

American General Life Insurance Company

Live your best life.
Ensure your loved ones can live theirs.

ImperUL Plus

Index Universal Life Insurance

Exclusively distributed by Hegemon Group InternationalSM





Protect and prosper with ImperIUL Plus

Confidently take control of your financial future with ImperIUL Plus. We offer this index universal life insurance (IUL) policy for those who aspire to live their best life and want to help ensure the financial protection of their loved ones.

We have built a policy with multiple options that can:

- Help secure the future of your loved ones after you're gone
- Help you financially through serious illnesses
- Create a lifetime income stream (for you)
- Give you tax-free access to cash value*
- Provide you cash value early in the policy
- Help protect against market volatility and downturns
- Offer coverage that may not require a medical exam
- Empower you to buy additional discounted coverage

In short, ImperIUL Plus can:

**Take care of you when you
need it most.**

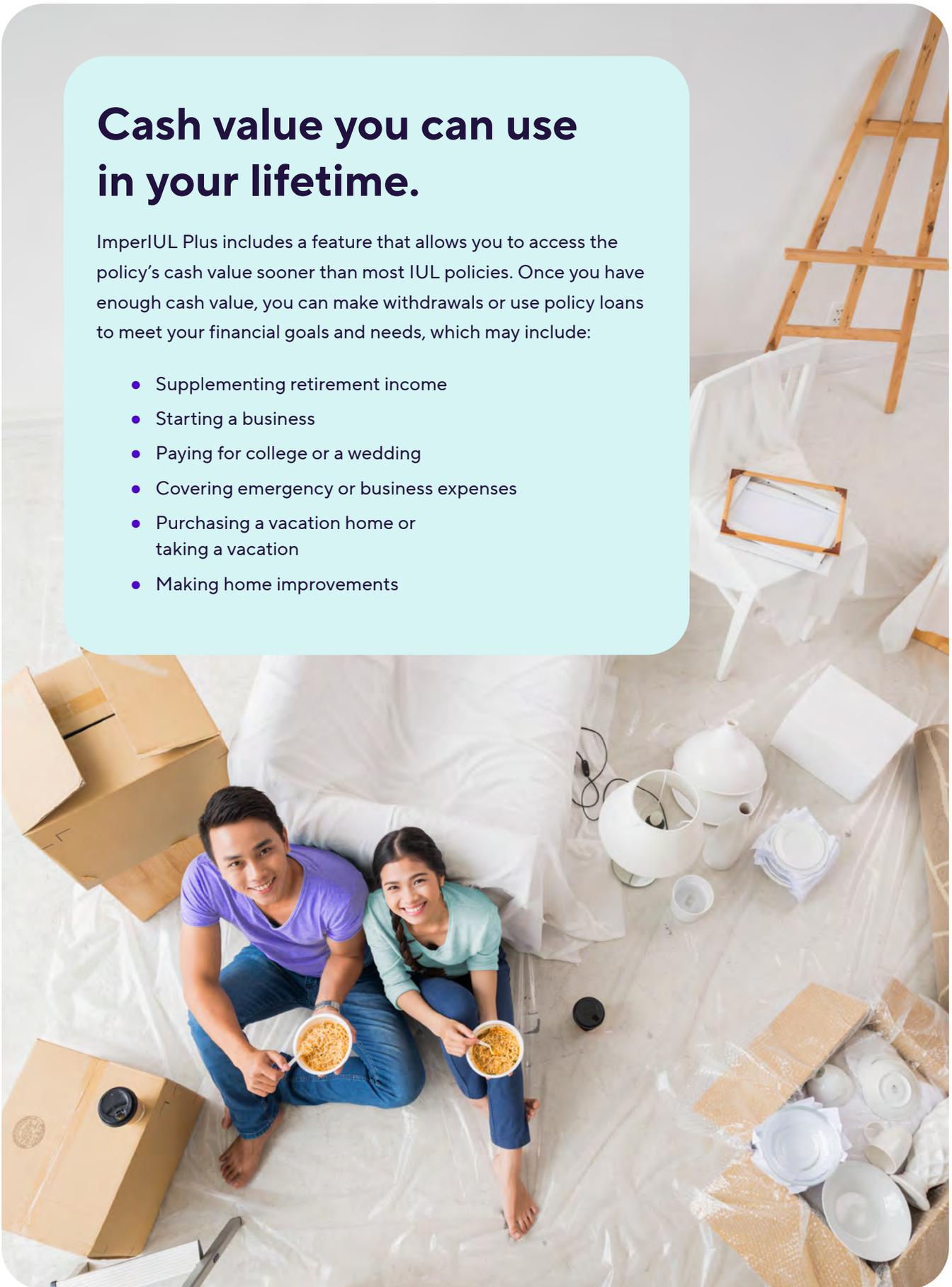
**Take care of your loved ones
when they need it most.**

*Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59½.

Cash value you can use in your lifetime.

ImperIUL Plus includes a feature that allows you to access the policy's cash value sooner than most IUL policies. Once you have enough cash value, you can make withdrawals or use policy loans to meet your financial goals and needs, which may include:

- Supplementing retirement income
- Starting a business
- Paying for college or a wedding
- Covering emergency or business expenses
- Purchasing a vacation home or taking a vacation
- Making home improvements



ImperUL Plus helps you live your best life because of what it includes.



Living benefits you can use in your lifetime.

ImperUL Plus includes built-in and optional riders that can help you financially if you're certified with qualifying chronic, critical and terminal illnesses.



A potential lifetime income stream.

You have the option of turning your policy's cash value into a lifetime income stream with the Income for Life Rider. This feature is designed to supplement other retirement income sources. The rider includes an option to increase payments annually to keep up with the cost of living.



Additional discounted coverage.

Our Quality of Life (QoL) Advantage Program gives you the option of buying additional term life coverage at a discounted premium.



Opportunity for no medical exam for many applicants.

If you are 59 or younger and applying for \$2 million or less in coverage, you may be able to get approved for a policy without a medical exam and lab tests.



Neutralized volatility.

When an index is volatile, it's constantly moving up and down. This can have a negative impact on long-term returns. ImperUL Plus features four index crediting strategies designed to minimize volatility.

ImperIUL Plus can help build cash value overtime.

An asset from which you can withdraw cash

Use it to fund your financial goals or for whatever you want or need. How much cash you can withdraw depends on the coverage amount, the amount of premium you pay, and the interest credited.

Access cash value through policy loans & withdrawals

When eligible, you can access the policy's cash value for any purpose you choose.¹ You can make a withdrawal, or select from one or a combination of three types of policy loans: Standard (Fixed), Preferred or Participating:

- That are potentially income tax-free²
- Offer fast access to cash when needed
- Provide potential for positive interest earnings on loaned money
- Have no repayment plan required

Generate guaranteed lifetime income

One of the valuable options to this policy is the Income for Life Rider. Once exercised, it transforms your policy's cash value into a guaranteed stream of lifetime income. It also includes an optional annual cost-of-living increase. This rider can be beneficial in supplementing other retirement income sources.

Access cash value sooner

This automatically included Protected Premium rider may provide a guaranteed cash value, called the Protected Value, in policy years 2 through 10, regardless of market performance. This Protected Value can be accessed much sooner compared to other IULs through policy loans or withdrawals – and no surrender charges would apply.³ This benefit helps to improve early liquidity in the policy.

¹ Policy can lapse in the event that excessive loans are taken.

² Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

³ Policy may be fully surrendered if after accessing Protected Value the remaining accumulation value less surrender charges is zero or negative.

ImperUL Plus can help you when life takes an unexpected turn.

Access your own life insurance benefits while you are living

For certain illnesses and conditions, you can activate living benefit riders (Accelerated benefit riders) to help cover the costs of care, recoup lost income, or any other purpose. These riders provide you freedom of choice to use your payments for any expense – even those unrelated to the illness allowing you to focus on what’s more important – getting well.

