

## ANNUAL STATEMENT OF LIFE INSURANCE

January 5, 2017 - January 4, 2018 | Policy: SS2ARGAB01

### YOUR POLICY INFORMATION

<b>Policy Number: SS2ARGAB01</b>		<b>Product: Max Accumulator+</b>	
<b>1 Policy Owner:</b>	JOHN DOE	<b>Plan:</b>	Fixed Index Interest Flexible Premium Adjustable Life
<b>Policy Owner Email:</b>	john.doe@johndoe.com	<b>Product Type:</b>	Index Universal Life
<b>Insured:</b>	JOHN DOE	<b>Death Benefit Amount:</b>	<b>\$1,043,193.11</b> <b>8</b>
<b>Issue Date:</b>	January 05, 2015	<b>Death Benefit Option:</b>	<b>Increasing (2)</b> <b>9</b>
<b>2 Periodic Premium:</b>	\$4,200		
<b>Payment Mode:</b>	Monthly		

### Policy Value Summary As of Jan 4, 2018

	1/5/2017-1/4/2018	
<b>3 Accumulation Value at start of period</b>	<b>\$0.00</b>	
+ Premiums	\$50,400.00	
+ Index Account Interest <sup>1</sup>	\$0.00	
+ Declared and Guaranteed Interest <sup>2</sup>	\$85.70	
- Policy Charges	\$7,292.59	
- Withdrawals	\$0.00	
<b>4 Accumulation Value at end of period<sup>3</sup></b>	<b>\$43,193.11</b>	
- Surrender Charge	\$34,000.00	
<b>5 Cash Value</b>	<b>\$9,193.11</b>	
- Loans	\$0.00	
<b>6 Cash Surrender Value</b>	<b>\$9,193.11</b>	

\* Any outstanding loans have been deducted from the Death Benefit Amount shown above.  
<sup>1</sup> Includes Index interest for matured accounts only and in select years, the Account Value Enhancement. See Interest Crediting Summary section.  
<sup>2</sup> Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and in select years, the Account Value Enhancement. See Interest Crediting Summary section.  
<sup>3</sup> See "Can you tell me about my Accumulation Value being less than zero?" section

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|--|--|
| <ol style="list-style-type: none"> <li>1. Your contact information</li> <li>2. The amount of premium you will pay based on your payment mode/frequency</li> <li>3. The amount of cash accumulation at the beginning of this statement period</li> <li>4. The amount of cash accumulation at the end of this statement period</li> <li>5. The amount of cash value in your policy if you were to cancel your policy (as of the statement end date) -excluding outstanding loans</li> <li>6. The amount of cash you are entitled to receive, as of the statement end date, if this policy is canceled</li> </ol> | <ol style="list-style-type: none"> <li>7. Important information for you</li> <li>8. Your death benefit amount, including your accumulation value</li> <li>9. Your death benefit option, either Level (1), which typically is the specified amount or Increasing (2), which generally is the specified amount plus accumulation value</li> <li>10. First chart shows your total death benefit amount with accumulation value included; second chart showing accumulation value alone</li> <li>11. Information on whom to contact for questions</li> </ol> |
|--|--|



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## YOUR ACCOUNT VALUES AND PERFORMANCE *as of 1/4/2018*

### Understanding Your Interest Crediting Account(s)

- 1 **Index Accounts and Declared Interest Account**  
Your premiums are directed to one or more of the four available Index Accounts and one available Declared Interest Account depending upon your selection. Your policy can have up to 12 index accounts for each Index Account strategy per policy year. New Index Accounts can be created on an Allocation Day (the same date of the month as the policy was issued). If your premiums are received on a date other than an Allocation Day, they are held in the Interim Account until the next Allocation Day, before being directed into an Index Account. However, for the Declared Interest Account, the premium would be directed the same date as received.
- 2 Each Index Account has a duration of one year, referred to as an Account Period. At the end of the Account Period, you will earn index interest for each account according to the parameters of the Index Account Strategy. Once an Index Account has reached the end of the Account Period and earned interest has been applied, it is considered to be a matured Index Account. **If an account has not yet matured, it is considered an open account and you will not see any index interest credited to the account.** Guaranteed interest, if applicable, will be credited monthly to both the open and matured index accounts during the Account Period.

#### Account Value Enhancement

Account Value Enhancement is credited during select policy years to each Index Account and the Declared Interest Account. See Policy for details.

### 3 Premium Allocation Summary

Index Account Strategy	Allocation
Blend Participation Rate Account (Utilizing ML Strategic Balanced Index):	25.0%
Participation Rate Account (Utilizing S&P 500):	25.0%
High Cap Rate Account (Utilizing S&P 500):	25.0%
Core Cap Rate Account (Utilizing S&P 500):	25.0%
<b>Declared Interest Account</b>	<b>0%</b>

### TERMINATION DATES<sup>1</sup> *as of 1/4/2018*

Termination dates for the policy are shown below assuming both guaranteed and current rates of interest and expense charges. They also assume that coverage remains the same, no new loans are made, and loan interest, if any, is paid annually.

	4 GUARANTEED <sup>2</sup>	5 CURRENT
Termination dates if Periodic premiums paid <sup>2</sup>	03/12/2024	03/12/2043
Termination dates if NO further premiums paid	05/12/2022	04/12/2033

<sup>1</sup> Termination date is the projected date policy will lapse. Refer to Policy Lapse Projection section.

<sup>2</sup> If you pay periodic premiums for a number of years that is less than to policy maturity, your guaranteed and current dates may be earlier than shown above. Please ask your financial professional for assistance if you believe your guaranteed and current termination dates may be impacted.

<sup>3</sup> Refer to Monthly Guarantee Premium (MGP section)

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1. Explanation of the index account(s) your premiums are directed to – can range from one to four index accounts and one declared interest account
2. Year 1 of your policy, you will not see any index interest credited to your account since the account is not considered “mature” yet. Beginning Year 2, you will see index interest credited to your index account

3. The breakdown of percentages allocated to your elected index account strategies
4. Termination dates based on guaranteed assumptions (guaranteed rates of interest and expense charges)
5. Termination dates based on current policy assumptions (current rates of interest and expense charges)



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## EXTERNAL INDICES PERFORMANCE DETAIL - Open Account(s) <sup>1</sup>

<sup>2</sup> Account Period	<sup>3</sup> Underlying Index				<sup>4</sup> Index Account		
	Underlying Index	Beginning Index Value	Ending Index Value	Underlying Index Growth Rate	Participation Rate	Cap Rate	Index Account Growth Rate <sup>5</sup>
<b><sup>5</sup> Blend Participation Rate Account</b>							
1/5/2017-1/5/2018	MLSB	278.56	-	-	100%	n/a	-
2/5/2017-2/5/2018	MLSB	362.62	-	-	100%	n/a	-
3/5/2017-3/5/2018	MLSB	391.24	-	-	100%	n/a	-
4/5/2017-4/5/2018	MLSB	446.57	-	-	100%	n/a	-
5/5/2017-5/5/2018	MLSB	509.81	-	-	100%	n/a	-
6/5/2017-6/5/2018	MLSB	504.62	-	-	100%	n/a	-
7/5/2017-7/5/2018	MLSB	563.56	-	-	100%	n/a	-
8/5/2017-8/5/2018	MLSB	574.44	-	-	100%	n/a	-
9/5/2017-9/5/2018	MLSB	599.73	-	-	100%	n/a	-
10/5/2017-10/5/2018	MLSB	680.21	-	-	100%	n/a	-
11/5/2017-11/5/2018	MLSB	702.58	-	-	100%	n/a	-
12/5/2017-12/5/2018	MLSB	764.38	-	-	100%	n/a	-
<b><sup>5</sup> Participation Rate Account</b>							
1/5/2016-1/5/2017	S&P 500	2,011.33	-	-	65%	n/a	-
2/5/2016-2/5/2017	S&P 500	2,104.55	-	-	65%	n/a	-
3/5/2016-3/5/2017	S&P 500	1,998.25	-	-	65%	n/a	-
4/5/2016-4/5/2017	S&P 500	2,004.12	-	-	65%	n/a	-
5/5/2016-5/5/2017	S&P 500	2,101.22	-	-	65%	n/a	-
6/5/2016-6/5/2017	S&P 500	2,209.76	-	-	65%	n/a	-
7/5/2016-7/5/2017	S&P 500	1,989.63	-	-	65%	n/a	-
8/5/2016-8/5/2017	S&P 500	2,011.27	-	-	65%	n/a	-
9/5/2016-9/5/2017	S&P 500	2,100.34	-	-	65%	n/a	-
10/5/2016-10/5/2017	S&P 500	2,200.00	-	-	65%	n/a	-
11/5/2016-11/5/2017	S&P 500	2,365.11	-	-	65%	n/a	-
12/5/2016-12/5/2017	S&P 500	2,118.45	-	-	65%	n/a	-

<sup>1</sup> Open Accounts have not reached the end of the Account Period; therefore no Ending Index Value can be determined. No Underlying Index Growth Rate can be calculated nor can the Index Account Growth Rate be applied. See Interest Crediting Summary section.

