

Index Universal Life – At a Glance



Policies issued by American General Life Insurance Company (AGL) and
The United States Life Insurance Company in the City of New York (US Life)
FOR FINANCIAL PROFESSIONAL USE ONLY - NOT FOR PUBLIC DISTRIBUTION

Ideal Market

Ideal for income replacement and estate planning where guarantees are important. Appropriate for business applications such as key man, buy-sell and executive benefits. Cash value growth can be accessed to pay policy charges in lieu of future premiums.

Key Features

Guaranteed death benefit protection

- Flexible Continuation Guarantee allows policy owner to select the guarantee period and premium funding period
- Diversity of three external global indices used in calculation of index interest crediting (if selected); except in New York
- Flexible allocation choices including a declared interest account, a 1-Year index account, and a 5-Year index account (except in New York)
 - 1-Year index interest crediting based in part on the 1-Year point-to-point growth in one external index with cap rate and minimum guaranteed interest rate of 1.00 percent (index does not reflect dividends)
 - 5-Year index interest credited based in part on three external indices (index does not reflect dividends) with automatic overweighting of the two best-performing indices and subject to a participation rate and minimum guaranteed interest rate of 1.00 percent (except in New York)

Allocations and key options

The option to allocate all or part of premium to account(s) of the policy owner's choice:

- **Declared Interest Account:** Based on the current interest rate environment and is credited at the end of each policy month. The minimum declared interest is guaranteed never to be less than 2.00 percent.
- **1-Year index Account with a Cap Rate:** Annual point-to-point fixed index interest account with an index cap (never less than 0 percent and declared by the company at the beginning of the period). Regardless of index performance, a guaranteed interest rate equivalent to 1.00 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the cap rate and changes in the S&P 500.
- **5-Year Index Account with a Participation Rate:** 5-Year point-to-point fixed index interest with a participation rate (never less than 15.00 percent and declared by the company at the beginning of the period) (except in New York) Regardless of index performance, a guaranteed interest rate equivalent to 1.00 percent annually will be credited to each index account at the end of each month. Index interest will vary from year to year and will depend on the participation rate and changes in the S&P 500¹, EURO STOXX® 50 Index² and Hang Seng³ Index indices.
- **Eligible Value:** The eligible value for an index account is calculated as the total amount of guaranteed interest credited to the account during the index period divided by the eligible value factor

- Spouse/Other Insured Term Rider (88390)⁶
- Terminal Illness Rider (91401)⁶
- Waiver of Monthly Deduction Rider (82001, 82001N)
- Option to Extend Coverage

Choices Available:

Loans and Withdrawals Standard Loans

- Deducted proportionally based on accumulation value from each Index Account, the Declared Interest Account and the Interim Account
- Effective annual loan rate is 4.00 percent, payable in advance at 3.85 percent
- Amount of accumulation value offset by a policy loan will earn interest at a rate of 3.00 percent

Preferred Loans

- Available after 10 policy years
- Restricted to a policy year maximum of 10 percent of the Accumulation Value at the beginning of the policy year or the loan value
- Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan
- Available only with Standard Loans

Choice Loans

- Amount of loan is not removed from any account and will be eligible for index or declared interest and does not impact interest crediting or deduction/partial allocation methodology
- No preferred loans
- Loan interest will accrue daily and the loan interest rate is determined at policy issue
- Minimum loan repayment \$10.00
- If the Overloan Protection Rider is activated, loans will be changed to Standard Loans
- Because an index account's actual credited rate could be less than the annual loan interest rate, there is the risk the policy could lapse if poor index performance among the indices is sustained

Withdrawals

- Available any time after the first policy year
- Death benefit cannot be reduced below \$100,000 as the result of a withdrawal
- Current charge of \$25 deducted from each

Riders and Optional Benefits

- Accidental Death Benefit Rider (82012, ADB 79-1E)
- Children's Insurance Benefit Rider (82410, CI 79-1E)
- 5-Year Point-to-Point Multiple Fixed Index Interest Account with Participation Rate Rider (11221)⁶
- 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rate Rider (11220, 11220N)
- Overloan Protection Rider (07620, 07620N)

Policy Form No. 11474

Issued by American General Life Insurance Company (AGL)

partial withdrawal (contractual maximum of \$50 per withdrawal)

- Partial withdrawals are taken first from the interim account, then from the declared interest account, then from the index accounts

Continuation Guarantee

- Allows policy owner to select a year or age to which the death benefit can be guaranteed, as long as the premium associated with that guarantee is paid
- Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the terms and conditions

of the Continuation Guarantee provision and the policy are satisfied

Issue Ages/Guarantee

- 18-80– Preferred Plus No Tobacco
- 18-90
- 0-17– Juvenile Rates (except in New York)

