

5 ways to access cash

Tailored for you

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

1 Accelerated Access Solution (AAS) Chronic Illness Rider¹

2 Lifestyle Income Solution (LIS) Longevity Rider

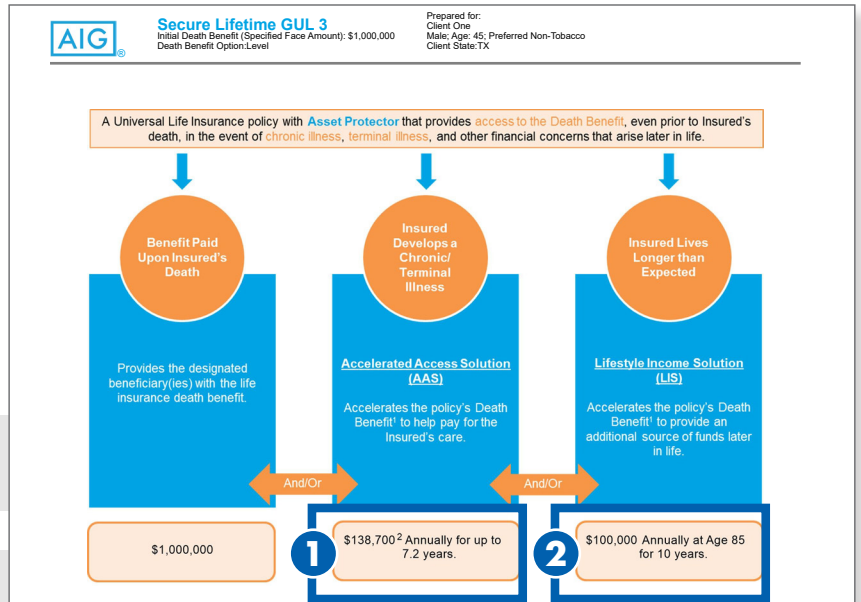
3 Guaranteed Cash Value Growth

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 at the end of year 20

5 100% Return of Premium at the end of year 25

ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW*



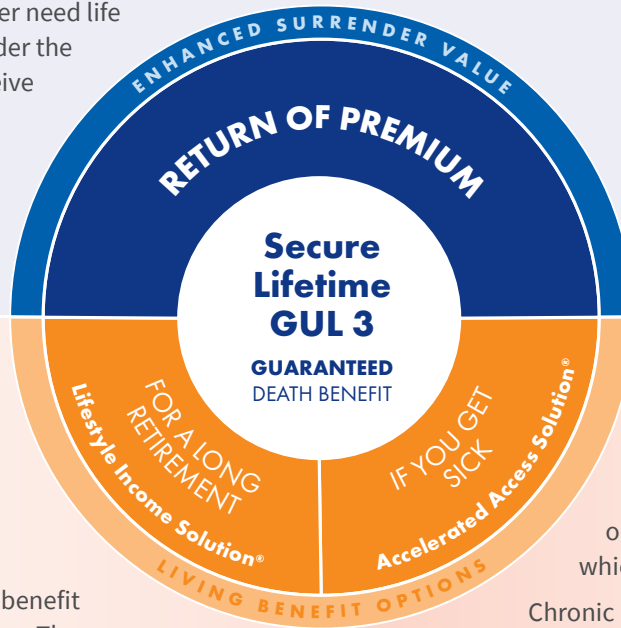
Your Policy Quotation							
Initial Annual Premium:		\$11,364.38					
Premium Mode:		Annual		Guaranteed at 2.00%			
Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value	
1	46	11,364	0		1,000,000	0	
2	47	11,364	0		1,000,000	0	
3	48	11,364	0		1,000,000	0	
4	49	11,364	0		1,000,000	0	
5	50	11,364	0		1,000,000	0	
6	51	11,364	0		1,000,000	0	
7	52	11,364	0		1,000,000	0	
8	53	11,364	0		1,000,000	0	
9	54	11,364	0		1,000,000	0	
10	55	11,364	0		1,000,000	6,384	
		113,644					
11	56	11,364	0		1,000,000	6,555	
12	57	11,364	0		1,000,000	6,725	
13	58	11,364	0		1,000,000	6,895	
14	59	11,364	0		1,000,000	7,066	
15	60	11,364	0		1,000,000	7,236	
16	61	11,364	0		1,000,000	7,406	
17	62	11,364	0		1,000,000	7,577	
18	63	11,364	0		1,000,000	7,747	
19	64	11,364	0		1,000,000	7,918	
20	65	11,364	0	4 113,644	1,000,000	8,088	
		227,288					
21	66	11,364	0		1,000,000	8,258	
22	67	11,364	0		1,000,000	8,429	
23	68	11,364	0		1,000,000	13,218	
24	69	11,364	0		1,000,000	18,390	
25	70	11,364	0	5 284,110	1,000,000	23,946	
26	71	11,364	0		1,000,000	29,884	
27	72	11,364	0		1,000,000	36,206	
28	73	11,364	0		1,000,000	42,911	
29	74	11,364	0		1,000,000	49,999	
30	75	11,364	0		1,000,000	57,470	
		340,931					
31	76	11,364	0		1,000,000	65,324	
32	77	11,364	0		1,000,000	73,561	
33	78	11,364	0		1,000,000	82,181	
34	79	11,364	0		1,000,000	91,185	



Policies issued by American General Life Insurance Company (AGL), Houston, TX and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG). * Not an actual case. Used for illustration purposes only.

Return of premium...

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



For a long retirement...

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. 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.

¹ Secure Lifetime GUL 3 policies also provide a Terminal Illness Rider at no additional expense.

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 except in New York, where 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.

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.

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