Options include:

Automatically included riders

The built-in Quality of Life Accelerated benefit riders provide a payment to you to be determined at that time for qualifying chronic, critical, or terminal illnesses or conditions.

Optional additional chronic illness protection

You have the option to add the Accelerated Access Solution (AAS) chronic illness rider to your policy, so you can receive a series of tax-free guaranteed payments if certified with a chronic illness.⁴ 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.

There are many more living benefit riders available for this product. For the full list, see the [ImperUL Plus product highlights \(AGLC201624\)](#)

⁴ The rider must be selected at the time of policy purchase. There is no additional fee for this rider. Installment payments under this rider may be taxable. Chronically ill means that the Insured:

1. Has been Certified by a Licensed Health Care Practitioner as:
 - (a) being unable to perform, without Substantial Assistance from another person, at least two Activities of Daily Living for a period of at least 90 consecutive days due to a loss of functional capacity; or (b) requiring Substantial Supervision to protect the Insured from threats to health and safety due to Severe Cognitive Impairment; and
2. Is deemed a “chronically ill person” as defined under the federal Health Insurance Portability and Accountability Act (Public Law 104-191), as amended.



Choose how the policy pays your beneficiaries

Your life insurance policy can pay your beneficiaries in several ways, typically income tax free.⁵

1

Lump-sum benefit

Your beneficiaries receive the full benefit all at once.



2

Payments over time

Your beneficiaries can collect the policy benefit in installments over a specified period through the policy's Select Income Rider. There is no charge for this rider. In addition to helping the policy's benefit recipients manage those assets, this option can also benefit you by lowering the policy's costs. Lower policy costs can result in faster cash value growth.

3

Combination of the two

You can split the policy benefit into a lump-sum and installment payments. Choose an amount to be paid in a lump sum, and the rest will be paid out in installments.



Please note: The benefit payment method is selected at issue and can't be changed once it's made.

⁵ Withdrawals and policy loans may be structured to provide tax-free income. You should consult your personal tax advisor with questions related to your particular circumstances.

ImperIUL Plus earns “market-like” interest without market risk



IULs combine the protection of life insurance with the potential to grow cash value through index crediting strategies. These are options within the policy in which growth is linked to the performance of a market index.

ImperIUL Plus offers four index interest strategy choices plus one Declared Interest Account (fixed rate crediting strategy). You can allocate your excess premium to any one or all these choices.

Each index crediting strategy has different features to provide optionality based on your risk preference and financial goals.

You can experience the potential growth of a rising market, but not the losses of a negative one, as your money is not actually in the market.⁶

For more details on
Interest crediting strategy choices see the
[ImperIUL Plus product highlights \(AGLC201624\)](#)

⁶ It is important to note that IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You don't own shares of a company or fund, nor are you invested directly in an index.

Important consumer disclosures regarding Accelerated Benefit Riders

Disclosures applicable to:

- **Critical Illness Accelerated Death Benefit rider**
- **Chronic Illness Accelerated Death Benefit rider**
- **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) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (6) Benefits payable are intended to receive favorable tax treatment under IRC Section 101(g); however, under certain circumstances, the benefits payable 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.

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

An accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. 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.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

Accelerated Access Solution (AAS)

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

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.⁷ 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 - CA Only

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

- 2% of AAS benefit
- 4% of AAS benefit

The monthly benefit under any of the options above is also capped at \$10,000 increased annually by 4% until the date the initial benefit period begins.

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.⁸

Benefit Payment - CA Only

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.

⁷ 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.

⁸ 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.



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Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers: ICC22-22476, 22476, 22476-5; Rider Form Numbers: ICC15-15994, 15994, ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, 18012-5, ICC18-18004, 18004, ICC14-14002, 14002, 14002-5, 14306, 14306-5, 07620, 07620-5, ICC15-15273, 15273, ICC15-15274, 15274, ICC22-22691, 22691, ICC18-18276, 18276, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, ICC22-22992, 22992, ICC22-22995, 22995, 22995-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, 22691, 15273, 18276, and 15997. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

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