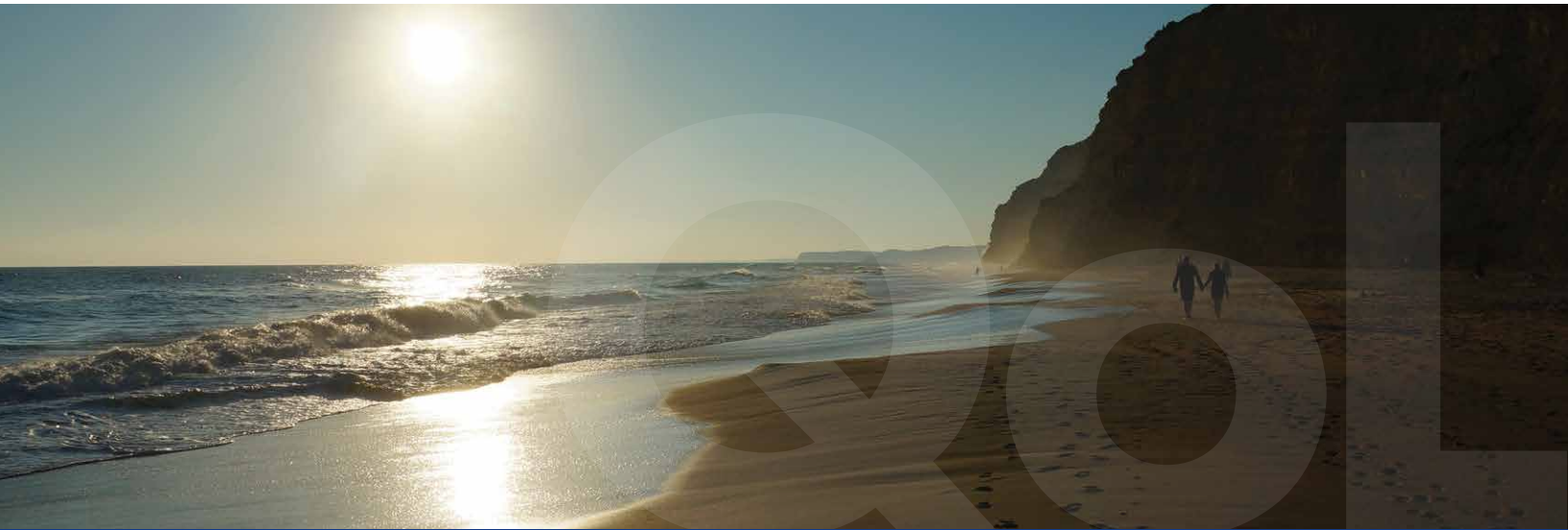




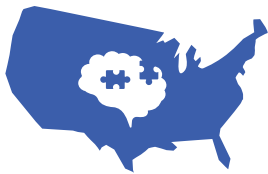
Imagine Life Insurance

that can protect you while you are still living

Brochure not for use in California



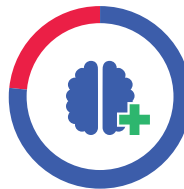
MEDICAL REALITIES:



5.8 million

Americans are living with Alzheimer's disease.

Alzheimer's Association. 2019 Alzheimer's Disease Facts and Figures. January 2019.



76.7%

of patients survive a first-time stroke for longer than six months, requiring long-term care.

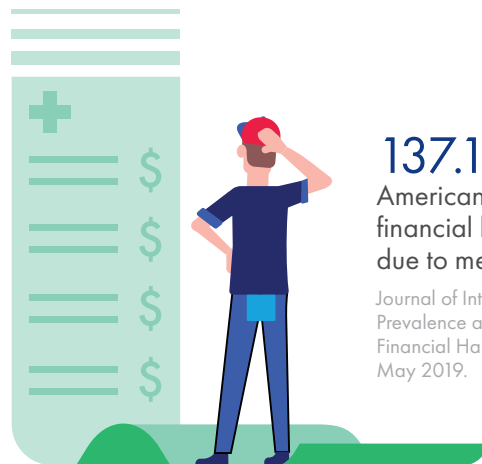
Journal of Education and Health Promotion. Factors related to 6-month mortality after first-ever stroke. September 2018.



7 million

adults have had a stroke.

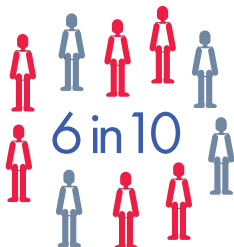
American Heart Association. Heart Disease and Stroke Statistics—2018 Update: A Report From the American Heart Association.



137.1 million

Americans have faced financial hardship this year due to medical costs.