Elite Global Plus® II

Fixed, index interest, flexible premium adjustable universal life insurance policy

Ideal Market

- Designed to excel in individual markets such as supplemental retirement strategies; premium financing situations; 1035 exchanges; business approaches such as Executive Bonus, Split Dollar; and multilife case structures with available Guaranteed Issue and Simplified Issue program (except in New York) key features
- Solid death benefit protection
- Diversity of three external global indices used in calculation of index interest crediting (if selected; AGL only)
- 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)
- Expanded Standard classes that include up through Table 2 through age 70 Index interest credited based on automatic overweighting of the two best-performing indices (overweight formula may produce higher interest crediting rates than equal weighting or a single index approach) (AGL only)

Ideal Market Continues Next Page

Policy Form No. 12967, ICC-12967
Issued by American General Life Insurance Company (AGL)

Policy Form No. 12967N
Issued by The United States Life Insurance Company in the City of New York (US Life)

Allocations and Key Options

The option to allocate all or part of premium to account(s) of the policy owner's choice:

- **1-Year Index Account:** Annual point-to-point fixed index interest account with an index cap (never less than 0.00 percent and declared by the company at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month.
- **5-Year Index Account:** 5-year point-to-point fixed index interest account with participation rate (never less than 15.00 percent and declared by the company at the beginning of the period; not available 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 2.00 percent.

Adjusted Index Return:

The three indices used to calculate the index returns are S&P 500; EURO STOXX 50 Index and Hang Seng Index. Description shown is for 5-year index option only; 1-year index option uses S&P 500 only.

Eligible Value 5-Year Index Account:

- 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 (60 months). 5-year Index Account is not available in New York.

Eligible Value 1-Year Index Account:

- The eligible value for an index account is calculated as the total amount of the guaranteed interest credited to the accumulation value in the account over the preceding 12 months and divided by 0.0025.

Participation Rate:

- 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 60 index accounts in effect for a policy.
- 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.

Cap Rate:

- Determines the maximum amount of the return of the indices which is used to set the index percentages
- There will be a unique cap rate for each account
- Cap rate is declared at the beginning of each indexed interest account and will be guaranteed for the entire account period

Riders and Optional Benefits

- Terminal Illness Accelerated Benefit Rider (91401)⁶
- Waiver of Monthly Deductions Rider (82001, 82001N)
- Overloan Protection Rider (07620, 07620N)
- Term Life Insurance Benefit Rider (10691)⁶
- Maturity Extension Option⁶

Elite Global Plus II Continues

Ideal Market Continued

- Declared Interest Account with a minimum guaranteed interest rate of 2.00 percent
- Monthly index accounts allow flexible scheduling of premium payments
- Overloan Protection Rider ensures policy won't lapse with large outstanding loan balance
- Rolling 2-year target premiums (except in New York; not available on policies with the Term Life Insurance Benefit Rider)

Elite Global Plus II Continued

Issue Ages

- 18-80
- 0-17 (except in New York)

Monthly Guarantee Premium

- 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
- The Monthly Guarantee Premium for 10 years establishes a premium that if paid timely guarantees the policy will not lapse up to 10 years from issue date (5 years for issue ages 71 and over)

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

- After year 10 (up to 10.00 percent of account value per year)
- Loan rate (not guaranteed) currently equals the credited rate applied to policy loan

Choice Loans

- Amount of loan is not removed from any account and will be eligible for index or declared interest and does not impact interest crediting or deduction/partial allocation methodology
- No preferred loans
- Loan interest will accrue daily and the loan interest rate is determined at policy issue
- Minimum loan repayment \$10.00

Withdrawals

- Available any time during the insured's lifetime, after the first policy year
- Death benefit cannot be reduced below \$100,000 as result of withdrawal
- Current charge of \$25 (maximum contracted charge of \$50) for each withdrawal
- 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
- Partial withdrawals limited to 100 percent of amount of index account ending on policy monthly anniversary date, plus 20.00 percent of amount in other index accounts

Ideal Market

Low cost current assumption design makes this effective for wealth transfer/estate liquidity markets, as well as family needs. Maximum funded design can work well as a cash accumulation vehicle for both personal and business needs. Lower premium design works well in business continuation applications such as Buy-Sell and Key Person plans.

