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| Summary | The Lifestyle Income Rider provides the policy owner the option to elect to receive guaranteed withdrawal benefits under the rider beginning on the first date that eligibility requirements under the rider are met. There is a cost associated with this rider and that cost will be deducted from the accumulation value of the policy. |
| Key Benefits | <ul style="list-style-type: none"> • Provides guaranteed withdrawal benefits (regardless of the value of the cash surrender under the policy) beginning on the initial election date for withdrawal benefits and on each month thereafter as long as the Withdrawal Benefit Balance under the rider is greater than zero and benefit eligibility conditions under the rider are met. • The total amount of withdrawal benefits available (Initial Withdrawal Benefit Balance) is calculated on the initial election date and will depend on a number of factors: <ol style="list-style-type: none"> 1) The Withdrawal Benefit Basis specified by the applicant at the time of application. The amount selected is subject to minimum and maximum limits; 2) A Withdrawal Benefit Factor that will depend on the issue age and the duration since issue. • The amount of withdrawal benefit that will be available each month (Guaranteed Withdrawal Benefit) will be set to equal the Initial Withdrawal Benefit Balance, multiplied by 0.83%. • Each withdrawal benefit paid will result in a reduction of the Specified Amount, the Accumulation Value, Cash Value, and Continuation Guarantee Account Value of the policy. • The rider includes a waiver provision which will waive the amount necessary to prevent the policy from going into grace beginning on the initial election date for withdrawal benefits and while eligibility requirements under the rider continue to be met. |
| Availability | <p>The Lifestyle Income Rider is available on the following product:</p> <p>AG Secure Lifetime GUL[®]</p> <ul style="list-style-type: none"> • The rider may only be added to policies that use the Guideline Premium Test for 7702 compliance • On AGL policies, the Terminal Illness rider must also be selected • The rider can only be added at issue |
| Issue Ages | 18-70 |
| Underwriting Classes | <ul style="list-style-type: none"> • Preferred Plus Non-tobacco • Preferred Non-tobacco • Standard Plus Non-tobacco • Standard Non-tobacco • Preferred Tobacco • Standard Tobacco • Special • Special Non-tobacco |
| Min. Specified Amount | \$100,000 |
| Max. Specified Amount | \$10,000,000 (Assuming no other coverage in force) |
| Benefit Conditions | <p>Withdrawal benefits are payable under the rider as long as these eligibility requirements are met:</p> <ul style="list-style-type: none"> • The policy has been in force for at least the Minimum Eligibility Period shown on the rider schedule. This period is 15 policy years for all policies; • The policy Continuation Guarantee Account Value immediately prior to the initial election date is sufficient to provide for all Continuation Guarantee Account Monthly Deductions due from the initial election date for withdrawal benefits through the Continuation Guarantee Target Date shown on the rider schedule. The Continuation Guarantee Target Date will be set to equal the anniversary date that the insured attains age 100. • The Death Benefit Option is level death benefit (Death Benefit Option 1); • Based on the company's determination, payment of the guaranteed minimum withdrawal benefit beginning on the initial election date and each month thereafter until the withdrawal benefit balance is reduced to zero does not cause the policy to fail to meet the definition of life insurance under IRC 7702; • On the initial election date, the policy is not within a 7-pay period following a material change; • There is no indebtedness under the policy; • The policy is not a MEC; • No benefits under any accelerated death benefit rider are owed to the policy owner or are being processed by the company on such date. |
| Initial Election Date | <ul style="list-style-type: none"> • The initial election date is the policy anniversary date on which the owner elects to start receiving withdrawal benefits under the rider. Such date must occur on or after the first anniversary after the policy Minimum Eligibility Period has been met. |

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| Rider Withdrawal Benefit Basis | <p>The Withdrawal Benefit Basis is used as a starting point for determining the withdrawal benefits available under the rider. The Withdrawal Benefit Basis on the date of issue is calculated as:</p> <p style="text-align: center;"><i>Withdrawal Benefit Basis on date issue = Initial Specified Amount, multiplied by the Withdrawal Benefit Basis percentage specified by the applicant at the time of application for the rider.</i></p> <ul style="list-style-type: none"> • Minimum Withdrawal Basis amount is \$100,000 • The Withdrawal Benefit Basis may not exceed the policy Specified Amount. • The Withdrawal Benefit Basis may not exceed \$10,000,000. • The Withdrawal Benefit Basis will be further restricted based on guideline premium test validations in the illustration software. |
| Rider Withdrawal Benefit Balance | <p>The Withdrawal Benefit Balance is the total amount of future withdrawal benefits available under the rider. The Initial Withdrawal Benefit Balance is the total amount of future withdrawal benefits available under the rider on the initial election date. This amount is determined on the initial election date as:</p> <p style="text-align: center;"><i>Initial Withdrawal Benefit Balance = Withdrawal Benefit Basis on the initial election date, multiplied by the applicable Withdrawal Benefit Factor shown on the rider schedule.</i></p> <ul style="list-style-type: none"> • The Withdrawal Benefit Factor varies by issue ages and duration since date of issue. |
| Rider Withdrawal Benefit Amount | <p>The Guaranteed Withdrawal Benefit is the amount of each withdrawal that is guaranteed to be available under this rider beginning on the initial election date and on each month thereafter as long as the Withdrawal Benefit Balance has not been exhausted. The Guaranteed Withdrawal Benefit is determined on the initial elected date as:</p> <p style="text-align: center;"><i>Guaranteed Withdrawal Benefit = 0.83% x Initial Withdrawal Benefit Balance</i></p> <ul style="list-style-type: none"> • The actual benefit paid can never be less than reduction in cash surrender value, if any, that results from payment of a withdrawal benefit under this rider. • The Withdrawal Benefit Balance will be reduced by the same dollar amount as the amount of withdrawal benefit paid. • The Withdrawal Benefit Basis will be reduced in the same proportion as the reduction in the Withdrawal Benefit Balance. • The policy Specified Amount will be reduced by the same dollar amount as the reduction in the Withdrawal Benefit Basis. <p>The Accumulation Value, Cash Value, and CGA account value of the policy will be reduced in the same proportion as the reduction in the Specified Amount of the policy.</p> <ul style="list-style-type: none"> • Withdrawal benefit amounts will be available as long as benefit eligibility requirements are being met and the Withdrawal Benefit Balance is greater than \$0. • The policy owner may request to withdraw less than the guaranteed withdrawal benefit, but not less than \$500. A lesser withdrawal amount could extend the period for which monthly withdrawals can be taken under the rider. • The policy owner may request a suspension of monthly withdrawal benefits by sending the company a written request. <p>Withdrawal benefits may be resumed as long as the benefit eligibility requirements are being met and the Withdrawal Benefit Balance is greater than \$0.</p> <ul style="list-style-type: none"> • The policy owner may not request a withdrawal amount that exceeds the Guaranteed Withdrawal Benefit. Doing so will result in the termination of the rider. • Payment of any withdrawal benefit is not subject to a surrender charge or a pro-rata surrender charge. |

Rider benefits may be taxable. Policy owners should consult a qualified tax advisor prior to electing benefits under the rider.

American General
Life Companies

*Policies issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Lifestyle Income Rider (Guaranteed Withdrawal Benefit Rider) form number 13972; AG Secure Lifetime GUL policy form numbers 10460, ICC-10460. The United States Life Insurance Company in the City of New York (US Life), Lifestyle Income Rider (Guaranteed Withdrawal Benefit Rider) form number 13972N; AG Secure Lifetime GUL policy form number 10460N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and US Life are the issuing insurer's responsibility. Guarantees are subject to the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. **IMPORTANT:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.*

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