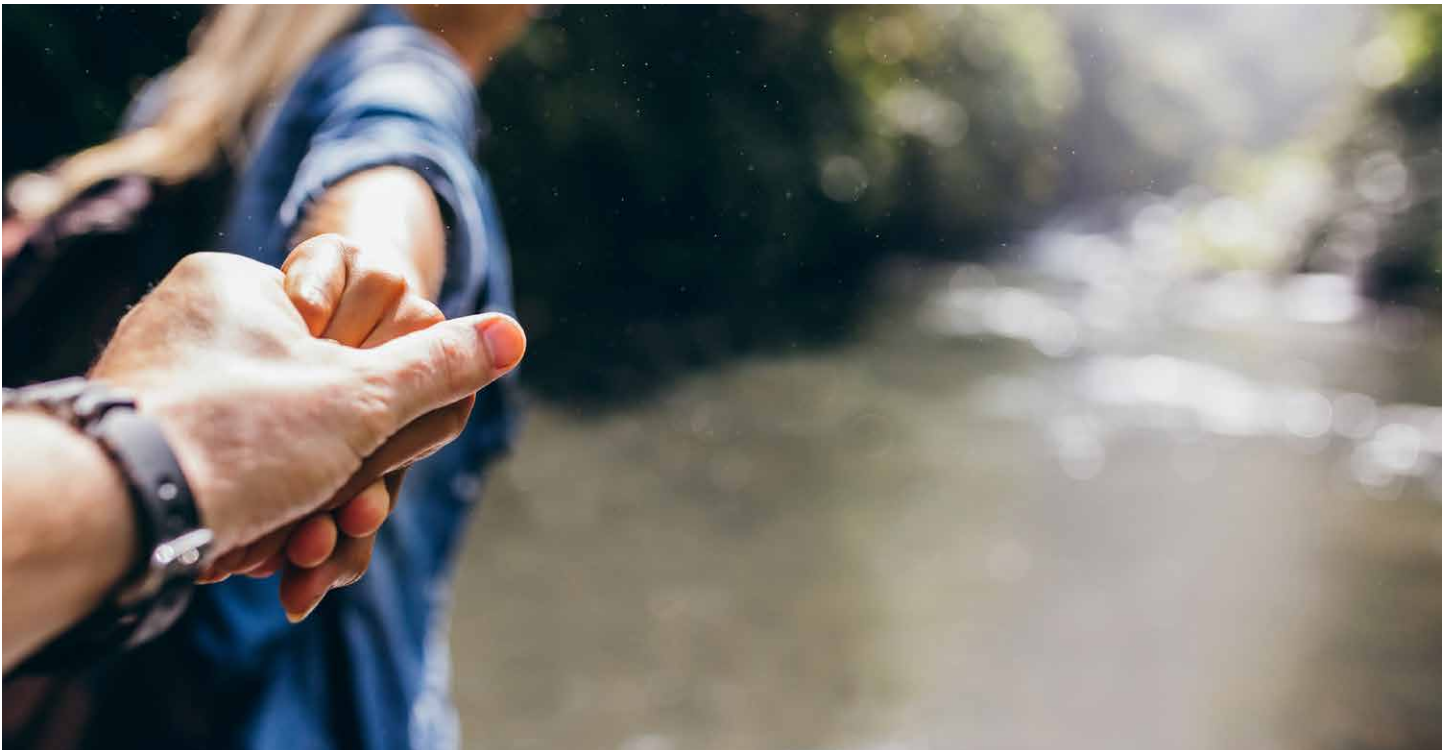
Journal of Internal Medicine, Prevalence and Correlates of Medical Financial Hardship in the USA; May 2019.



6 in 10

Six in ten Americans live with at least one chronic disease.

CDC. National Center for Chronic Disease Prevention and Health Promotion. January 2020.



Living Benefits from Life Insurance

Accelerated Benefits Riders

Why would you buy life insurance for only the death benefit, just because that is the traditional way it was used?

With **Quality of Life...Insurance**[®] you don't have to! The living benefits are included automatically in every life insurance policy in the portfolio, even term!

Without proper planning, a serious accident or illness could rob you of your financial independence.

Help make sure that you and your family are protected in the event of a chronic, critical, or terminal illness.

Quality of Life...Insurance provides peace of mind by offering the value of living benefits built into every Quality of Life...Insurance product.

Compared to Traditional Life Insurance¹

EVENT	TRADITIONAL LIFE INSURANCE	QUALITY OF LIFE... INSURANCE
Death	YES	YES
Invasive Cancer	NO	YES
Heart Attack	NO	YES
Stroke	NO	YES

¹ Traditional life insurance is designed to provide cash for dealing with the adverse financial consequences of the insured's death. Life insurance typically provides favorable tax treatment. Death benefits are generally income tax free to the beneficiary. Quality of Life Insurance may be more expensive than traditional life insurance. Both forms of insurance could be beneficial depending upon your personal financial goals.

CHRONIC ILLNESS OR CONDITION	CRITICAL ILLNESS OR CONDITION	TERMINAL ILLNESS OR CONDITION
<p>The illness or condition does not need to be considered permanent, but must impair the insured where he or she is unable to perform at least two Activities of Daily Living (ADLs);</p> <ul style="list-style-type: none"> • Bathing • Dressing • Toileting • Transferring • Continenence • Eating <p>Additional chronic illness coverage may be added to your policy by purchasing the Accelerated Access Solution® rider.</p>	<ul style="list-style-type: none"> • Major Heart Attack • Coronary Artery Bypass • Stroke • Invasive Cancer • Blood Cancers: Leukemia, Lymphoma, Multiple Myeloma and Myelodysplastic Syndromes • Major Organ Transplant • End Stage Renal Failure • Paralysis • Coma • Severe Burn 	<p>An illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24* months from the date of certification.</p> <p>*12 months in Florida</p>



Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Applicable to Critical Illness Accelerated Death Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Death Benefit Rider

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form). **The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.**

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.

(5) The failure to provide a required election form (with the requested attachments) within the Election Period provided by the applicable rider (i.e., within 60 days of the owner's receipt of the election form) may preclude payment of a benefit.

(6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.

(9) See your policy for details.

Accelerated Access Solution (AAS)

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder; there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit, or the applicable maximum monthly amount if less
- 4% of AAS benefit, or the applicable maximum monthly amount if less than the maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.
- Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well; which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

- ¹ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.
- ² The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.



Quality of Life...Insurance®

Policies issued by American General Life Insurance Company (AGL) Houston, TX, Rider Form Numbers: ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604 and 15604. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. © 2020 AIG. All rights reserved.