



## Better Pricing

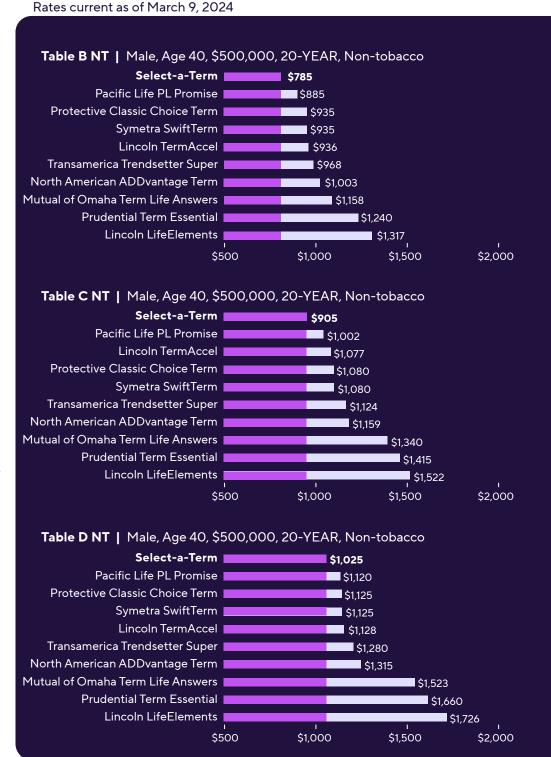
for most rated cases. Plus 18 term durations!

## Compare the price, not just the rating!

Most companies determine substandard rates by applying a table rating factor<sup>1</sup> to standard rates.

American General Life applies a table rating factor, which are more favorable than the standard rates.<sup>2</sup>

Our table C and D premiums often beat lower table ratings from other carriers.



<sup>&</sup>lt;sup>1</sup> Table rates refer to rates that are assigned because of significant health issues from one of the underwriting classifications beginning with "Table." These are more expensive than those of the lowest standard underwriting class to help the insurer compensate for the additional risk. These rates are increasingly more expensive based on the advancing letter grade.

**Policies issued by American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

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<sup>&</sup>lt;sup>2</sup> Applies only to non-tobacco underwriting class.



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