



January 5, 2017 - January 5, 2018 | Policy: SS2ARGAB01

## YOUR POLICY INFORMATION

<b>Policy Number: SS2ARGAB01</b>		<b>Product: Secure Lifetime GUL 3</b>	
<b>1 Policy Owner:</b>	JOHN DOE	<b>Plan:</b>	<b>FLEXIBLE PREMIUM ADJUSTABLE LIFE</b>
<b>Policy Owner Email:</b>	johndoe@johndoe.com		
<b>Insured:</b>	JOHN DOE	<b>Current Death Benefit Amount**:</b>	<b>\$300,000 <sup>6</sup></b>
<b>2 Issue Date:</b>	January 05, 2013	<b>Rider(s):</b>	<b>Benefit:</b>
<b>Periodic Premium:</b>	\$1,532.35	Enhanced Surrender Value Rider	***
<b>Payment Mode:</b>	Annual	Chronic Illness Accelerated Death Benefit Rider	\$300,000
<b>Total Interest Credited:</b>	\$ 2.40	Terminal Illness	†
<b>Crediting Interest Rate</b>		Accelerated Death Benefit Rider	<b>7</b>
<b>3 Current**:</b>	2.25%	Guaranteed Withdrawal Benefit Rider	\$200,000
<b>Guaranteed:</b>	2.00%	Accidental Death Benefit	\$50,000
<b>4 Beneficiary:</b>		Children's Insurance Benefit	\$10,000
Jane Smith - 50%		Waiver of Monthly Deduction Rider	†
James Doe - 50%		Spouse/Other Insured Term Rider	\$500,000

\*\*Any outstanding loans have been deducted from the Death Benefit Amount shown above.  
 \*\*\*Refer to Policy Value Information  
 † Refer to Policy/ Rider

\*As of January 5, 2018

## Did You Know?

- 5 You can make your life insurance payment electronically. Visit [aig.com/eservice](http://aig.com/eservice) to enroll today!**

## QUESTIONS?

**Your agent is a great place to start! <sup>8</sup>**

[AGENT\_FIRST] [AGENT\_LAST]  
 [AGENT\_ADDR1] [AGENT\_ADDR2]  
 [AGENT\_CITY], [AGENT\_STATE] [AGENT\_ZIP]  
 [AGENT\_PHONE] | [AGENT\_EMAIL]

**For additional information please visit [aig.com/eservice](http://aig.com/eservice)**

or call 1-800-231-3655

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1. Your contact information
2. Your planned premium amount and payment frequency
3. Amount of interest credited to your policy this year, the current rate of interest your policy is earning, and the guaranteed minimum interest your policy could earn
4. Current beneficiaries listed on your policy
5. Customized message for you

6. Your death benefit with outstanding loans deducted
7. Listing of all riders associated with your policy  
 Note: Chronic Illness Accelerated Death Benefit Rider is marketed as Accelerated Access Solution® & Guaranteed Withdrawal Benefit Rider is marketed as Lifestyle Income Solution®
8. Information on who to contact for questions

## ANNUAL STATEMENT OF LIFE INSURANCE

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### POLICY VALUE INFORMATION

	1 End of Last Reporting Period	2 End of Current Reporting Period
Specified Amount of Insurance:	\$300,000.00	\$300,000.00
<b>Death Benefit Amount*:</b>	<b>\$300,000.00</b>	<b>\$300,000.00</b>
<b>Accumulation Value:</b>	<b>\$0.00</b>	<b>\$0.00</b>
3 Surrender Charge:	\$1,958.85	\$1,382.73
4 Outstanding Policy Loan**:	\$0.00	\$0.00
5 Cash Surrender Value†:	\$793.21	\$835.69
6 Available Loan Value:	\$0.00	\$0.00
7 Total Premium Paid:	\$0.00	\$0.00
<b>8 Enhanced Surrender Value***</b>		
Projected Amount Available After Year 20:		\$XXX,XXX
Projected Amount Available After Year 25:		\$XXX,XXX

\*Any outstanding loans have been deducted from the Death Benefit Amount shown above.  
 \*\* Refer to Loan Activity Summary for additional loan information. \*\*\*Will print only if Outstanding Policy Loan is not zero.  
 \*\*\*Assumes current interest, mortality and expense loads, and continued scheduled premium payments. Enhanced Surrender Value is reduced by any partial surrenders and outstanding loans. Enhanced Surrender Value will not be paid in addition to the policy's Cash Surrender Value. Rider eligibility is reviewed on the last business day prior to each policy anniversary. If premiums paid are insufficient, the rider will terminate. Refer to the rider attached to your policy for additional terms and conditions. \*\*\*Will print only if ESVR is active  
 † Reflects the greater of the Accumulation Value (less surrender charge and any outstanding loan) and the Guaranteed Cash Value (less any outstanding loan). See policy for exceptions.