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- 1.** Open Account refers to an account that has not yet "matured." In the first year of the policy, you will not have any matured accounts
- 2.** Each index has the duration of one year, this is referred to as your Account Period
- 3.** Reflects the starting index value for the account period of index interest accounts that you have chosen to allocate your premiums to
- 4.** Reflects the associated participation or cap rate applicable to your index interest accounts for the account period
- 5.** The Index Account that you are participating in and premiums are directed to for this policy



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## POLICY ACTIVITY SUMMARY

1	2	3	4	5	6	7	8 Interest Crediting		9	10
Date	Beginning Accumulation Value	Premiums Received	Premiums Expenses	Policy Cost of Insurance	Rider(s) Charges	Expense Charges	Declared and Guaranteed Interest <sup>1</sup>	Index Account Interest <sup>2</sup>	Withdrawals*	Ending Accumulation Value
02/04/17	\$0.00	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
03/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
04/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
05/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
06/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
07/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
08/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
09/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
10/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
11/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
12/04/17	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx
01/04/18	\$xxx,xxx,xxx.xx	\$xxx,xxx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$x,xxx,xxx.xx	\$xx,xxx.xx	\$xx,xxx.xx	\$xxx,xxx,xxx.xx	\$43,193.11

### 11 \*Withdrawal Amounts Include The Following:

Month Ending	Surrender Charge	Partial Surrender Fee	Total	Month Ending	Surrender Charge	Partial Surrender Fee	Total
04/11/2017	\$0.00	\$0.00	\$0.00	10/11/2017	\$0.00	\$0.00	\$0.00
05/11/2017	\$0.00	\$0.00	\$0.00	11/11/2017	\$0.00	\$0.00	\$0.00
06/11/2017	\$0.00	\$0.00	\$0.00	12/11/2017	\$0.00	\$0.00	\$0.00
07/11/2017	\$0.00	\$0.00	\$0.00	01/11/2018	\$0.00	\$0.00	\$0.00
08/11/2017	\$0.00	\$0.00	\$0.00	02/11/2018	\$0.00	\$0.00	\$0.00
09/11/2017	\$0.00	\$0.00	\$0.00	03/11/2018	\$0.00	\$0.00	\$0.00

<sup>1</sup> Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and, in select years the Account Value Enhancement. See Interest Crediting Summary section.  
<sup>2</sup> Includes index interest for matured accounts only. See Interest Crediting Summary section.  
 \*Includes Account Value Enhancement, if applicable. See Policy for details.

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- 1. Your policy summary is broken down into 12 months
- 2. Amount of cash accumulated for the given month
- 3. Premium amount paid each month
- 4. Deductions made from any gross payment reflected in #3, premiums received
- 5. Cost of having insurance protection based on your age, gender, health and death benefit amount
- 6. Cost of riders associated with the policy
- 7. Monthly charges deducted for policy expenses including any flat charges
- 8. Amount of interest credited to your policy for the month
- 9. Amount of cash withdrawn from the policy in the given month
- 10. Total amount of cash accumulated in your policy
- 11. Details of the charges and fees noted in #9 (Withdrawals) in Policy Activity Summary



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## LOANS <sup>1</sup>

		Loan Type	Current Rate Charged	Maximum Amount Available
Beginning Loan Balance	\$20,000.00	Standard Loan	3.00%	\$29,803.08
+ New Loans	\$0.00	Preferred Loan	2.00%	\$0.00
+ Loan Interest Charged	\$600.00	Participating Loan	5.00%	\$29,803.08
- Loan Repayments	\$20,600.00			
Ending Loan Balance	\$0.00			

Your policy currently has an outstanding [Preferred Loan] during this statement period.

## Loan Activity Summary

Date	Amount	Description
08/28/2015	\$2,500.00	Loan
10/28/2015	\$500.00	Loan Repayment

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**1.** Reflects loan activity for the account period including charge rates in effect based on loan type, loan balance, interest charged and any repayments made



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## 1 POLICY BENEFICIARIES

Jane Smith - 25%, James Doe - 25%, Jane Doe - 25%, James Smith- 25%

## 2 POLICY RIDERS

### Income for Life Rider\* as of 1/4/2016

This rider is automatically included and provides guaranteed income. It can be exercised between ages 55-85. Your policy is a modified endowment contract. As a result, the rider benefits, if any, will be taxable.

- Policy year in which guaranteed distribution began: **Year 20**
- Distribution mode: **Monthly**
- Total loans and withdrawals taken: **\$20,000**
- Increasing payout option (cost of living adjustments): **2%**
- Annual income account: **\$10,000**

\*Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

### Select Income Rider (Death Benefit Installment Rider)

This rider provides a death benefit payout in installments over a chosen fixed period. Life insurance benefit payments will increase annually at the rate set at issue.

- Death benefit period payment percentage: **100%**
- Duration of periodic payments: **30 years**

### Accelerated Access Solution (Chronic Illness Accelerated Death Benefit Rider)

When health impairment criteria is met, policy owners can access income tax-free death benefits, up to IRS per diem limits, for health impairment

- Percentage of death benefit: **X %**
- Monthly Benefit payout option: **X%**
- Monthly benefit payout amount: **\$X**
- IRS max per diem: **\$X/ day**

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1. Current beneficiaries listed on your policy

2. Listing of all riders associated with your policy





Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 15646, ICC15-15646; 16760, ICC16-16760; Rider Form Numbers 15600, ICC15-15600, 13601, ICC13-13601, 82001, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 15972, ICC13-13601, 82012, 82410, 88390, ICC14-14002, ICC15-15992, ICC15-15997, ICC15-15271, ICC15-15272, ICC15-15273, ICC16-16110, and 16110. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). 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. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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