

Elite Global Survivor®

Joint and last survivor, fixed, index interest, flexible premium adjustable universal life insurance policy



PRODUCT HIGHLIGHTS	
Ideal Market	<ul style="list-style-type: none"> Useful for estate planning/wealth transfer market where death benefit and cash value growth are a priority. Ideal for 1035 exchanges. Short pay scenarios are quite effective
Key Features	<ul style="list-style-type: none"> Solid death benefit protection Diversity of three external global indices used in calculation of index interest crediting (if selected) Flexible allocation choices including a declared interest account, a 1-Year index account (AGL and US Life versions), a 5-Year index account (except in New York) Index interest credited on 1-year and 5-year index accounts based on automatic overweighting of the two best-performing indices (overweight formula may produce higher crediting rates than equal weighting or a single index approach) Declared Interest Account with a minimum guaranteed interest rate of 3.00 percent Rolling 2-year target premiums (except in New York) Policy Exchange Option included on last survivor policies at no charge and allows the policy to be split into two individual policies without evidence of insurability upon the occurrence of certain events (see policy for complete details) One "uninsurable" life is allowed
Allocations and Key Options	<p>The option to allocate all or part of premium to account(s) of the policy owner's choice:</p> <ul style="list-style-type: none"> 1-Year Index Account: This account provides index interest crediting determined annually 5-Year Index Account: Index interest crediting determined at the end of the 5-Year term; performance of the 5-Year index account may be more stable and fall within a narrower range than might be experienced over a 1-Year approach (except in New York) Declared Interest Account: For additional security, there is the option to allocate all or a portion of premium to a declared interest account, which will earn an interest rate to be declared by the insurer. This rate may be subject to change periodically, but will never be less than 3.00 percent.
Adjusted Index Return	<p>The three indices used to calculate the index returns are:</p> <ul style="list-style-type: none"> S&P 500 Index EURO STOXX 50 Index Hang Seng Index
Eligible Value	<ul style="list-style-type: none"> The eligible value for an index account is calculated as the sum of the accumulation value at the end of each month during the index period divided by the number of months in the index period (either 12 months or 60)
Participation Rate	<ul style="list-style-type: none"> Determines the percentage of the return of the indices that is used to set the index interest percentages There will be a unique Participation Rate for each index account. There can be up to 72 index accounts in effect for a policy (60 5-Year accounts with the AGL version, and 12 1-Year accounts with AGL and US Life versions). Determined at the beginning of each term and guaranteed for the entire term If all three indices yield zero or negative returns in a given term, the index interest credited for that term will be zero. The Alternate Value Provisions' guaranteed lifetime 3.00 percent interest is unaffected.
Riders and Optional Benefits	<ul style="list-style-type: none"> Overloan Protection Rider (07620JT, 07620JTN) Four Year Term Rider (01904, 01904N) Maturity Extension Option
Issue Ages	<ul style="list-style-type: none"> 18-80
Monthly Guarantee Premium	<ul style="list-style-type: none"> 1-Year death benefit guarantee establishes a Monthly Guarantee Premium, which if timely paid, guarantees the policy will not lapse in the first policy year If the Monthly Guarantee Premium requirement is satisfied, the policy will not lapse beginning with the second policy year and prior to the 30th policy anniversary or policy anniversary nearest the younger contingent insured's 90th birthday, whichever occurs first Regardless of the performance of the external indices, the policy's cash value determined by the Alternate Value Provisions will never be less than premium accumulated at 3.00 percent over the lifetime of the policy, less deductions, withdrawals, and loans

Choices Available

Loans and Withdrawals

Standard Loans

- Effective annual loan rate is 4.00 percent, payable in advance at 3.85 percent
- Annual effective rate of 3.00 percent credited to the portion of accumulation value that equals amount of policy loans

Preferred Loans

- Available after 10 policy years (policy year maximum of 10.00 percent of accumulation value per year)
- Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan

Withdrawals

- Available any time during the insured's lifetime, after the first policy year
- Death benefit cannot be reduced below \$100,000 as a result of withdrawal
- Current charge of \$25 (maximum \$50 contractual charge)
- Partial withdrawals are taken first from the interim account, then from the declared interest account, then from the index accounts (if available) on a LIFO basis within each account

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AGLC10824 REV0115