



UL at-a-glance

A comprehensive overview of the following Universal Life products issued by AGL and US Life:

AG Secure Survivor GUL[®] II

AG Secure Lifetime GUL[®] II

Elite UL[®]

Policies issued by:

American General Life Insurance Company (AGL)

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

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INSURANCE PRODUCT	IDEAL MARKET	ISSUE AGES	UNDERWRITING CLASSES
<p>AG Secure Lifetime GUL® II</p> <p>Flexible premium, adjustable death benefit universal life insurance policy with secondary guarantee provisions.</p> <p>Policy Form No. 13460, ICC13-13460 Issued by AGL</p>	<ul style="list-style-type: none"> • Family cash and income replacement needs • Appropriate for business applications such as key man, buy-sell and executive benefits • Estate liquidity • Low-cost permanent death protection includes guaranteed cash value accumulation 	<ul style="list-style-type: none"> • 18-80 	<ul style="list-style-type: none"> • Preferred Plus No Tobacco • Preferred No Tobacco • Standard Plus No Tobacco • Standard No Tobacco (includes through Table 2 through issue age 70) • Preferred Tobacco • Standard Tobacco (includes up through Table 2 through issue age 70) • Substandard tables through Table 16
<p>AG Secure Survivor GUL® II</p> <p>Joint and last survivor, flexible premium, adjustable death benefit universal life insurance policy with secondary guarantee provisions.</p> <p>Policy Form No. 13239; ICC13-13239. Issued by AGL</p>	<ul style="list-style-type: none"> • Primarily used for estate planning/wealth transfer market where guarantees and the ability to adjust death benefit without risk to heirs is important. • Lower cost option for secondary guarantees 	<ul style="list-style-type: none"> • 20-90; 20-80 Preferred Plus Nontobacco 	<ul style="list-style-type: none"> • Preferred Plus No Tobacco • Preferred No Tobacco • Standard No Tobacco • Preferred Tobacco • Standard Tobacco • Substandard tables through Table 16 • Uninsurable
<p>Elite UL®</p> <p>Flexible premium, adjustable death benefit universal life insurance policy maturing at age 121</p> <p>Policy Form No. 03325 Issued by AGL</p> <p>Policy Form No. 03325N Issued by US Life</p>	<ul style="list-style-type: none"> • Individual death benefit protection and cash accumulation solution • Appropriate for business applications such as key man, buy-sell and executive benefits 	<ul style="list-style-type: none"> • 18-80 <ul style="list-style-type: none"> • Preferred Plus No Tobacco • 18-90 <ul style="list-style-type: none"> • Preferred No Tobacco • Standard Plus No Tobacco • Standard No Tobacco • Preferred Tobacco • Standard Tobacco • 0-17 <ul style="list-style-type: none"> • Juvenile Rates (except in New York) 	<ul style="list-style-type: none"> • Preferred Plus No Tobacco • Preferred No Tobacco • Standard Plus No Tobacco • Standard No Tobacco (includes through Table 2 through issue age 70) • Preferred Tobacco • Standard Tobacco (includes through Table 2 through issue age 70) • Substandard tables through Table 16 up through age 80

KEY BENEFITS

GUARANTEES

- Guaranteed death benefit protection
- Flexible Continuation Guarantee allows policy owners to select their guarantee period and premium funding period
- Guaranteed cash value accumulation provides flexibility
- Guaranteed access: unique pro-rata adjustments on partial withdrawals allow policy to remain in force with proportionally reduced death benefit, cash values and guaranteed premiums¹
- 24-month rolling target premiums (except in New York)

- Consumer-friendly features: for purposes of maintaining death benefit guarantees (1) premium payments received within 28 days of a due date are treated as received on time; (2) 1035 exchanges are treated as if received on the issue date¹
- Max. issue age of 80 available on all underwriting classes
- Expanded standard class includes up through Table 2 through issue age 70

CONTINUATION GUARANTEE

- Allows policy owner the flexibility to select a year or age to which the death benefit can be guaranteed, if the premium associated with that guarantee is paid (subject to the policy's terms and conditions)
- 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 this guarantee and the policy are satisfied

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- maintaining death benefit guarantees (1) premium payments received within 28 days of a due date are treated as received on time; (2) 1035 exchanges are treated as if received on the issue date¹
- Max. issue age of 90; 80 for Preferred Plus Nontobacco
- Enhanced Surrender Value Rider may provide one-time option for a full return of premium at the end of year 15
- Four Year Term Rider provides last survivor term insurance during the first four policy years should the policy be subject to estate taxes

CONTINUATION GUARANTEE

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- 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 this guarantee and the policy are satisfied

- Competitively priced, current assumption universal life protection for individual and business needs
- Standard Plus No Tobacco Underwriting Class
- Expanded Standard Class includes through Table 2 through issue age 70
- 24-month rolling target premiums (except in New York)
- Max. issue age 90
- Best underwriting class (Preferred Plus No Tobacco) available to issue age 80

- Four cost of insurance (COI) bands
- Maturity Extension Rider-AV added to all policies (except in New York)
- Option to extend coverage provision is contained in the policy (USL version)
- 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

MONTHLY GUARANTEE PREMIUM

- Provision ensures coverage up to 10 years from the policy issue date (five years for issue ages above age 70, and nine years for issue ages 61-70 in Texas) as long as the cumulative monthly guarantee premium requirement is met

RIDERS ⁷ (FORM #)	DEATH BENEFIT OPTIONS
<ul style="list-style-type: none"> • Accidental Death Benefit Rider (82012, ADB791E) • Children's Insurance Benefit Rider (82410, CI791E1) • Spouse/Other Insured Rider⁸ (88390) • Terminal Illness Rider⁸ (91401) • Waiver of Monthly Deductions Rider (8200, 82001N) • Lifestyle Income SolutionSM 13972; 13972N • Enhanced Surrender Value Rider ICC-11990; 11990) 	<p>POLICY OFFERS DEATH BENEFIT OPTION:</p> <ul style="list-style-type: none"> • Option 1 (Level)—Death benefit equal to the specified amount, or the accumulation value multiplied by the death benefit corridor <p>FACE AMOUNT CHANGES:</p> <ul style="list-style-type: none"> • Increases available at any time, subject to evidence of insurability (this will void the guaranteed cash value provision) • Decreases available after the first policy year^{3,6}
<ul style="list-style-type: none"> • Enhanced Surrender Value Rider (ICC-11990; 11990) • Four-Year Term Rider (01904) 	<p>POLICY OFFERS DEATH BENEFIT OPTION:</p> <ul style="list-style-type: none"> • Option 1 (Level)—Death benefit equal to the specified amount, or the accumulation value multiplied by the death benefit corridor <p>FACE AMOUNT CHANGES:</p> <ul style="list-style-type: none"> • Increases available at any time both insureds are under age 90, subject to satisfactory evidence of insurability (this will void the guaranteed cash value provision) • Decreases available after the first policy year^{3,6}
<ul style="list-style-type: none"> • Accidental Death Benefit Rider (82012, ADB791E) • Children's Insurance Benefit Rider (82410, CI791E1) • Spouse/ Other Insured Rider⁸ (88390) • Terminal Illness Rider⁸ (91401) • Waiver of Monthly Deductions Rider (82001, 82001N) • Waiver of Monthly Guaranteed Premium Rider⁸ (95022) • Maturity Extension Rider⁸ (99110) • Overloan Protection Rider (07620, 07620N) 	<p>POLICY OFFERS DEATH BENEFIT OPTIONS:</p> <ul style="list-style-type: none"> • Option 1 (Level)—Death benefit equal to the specified amount, or the accumulation value multiplied by the death benefit corridor • Option 2 (Increasing)—Death benefit equal to the specified amount plus the accumulation value, or the accumulation value multiplied by the death benefit corridor <p>FACE AMOUNT CHANGES:</p> <ul style="list-style-type: none"> • Increases available at any time, subject to evidence of insurability • Decreases available after the first policy year³

INSUR. PRODUCT	LOANS ³ AND WITHDRAWALS ^{4,5}		SURRENDER CHARGES
AG Secure Lifetime GUL®II	<p>LOANS</p> <ul style="list-style-type: none"> • Loan interest rate of 3.85% payable in advance, or annual effective rate of 4.00% <p>PREFERRED LOANS</p> <ul style="list-style-type: none"> • Available after year 10 • Credited rate currently equals the loan rate • Restricted to policy earnings 	<p>WITHDRAWALS²</p> <ul style="list-style-type: none"> • Available any time after the fifth policy year • Death benefit cannot be reduced below \$50,000 as result of withdrawal • A partial withdrawal of the cash value will result in a proportional reduction of required premium, the accumulation value, and the death benefit amount³ • Current withdrawal charge of \$25 (max. contractual charge of \$50) 	<ul style="list-style-type: none"> • Decreasing 19-year surrender charge schedule
AG Secure Survivor GUL®II	<p>LOANS</p> <ul style="list-style-type: none"> • Loan interest rate of 3.85% payable in advance, or annual effective rate of 4.00% <p>PREFERRED LOANS</p> <ul style="list-style-type: none"> • Available after year 10 • Credited rate currently equals the loan rate • Restricted to policy earnings 	<p>WITHDRAWALS²</p> <ul style="list-style-type: none"> • Available any time after the fifth policy year • Death benefit cannot be reduced below \$50,000 as result of withdrawal • A partial withdrawal of the cash value will result in a proportional reduction of required premium, the accumulation value, and the death benefit amount³ • Current withdrawal charge of \$25 (max. contractual charge of \$50) 	<ul style="list-style-type: none"> • Decreasing 19-year surrender charge schedule
Elite UL®	<p>LOANS</p> <ul style="list-style-type: none"> • Loan interest rate of 3.85% payable in advance, or annual effective rate of 4.00% <p>PREFERRED LOANS</p> <ul style="list-style-type: none"> • Available after year 10 • Credited rate currently equals the loan rate • Restricted to policy earnings 	<p>WITHDRAWALS</p> <ul style="list-style-type: none"> • 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 withdrawal charge of \$25 (max. contractual charge of \$50) • Applicable pro rata surrender charges are deducted from each withdrawal 	<ul style="list-style-type: none"> • Decreasing 19-year surrender charge schedule for base coverage



MIN. DEATH BENEFIT	PREMIUMS
\$100,000 at issue (\$50,000 after partial withdrawal)	• Periodic premium cannot be less than \$300 annually or \$25 monthly
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\$100,000	• Periodic premium cannot be less than \$300 annually or \$25 monthly

¹ Internal Revenue Code Section 1035 and associated rules are complex in nature. The policy owner may incur surrender charges from his/her previous policy, be subject to new sales and surrender charges and other limitations with the new policy. It is highly recommended that the policy owner consult a tax advisor prior to exchanging his/her policy.

² Accessing cash values may affect the continuation guarantee.

³ Policy owners should consult a tax advisor to determine if these transactions trigger a taxable event.

⁴ Policy loans and partial withdrawals will reduce the death benefit and cash value and reduce the duration coverage. Policy loans and partial withdrawals may be taxed as regular earnings.

⁵ A change in the policy will not be permitted if the change would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code.

⁶ The reduction in specified amount will be subject to the same guidelines and restrictions as outlined in the policy form and resulting death benefit amount must be no less than \$50,000.

⁷ 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.

⁸ This rider is not available in New York.

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.

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