Key Features

- Accelerated Access Solution - chronic illness rider
- Monthly Guarantee Premium provision that guarantees your coverage for up to 20 policy years
- Solid long-term cash value performance afforded by competitive cap and participation rates.
- Ability to allocate premiums among Declared Interest Account, Cap Rate Index Account and Participation Rate Index Account
- Interest crediting based in part on the one year point-to-point growth in the S&P 500^{®1} when either the Cap Rate
- Index Account or the Participation Rate Index Account is Selected
- Expanded Standard classes that include up through Table 2 through Age 70
- Maximum issue age of 90, Preferred Plus underwriting class available to issue age 80
- Rolling 2-year target premiums

Policy Form No. 13717, ICC13-13717,
13717N, 13717NU
Issued by American General Life
Insurance Company (AGL)

Allocations and Key Options

The option to allocate all or part of premium to account(s) of the policy owner's choice:

- **Declared Interest Account:** Based on the current interest rate environment and is credited at the end of each policy month. The minimum declared interest is guaranteed never to be less than 2.00 percent.
- **Cap Rate Account:** Annual point-to-point fixed index interest account with an index cap (never less than 0 percent and declared at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the cap rate and changes in the S&P 500.
- **Participation Rate Account:** Annual point-to-point fixed index interest with a participation rate (never less than 0 percent and declared at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the Participation Rate and changes in the S&P 500.

Riders and Optional Benefits

- Index Interest Rider with Cap Rate (12262, ICC12-12262)
- Index Interest Rider with Participation Rate (12261, ICC12-12261)
- Accidental Death Benefit Rider (82012, ADB 79-1E)
- Children's Insurance Benefit Rider (82410, CI 79-1E)
- Spouse/Other Insured Term Rider (88390)⁶
- Overloan Protection Rider (07620), 07620N
- Terminal Illness Accelerated Benefit Rider (13601, ICC13-13601)⁶
- Waiver of Monthly Deduction Rider (82001), 82001N
- Maturity Extension Option⁶
- Accelerated Access SolutionSM Chronic Illness Accelerated Death Benefit Rider (13600, ICC13-13600)
- Annual Point-To-Point Participation Rate Account Rider with Index Interest (14261N)
- Annual Point-To-Point Index Cap Account Rider with Index Interest (14262N)

Issue Ages

- 18-80– Preferred Plus No Tobacco
- 18-90
- 0-17– Juvenile Rates

Monthly Guarantee Provisions

MGP provides guaranteed death benefit coverage contingent upon meeting a minimum premium requirement. The MGP period equals the lesser of 20 policy years or to the insured's attained age 80, and not less than five policy years.

Choices Available:

Loans and Withdrawals

Standard Loans

- Effective annual loan rate is 4.00 percent. Payable in advance at rate of 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 preferred loan amount is 10.00 percent of the accumulation value at the beginning of the policy year
- Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan

Choice Loans

- Available whenever there is an amount of cash value accumulation in the policy
- Choice loans will be available from inception
- Policy values in these accounts continue to participate in the index or declared crediting accounts.

Withdrawals

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

Ideal Market

- 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

- 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 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

Policy Form No. 08414

Issued by American General Life Insurance Company (AGL)

Policy Form No. 08414N

Issued by The United States Life Insurance Company in the City of New York (US Life)

Allocations and Key Options

The option to allocate all or part of premium to account(s) of the policy owner's choice:

- **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:

The three indices used to calculate the index returns are

- S&P 500 Index
- EURO STOXX 50 Index
- Hang Seng Index

Eligible Value:

- 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:

- 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

- Overloan Protection Rider (07620JT, 07620JTN)
- Four Year Term Rider (01904, 01904N)
- Maturity Extension Option⁶

Issue Ages

- 18-80

Monthly Guarantee Premium

- 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

Ideal Market

Primarily used in estate liquidity/wealth transfer sales where index interest crediting options can potentially help reduce premium outlays

Key Features

- Ability to allocate premiums among Declared Interest Account, Cap Rate Index Account and Participation Rate Index Account
- Monthly Guarantee Premium provision that guarantees your coverage for up to 20 policy years
- Choice loan option
- Interest crediting based in part on the one year point-to-point growth in the S&P 500 when either the Cap Rate Index Account or the Participation Rate Index Account is selected
- Policy matures as late as the younger insured's age 121 (whether living or deceased). Maturity can be extended through the extend coverage provision in the policy.
- Maximum issue age of 90, Preferred Plus underwriting class available to issue age 80
- Substandard Tables up through Table 16 add the table rating to a Special base class which is lower and more favorable than if added to the Standard base class
- One "uninsurable" life is allowed
- Rolling 2-year target premiums

Policy Form No. 14220, ICC14-14220, 14220N, 14220NU

Issued by American General Life Insurance Company (AGL)

Allocations and Key Options

The option to allocate all or part of premium to account(s) of the policy owner's choice:

- **Declared Interest Account:** Based on the current interest rate environment and is credited at the end of each policy month. The minimum declared interest is guaranteed never to be less than 2.00 percent.
- **Cap Rate Account:** Annual point-to-point fixed index interest account with an index cap (never less than 0.00 percent and declared at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year to-year and will depend on the cap rate and changes in the S&P 500.
- **Participation Rate Account:** Annual point-to-point fixed index interest with a Participation Rate (never less than 0.00 percent and declared at the beginning of the period). Guaranteed interest rate equivalent to 0.25 percent annually will be credited to each index account at the end of each month. Index interest will vary from year-to-year and will depend on the Participation Rate and changes in the S&P 500.

