



## INDEX UNIVERSAL LIFE (IUL)

# Dollar Cost Averaging Rider

### HIGHLIGHTS:

- Flexible rider can be utilized, and allocations customized, at any time.
- Will impact the amount of interest a policy earns.
- Available at no additional cost.

The Dollar Cost Averaging Rider (DCAR) provides an additional layer of control to help ride out the periodic ups and downs in market performance – like bumpers or shocks for your policy’s accumulation potential.

This optional and customizable feature provides particular benefits to those using lump sum premium payments to help fund their IUL policy. Its design helps ensure that a large portion of your policy’s accumulation value will likely not be subject to extreme drops or rises of the market on a single date.

This is possible because the DCAR is a plan for paying into an IUL at equal amounts in regular intervals. Specifically, allocating lump sum payments (both 1035s and non-1035s) to index interest accounts over a number of months, instead of all at once. Premiums allocated to the “DCA Account” will be transferred into the Index Interest Accounts in level installments over future Allocation Days, i.e. monthly.

This “DCA Account” also offers a minimum 2.00% interest crediting rate to help provide additional peace of mind.



Policies issued by American General Life Insurance Company



## DETAILS:

- There is no additional fee to use.
- Utilizing this rider will have an effect on the amount of interest a policy earns.
- Functionality of this rider is dependent upon index performance, so there is no guarantee of more or less interest crediting from its use.
- The DCA rider creates an additional account (“DCA Account”) that will remain on the policy for the life of the contract.
- Interest is credited daily to the DCA account.
- The amount of interest credited is determined by the Company, but shall be no less than 2%.
- Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the client’s preselected allocation percentage.
- Transfers from a DCA account to a declared interest account are not permitted.
- At any time the policyholder may request:
  - The remaining DCA balance be allocated to the index interest accounts on the next Allocation Day.
  - A change in the Allocation percentages for the DCA account.
  - A change to the dollar amount of the DCA installment amounts.

**To see how the Dollar Cost Averaging Rider can help increase your IUL’s protection from market volatility, contact an AIG Life Insurance Representative.**

## FOR MORE INFORMATION:



To learn more, visit [www.aig.com/QoLIUL](http://www.aig.com/QoLIUL)

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