

Value+ Protector

Index Universal Life Insurance (IUL)

PRODUCT HIGHLIGHTS

Issue Ages	<ul style="list-style-type: none"> • 18-80 Preferred Plus and Special (Substandard) No Tobacco • 18-85 Preferred No Tobacco, Standard No Tobacco, Preferred Tobacco • 0-85 Standard Tobacco • 0-80 Special (Substandard) Tobacco
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus (exceptional mortality risk and non-user of tobacco) • Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco) • Standard No Tobacco (average mortality risk and non-user of tobacco) • Preferred Tobacco (better than average mortality risk and user of tobacco) • Standard Tobacco (average mortality risk and user of tobacco) • Substandard tables: 2-8, 10, 12, 14, and 16
Minimum Death Benefit	<ul style="list-style-type: none"> • \$50,000
Death Benefit Options	<ul style="list-style-type: none"> • Option 1 (Level): Death benefit equal to specified amount, or accumulation value multiplied by death benefit corridor, minus partial withdrawals • Option 2 (Increasing): Death benefit equal to specified amount plus accumulation value, or accumulation value multiplied by the death benefit corridor, minus partial withdrawals
Lapse Protection Guarantee	<ul style="list-style-type: none"> • Provides a guaranteed death benefit via the automatically included continuation guarantee account • Designed to provide a competitive to-age-100 guarantee
Policy Issue	<ul style="list-style-type: none"> • Issued daily from the 1st to the 28th of the month • On holidays, the ending index value of the next business day serves as the starting value for that index segment
Premiums	<ul style="list-style-type: none"> • Policy owner will define premium allocation percentage (among 3 index accounts and a declared interest account) at issue, and allocation instruction can be changed at any time for future premium payments • Net premiums allocated to an index account received between account allocation dates are deposited to an interim account and will receive declared interest until the next allocation date, at which time funds in interim account are transferred to a new index account. The interim account interest rate is guaranteed never to be less than 2.00%.
Changes to the Specified Amount	<ul style="list-style-type: none"> • Increases available at any time, subject to satisfactory evidence of insurability • After first policy year, policy owner may decrease specified amount; however, death benefit may not be less than minimum death benefit amount
Percentage of Premium Load	<ul style="list-style-type: none"> • Current charges vary by gender, issue age, UW class, and policy year, with a maximum charge of 12%
Monthly Deductions	<ul style="list-style-type: none"> • Current monthly administration fee subject to change with a maximum of \$10 • 5 year monthly expense charge per \$1,000, including increases • Current cost of insurance charges based on Net Amount at Risk as defined in the policy • Rider charges
Surrender Charges	<ul style="list-style-type: none"> • Surrender charge period for base coverage of the specified amount applies up to the first 19 years. If the base coverage is increased, a new surrender charge period will apply to the increase.
Withdrawals (Partial Withdrawals)	<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 \$50,000 as a result of the withdrawal • Partial withdrawals are taken first from interim account, then from declared interest account, then from index accounts • Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal



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

Value+ Protector Interest Crediting Accounts

Blend Participation Rate Account	<ul style="list-style-type: none"> Volatility control index strategy with the ML Strategic Balanced Index® which blends the S&P 500 and Merrill Lynch 10-year U.S. Treasury Futures Total Return Index and cash (note: not available in New York) Uses a participation rate interest crediting strategy whereby the index account performance is measured using participation rate A crediting bonus through an account value enhancement from policy year 6 and later A one-year duration to calculate interest crediting No less than 0% index interest crediting helps protect from losses in down markets
Global Blend Participation Rate	<ul style="list-style-type: none"> Volatility control index strategy with the PIMCO Global Optima Index which blends International and emerging markets, U.S. large cap, U.S. mid cap, and U.S. small cap with high-quality U.S. Bonds made up of treasuries, corporate bonds and mortgage-backed securities (note: not available in New York) Adjusts exposure across the equity and fixed income components on a daily basis in order to achieve a 7.5% volatility target Uses a participation rate interest crediting strategy where index performance is measured using a -1 Year Point-to-Point timeframe A crediting bonus through an account value enhancement from policy year 6 and later A no less than 0% interest crediting strategy protects from losses in down markets
Participation Rate Account	<ul style="list-style-type: none"> Index strategy is based on performance of the S&P 500 index Uses a participation rate interest crediting strategy whereby the index account performance is measured using a participation rate A crediting bonus through an account value enhancement from policy year 6 and later A one-year duration to calculate interest crediting No less than 0% index interest crediting helps protect from losses in down markets
Cap Account	<ul style="list-style-type: none"> Uses a cap rate interest crediting strategy whereby the index account performance is measured using a cap rate Index strategy is based on performance of the S&P 500 index A crediting bonus through an account value enhancement from policy year 6 and later A one-year duration to calculate interest crediting No less than 0% index interest crediting protects from losses in down markets
Declared Interest Account	<ul style="list-style-type: none"> Fixed interest rate declared by the company (2% guaranteed interest rate) No participation in index performance A crediting bonus through an account value enhancement from policy year 6 and later

Value+ Protector Policy Loans

Policy Loans	<ul style="list-style-type: none"> Policyholder has a choice between loan options that allows flexibility in loan rates charged on loans and interest rates credited on accumulation values impaired by policy loans Options include (a) Standard loans with Preferred Loan features and (b) Participating loans
Standard and Preferred Loans	<p>Standard Loans</p> <ul style="list-style-type: none"> The current effective annual loan rate is 3.00%. It is payable in advance at the rate of 2.91% Annual effective rate of 2.00% will be credited to portion of accumulation value that equals amount of policy loans <p>Preferred Loans</p> <ul style="list-style-type: none"> Available after 10 policy years Maximum amount eligible is lesser of: 1) loan value or 2) 10% of accumulation value Loan rate (not guaranteed) currently equals credited rate applied to policy loan. Guaranteed at no greater than 3.15% paid in advance.
Participating Loans	<ul style="list-style-type: none"> Available whenever there is an amount of cash value accumulation in the policy Participating loans will be available from inception The current annual loan rate is 5.00%. Loan interest is payable in advance at the rate of 4.76%. The maximum rate is 8%. Policy values in these accounts continue to have potential to earn index interest or declared crediting accounts

Value+ Protector Liquidity Benefit Options¹

Cash Access If Strong Index Performance Feature	<ul style="list-style-type: none">• Automatically included in policy at no extra cost• Can be utilized either: (1) at the end of 20 years (for issue ages 0-64) or (2) the later of age 85 or the end of 5 policy years• If policyholder's Actual Cash Surrender Value (ACSV) outperforms the Benchmark Cash Value (BCV) then policyholder may withdraw up to an amount equal to the difference. Clients can withdraw lesser of 10% of their initial death benefit or \$100,000²• Will not incur a partial surrender charge, partial withdrawal fee, reduction in specified amount (the death benefit would reduce if the DB option is 2 or if the policy is in corridor), or reduction in CG Account Value• Alternatively, can also use the difference to purchase a paid-up life insurance policy, completely separate from the base policy. The contract will be single premium whole life.
Cash Access Excess Funding Feature	<ul style="list-style-type: none">• Automatically included in the policy at no charge• Can be utilized if the sum of the premiums paid in the first 20 policy years (or the later of 5 years or to age 85 for issue ages above 65) exceeds the sum of benchmark premiums for the same period, and to the extent there is ACSV available for withdrawal¹• The policyholder may withdraw an amount up to the difference. Clients can withdraw the lesser of 10% of their initial death benefit or \$100,000• Will not incur a partial surrender charge, partial withdrawal fee, reduction in specified amount (the death benefit would reduce if the DB option is 2 or if the policy is in corridor) or reduction in CG Account Value• Alternatively, can also use the difference to purchase a paid-up life insurance policy, completely separate from the base policy. The contract will be single premium whole life.
Accelerated Access Solution® (Chronic Illness Rider)	<ul style="list-style-type: none">• Premium paying rider provides income for qualifying chronic illness<ul style="list-style-type: none">• Three options available: 2% of AAS benefit per month; 4% of the AAS benefit per month; IRS per diem maximum of the AAS benefit per month• Monthly benefit is capped at the maximum IRS daily rate at the time of claim. The 2019 maximum per diem is \$370/day or \$11,254/month. Subsequent years may be higher.
Premium Protection Rider	<ul style="list-style-type: none">• Any time during policy years 2 through 5 the policyholder may make a withdrawal for the lesser of the Accumulation Value or the excess of premiums paid over the sum of the annual target premiums at the beginning of the policy year, given no prior withdrawals have been made or a loan balance exists at the time of the withdrawal. There can be no other policy changes.• Not a guaranteed return of premium option• Affects the specified amount, accumulation value, and CG account value like a normal withdrawal

¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.

² Under current federal tax law, partial withdrawals are reportable to the policy owner and may be taxable. Limitations apply.

³ The rider must be selected at the time of policy purchase. There is no additional fee for this rider. A portion of the installment payments under this rider may be taxable.

Value+ Protector Additional Riders¹

Select Income Rider	<ul style="list-style-type: none"> • Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments³ • Minimum percentage of life insurance benefit available to convert is 10% (up to 100%) • May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster • Schedule of life insurance benefit payments will be determined at issue • Benefit schedule will be based on the initial face amount of the policy at issue and is irrevocable for the beneficiary • Life insurance benefit payments will increase annually at a rate set at issue
Dollar Cost Averaging Rider	<ul style="list-style-type: none"> • Permits allocation of lump sum premium payments (both 1035s and non 1035s) to chosen Index Interest Accounts over a number of months. It is your choice to utilize this rider. • No additional fee associated with this rider. • Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest. • The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. • Interest is credited daily. The amount of interest credited is determined by the Company, currently 3.25% but shall be no less than 2.00%. • Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. • Transfers will be made in level installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day • Note that transfers from the DCA Account to the declared interest account are not permitted.
Accidental Death Benefit (ADB) Rider	<ul style="list-style-type: none"> • Provides an additional death benefit if death resulted from certain accidental injuries • Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance • Minimum: \$25,000; Maximum: The lesser of \$250,000 or the initial sum insured under the policy
Children's Insurance Benefit Rider (CIB)	<ul style="list-style-type: none"> • Provides term insurance on the base insured's dependent children with coverage through attained age 24 • Minimum: 1 unit (\$1,000); Maximum: 25 units (\$25,000)
Overloan Protection Rider	<ul style="list-style-type: none"> • Rider guarantees that base policy will not lapse due to an outstanding loan • Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived. • Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary
Spouse/Other Insured Rider	<ul style="list-style-type: none"> • Provides level term insurance on the owner's spouse • The minimum spouse rider term amount available is \$10,000. The maximum is 2 time base specified amount. • Minimum: \$10,000; Maximum: Two times the base policy
Terminal Illness Accelerated Benefit Rider	<ul style="list-style-type: none"> • Provides accelerated death benefit (living benefit) when insured is diagnosed with terminal illness (24 months or less to live) • One-time accelerated benefit of up to 50% of the base policy death benefit (less policy loans and excluding riders) • Maximum: \$250,000 • Subject to an administrative fee. Some states require a signed disclosure form at time of application
Waiver of Monthly Deduction Rider	<ul style="list-style-type: none"> • Waives the monthly deduction while the insured is disabled after six months of disability • Rider charges are based on the insured's attained age and increase annually • Rider not available for face amounts greater than \$5 million

¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.

Disclosures from Index Companies

Information about the ML Strategic Balanced Index[®]

The ML Strategic Balanced Index[®] provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of the two underlying indices. **Important Note:** The ML Strategic Balanced Index[®] embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company. The Company’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes the Company’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates. Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”) indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch’s prior written approval. The products of licensee American General Life Insurance Company have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch.

BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index (the “Index”) is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated. Note that the ML Strategic Balanced Index[™] is not available for policies issued in the State of New York.

Information about the S&P 500[®] Index

The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by AGL and US Life. Standard & Poor’s[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and US Life. AGL and US Life’s Max Accumulator+ is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Information about the PIMCO Global Optima Index[®]

The PIMCO Global Optima Index (the “Index”) is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use for certain purposes by American General Life Insurance Company (“the Company”) with this life insurance policy (“the Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO does not provide investment advice to the Company with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product.

The Licensed PIMCO Licensed Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Licensed PIMCO Indices rely on a variety of publically available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Licensed PIMCO Indices. The constituents of the Licensed PIMCO Indices include: MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs. The Licensee expressly agrees to include the following disclaimer and limited language in connection with the use of the Licensed PIMCO Indices for the Permitted Purposes.

Disclosures applicable to:

Chronic Illness & Terminal Illness Accelerated Death Benefit Riders

1. If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner’s receipt of the election form.
2. Under certain circumstances where an insured’s mortality (i.e., our expectation of the insured’s life expectancy) is not significantly changed by a Qualifying Chronic Illness.
3. See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
4. Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

5. Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium if applicable, and/or pro rata amount of any loan balance.
6. See your policy for details.

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

Disclosures (Continued):

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance. If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death. Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility. If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate. LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive and the policyholder must use LTC benefits for LTC services.

Accelerated Access Solution (AAS)

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder; there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits.

Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit, or the applicable maximum monthly amount if less
- 4% of AAS benefit, or the applicable maximum monthly amount if less than the maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.
- Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit.

A lump sum option is available as well; which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

¹ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

² The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.



Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: 16760, ICC16-16760; Rider Form Numbers: ICC15-15600, ICC13-13601, ICC18-18012, ICC16-16420, 88390, ICC14-14002, 14306, 07620, ICC15-15992, ICC15-15997, ICC18-18004, ICC15-152271, ICC15-15272, ICC15-15273, and ICC18-18276. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

FOR FINANCIAL PROFESSIONAL USE ONLY—NOT FOR PUBLIC DISTRIBUTION

©AIG 2019. All Rights Reserved.

AGLC112193 REV0119

PAGE 6 OF 6

108783