Riders and Optional Benefits

- Index Interest Rider with Cap Rate (12262, ICC12-12262)
- Index Interest Rider with Participation Rate (12261, ICC12-12261)
- Four-Year Term Rider (01904), 01904N, 01904NU
- Overloan Protection Rider (07620JT), 07620JTN
- Maturity Extension Option⁶
- Annual Point-To-Point Participation Rate Account Rider with Index Interest (14261N)
- Annual Point-To-Point Index Cap Account Rider with Index Interest (14262N)

Issue ages

- 20-80– Preferred Plus No Tobacco
- 20-90

Guarantees:

Monthly Guarantee Provisions

MGP provides guaranteed death benefit coverage contingent upon meeting a minimum premium requirement. The MGP period equals the lesser of 20 policy years or to the insured's attained age 80, and not less than five policy years.

Choices Available:

Loans and Withdrawals Standard Loans

- Effective annual loan rate is 4.00 percent. Payable in advance at rate of 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 preferred loan amount is 10.00 percent of the accumulation value at the beginning of the policy year
- Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan

Choice Loans

- Available whenever there is an amount of cash value accumulation in the policy
- Choice loans will be available from inception
- Policy values in these accounts continue participate in the index or declared crediting accounts.

Withdrawals

- Available any time during the insured's lifetime
- Death benefit cannot be reduced below \$250,000 as a result of the withdrawal
- Current charge of \$25 (maximum contracted charge of \$50) for each withdrawal
- Partial withdrawals are taken first from the interim account, then from the declared interest account, then from the index accounts

¹ The S&P 500 (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by AGL. Standard & Poor's[®] and S&P[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes to AGL. AG Choice Index, Elite Global Plus II, Elite Global Survivor, Elite Index II, Elite Survivor Index II are not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of paying premiums nor do they have any liability for any errors, omissions, or interruptions of the Index.

² STOXX and its licensors (the "Licensors") have no relationship to American General Life Insurance Company and affiliates, other than the licensing of the EURO STOXX 50[®] and the related trademarks for use in connection with the policy. STOXX and its Licensors do not:

- Sponsor, endorse, sell or promote the policy.
- Recommend that any person invest in the policy or any other securities.
- Have any responsibility or liability for or make any decisions about the timing, amount or pricing of policies.
- Have any responsibility or liability for the administration, management or marketing of the policy.
- Consider the needs of the policy or the owners of the policy in determining, composing or calculating the EURO STOXX 50[®] or have any obligation to do so. STOXX and its Licensors will not have any liability in connection with the policy. Specifically,
- STOXX and its Licensors do not make any warranty, express or implied and disclaim any and all warranty about:
- The results to be obtained by the policy, the owner of the policy or any other person in connection with the use of the EURO STOXX 50[®] and the data included in the EURO STOXX 50[®];
- The accuracy or completeness of the EURO STOXX 50[®] and its data;
- The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50[®] and its data;
- STOXX and its Licensors will have no liability for any errors, omissions or interruptions in the EURO STOXX 50[®] or its data;

• Under no circumstances will STOXX or its Licensors be liable for any lost profits or indirect, punitive, special or consequential damages or losses, even if STOXX or its Licensors knows that they might occur. The licensing agreement between American General Life Insurance Company and affiliates and STOXX is solely for their benefit and not for the benefit of the owners of the policy or any other third parties.

³ The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark and name "Hang Seng Index" are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index by American General Life Insurance Company (AGL) in connection with AGL's products (the "Product"), BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of any of the Index(es) and any of the related formulae or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY AGL IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii)

FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship. "Limited and must not be construed to have created such relationship."

⁴ Policy owners should consult a qualified tax advisor to determine if these transactions trigger a taxable event.

⁵ See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor prior to electing such changes.

⁶ Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under the Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.



Policies issued by: American General Life Insurance Company (AGL), except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. **IMPORTANT:** Do not state or imply that the purchase of the Elite Index II, Elite Survivor Index II, Elite Global Plus II, Elite Global Survivor and AG Choice Index GUL insurance is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index," or "S&P 500" index."

© 2014 AIG. All rights reserved. FOR FINANCIAL PROFESSIONAL USE ONLY - NOT FOR PUBLIC DISTRIBUTION.

AGLC103762 REV0914

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED