

5 Ways to Access Cash



Policies issued by American General Life Insurance Company, a member of American International Group, Inc. (AIG)

Tailored for you

Take advantage of built-in Return of Premium features and attractive optional living benefits to receive supplemental income in times of sickness or for retirement.

1 Accelerated Access Solution (AAS) Chronic Illness Rider*

2 Lifestyle Income Solution (LIS) Longevity Rider

3 Guaranteed Cash Value Growth

If your needs change, you can access cash and reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionally reduces the death benefit, cash values and guaranteed premiums.

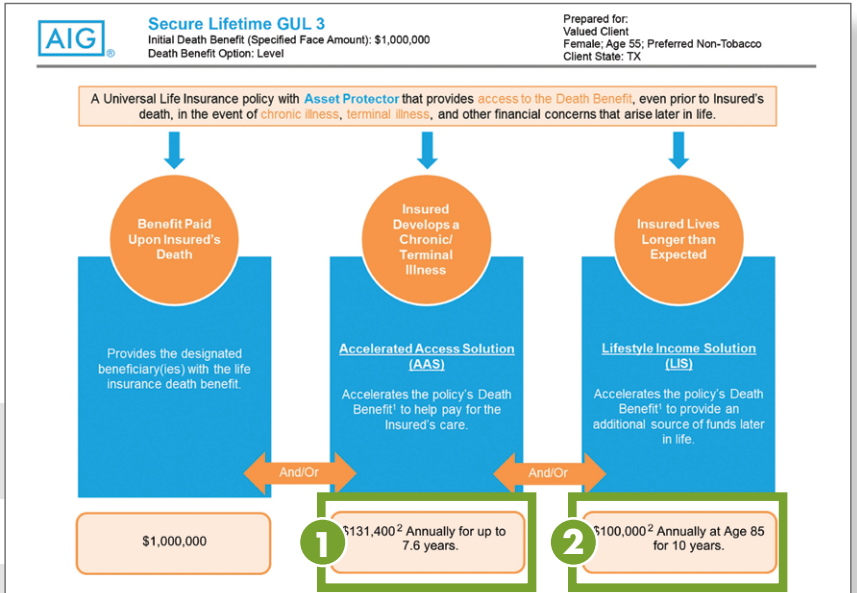
4 50% Return of Premium (ROP) in Year 20

5 100% Return of Premium (ROP) in Year 25

Not an actual case. Used for illustration purposes only.

For this brochure to be complete for California residents, they must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547)

ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW



Your Policy Quotation

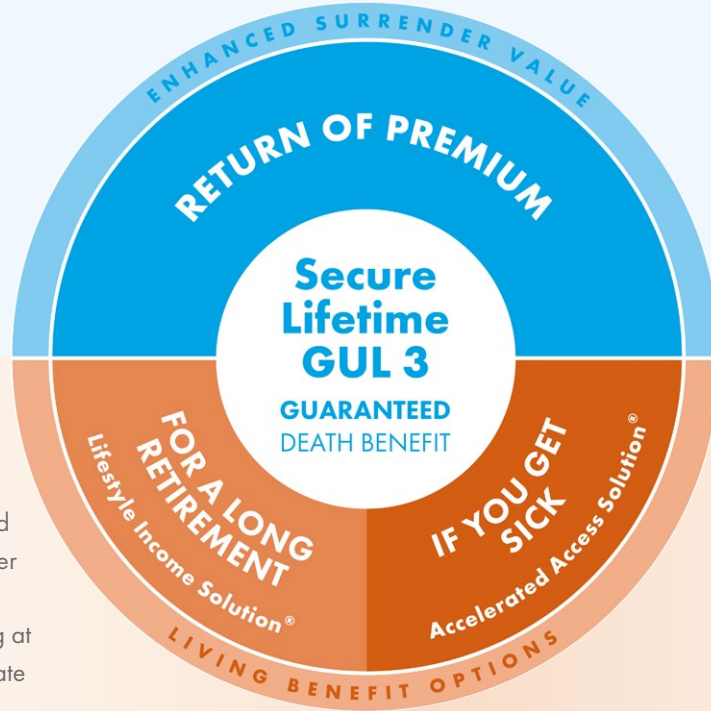
Initial Annual Premium: \$13,713.02
 Premium Mode: Annual

Guaranteed at 2.00%

Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	56	13,713	0		1,000,000	0
2	57	13,713	0		1,000,000	0
3	58	13,713	0		1,000,000	0
4	59	13,713	0		1,000,000	0
5	60	13,713	0		1,000,000	0
6	61	13,713	0		1,000,000	0
7	62	13,713	0		1,000,000	0
8	63	13,713	0		1,000,000	0
9	64	13,713	0		1,000,000	0
10	65	13,713	0		1,000,000	8,541
		137,130				
11	66	13,713	0		1,000,000	8,573
12	67	13,713	0		1,000,000	8,606
13	68	13,713	0		1,000,000	8,638
14	69	13,713	0		1,000,000	8,670
15	70	13,713	0		1,000,000	8,703
16	71	13,713	0		1,000,000	8,735
17	72	13,713	0		1,000,000	8,768
18	73	13,713	0		1,000,000	13,925
19	74	13,713	0		1,000,000	19,599
20	75	13,713	0	137,130	1,000,000	25,788
		274,260				
21	76	13,713	0		1,000,000	36,825
22	77	13,713	0		1,000,000	48,791
23	78	13,713	0		1,000,000	61,685
24	79	13,713	0		1,000,000	75,507
25	80	13,713	0	342,826	1,000,000	90,258
26	81	13,713	0		1,000,000	101,467
27	82	13,713	0		1,000,000	113,260
28	83	13,713	0		1,000,000	125,638
29	84	13,713	0		1,000,000	138,601
30	85	13,713	0		1,000,000	152,148
		411,391				
31	86	0	0		1,000,000	167,960
32	87	0	0		1,000,000	183,464
33	88	0	0		1,000,000	198,567
34	89	0	0		1,000,000	213,174
35	90	0	0		1,000,000	224,489
36	91	0	0		1,000,000	227,183

RETURN OF PREMIUM...

If your needs change or you no longer need life insurance coverage, you can surrender the policy in year 20 and receive 50 percent of premiums paid, or in year 25 and receive 100 percent of premiums paid up to 40 percent of face amount.



FOR A LONG RETIREMENT...

There's no question that Americans are living longer, and the Lifestyle Income Solution rider may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Any remaining death benefit will be paid to your beneficiaries.

IF YOU GET SICK...

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. Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible. See full rider for details

For more information, please contact your financial advisor.



* Secure Lifetime GUL 3 policies also provide a Terminal Illness Rider at no additional expense.

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

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N and 15442NU. 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 or rates may vary by state.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state. Guarantees are backed by the claims-paying ability of AGL and US Life. They are not backed by the broker-dealer and/or insurance agency from which this policy is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of AGL. For this brochure to be complete for California residents, they must be provided the “California Resident Supplemental Information” flyer on the Accelerated Access Solution (AGLC108547)