guarantees are backed by the claims-paying ability of AGL and US Life. They are not backed by the broker-dealer and/or insurance agency from which this policy is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of AGL.