Termination dates for the policy are shown below assuming both guaranteed and current rates of interest and expense charges. They also assume that coverage remains the same, no new loans are made, and loan interest, if any, is paid annually.

	9 GUARANTEED	10 CURRENT
Termination dates if scheduled premiums paid	03/12/2024	03/12/2043
Termination dates if no further premiums paid	05/12/2022	06/12/2033

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1. What was reported on your previous statement
2. What happened since your last statement
3. Charge that will be applied if the policy is surrendered
4. If you take a loan from your policy, this will display your outstanding loan amount
5. Cash you are entitled to receive as of the date noted if this policy is canceled. You may also take a portion of this amount via a withdrawal.
6. Amount of cash you can withdraw from your policy –

7. Total premium you have paid into this policy
8. Projected amount available to you if you decide to surrender your policy in years 20 or 25. Available 60 days following the end of policy year 20 or 25
9. Termination dates are based on guaranteed assumptions
10. Termination dates are based on current policy assumptions



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## POLICY ACTIVITY SUMMARY

1 Month Ending Date	2 Premiums Received	3 Premium Expenses	4 Policy Cost of Insurance	5 Rider(s) Charges	6 Expense Charges	7 Withdrawals*	8 Interest Crediting	9 Ending Accumulation Value
02/04	\$1,532.35	\$306.47	\$73.42	\$41.15	\$1009.00	\$0.00	\$0.17	\$102.71
03/04	.00	.00	\$73.42	\$41.15	\$1009.00	.00	.00	.00
04/04	.00	.00	.00	.00	.00	.00	.00	.00
05/04	.00	.00	.00	.00	.00	.00	.00	.00
06/04	.00	.00	.00	.00	.00	.00	.00	.00
07/04	.00	.00	.00	.00	.00	.00	.00	.00
08/04	.00	.00	.00	.00	.00	.00	.00	.00
09/04	.00	.00	.00	.00	.00	.00	.00	.00
10/04	.00	.00	.00	.00	.00	.00	.00	.00
11/04	.00	.00	.00	.00	.00	.00	.00	.00
12/04	.00	.00	.00	.00	.00	.00	.00	.00
01/04	.00	.00	.00	.00	.00	.00	.00	.00
<b>Total</b>	<b>999,999,999.99</b>	<b>9,999,999.99</b>	<b>99,999.99</b>	<b>99,999.99</b>	<b>9,999,999.99</b>	<b>999,999,999.99</b>	<b>9,999,999.99</b>	

### 10 \* Withdrawal Amounts Include The Following:

Month Ending	Surrender Charge	Surrender Fee	Total
02/04/2017	\$ .00	\$ .00	\$ .00
03/04/2017	.00	.00	.00
04/04/2017	.00	.00	.00
05/04/2017	.00	.00	.00
06/04/2017	.00	.00	.00
07/04/2017	.00	.00	.00
08/04/2017	.00	.00	.00
09/04/2017	.00	.00	.00
10/04/2017	.00	.00	.00
11/04/2017	.00	.00	.00
12/04/2017	.00	.00	.00
01/04/2018	.00	.00	.00

Interest credited to the accumulation value is based on the annual rate of interest in effect when a payment is received. The guaranteed minimum interest rate, as well as the interest rate currently credited to the new premium payments, can be found on page 1 of this statement. Rates applicable to prior premium payments may vary. Interest at a different rate may be credited to the accumulation value offset by a policy loan. All interest rates shown are effective annual interest rates.

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|---|---|
| <ol style="list-style-type: none"> <li>1. Policy summary date is broken down into 12 months</li> <li>2. Premium amount received each month</li> <li>3. Deductions made from any gross payments reflected in #2, Premiums Received</li> <li>4. Cost of having insurance protection based on your age, gender, health and death benefit amount</li> <li>5. Cost of riders associated with the policy</li> </ol> | <ol style="list-style-type: none"> <li>6. Monthly charges deducted for policy expenses including any flat charges</li> <li>7. Amount of cash withdrawn from the policy</li> <li>8. Amount of interest credited to your policy for the month</li> <li>9. Total amount of cash accumulated in your policy</li> <li>10. Details of the charges and fees deducted from "Withdrawals" column in Policy Activity Summary</li> </ol> |
|---|---|

#### Important Consumer Disclosures Regarding Accelerated Benefit Riders

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 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.

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Policies issued by American General Life Insurance Company (AGL), Houston, TX except when issued by The United States Life Insurance Company in the City of New York (US Life). Policy Form Numbers ICC15-15442, 15442, 15442N Rev0518; Rider Form Numbers, ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC13-13601, 13601, ICC15-15990, 15990, 17600N, 18012N, 16420N, 15972N, 14002N, 13601N and 15990N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance. Products may not be available in all states and product features may vary by state.

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