

## About AIG ContinUL Extend

With AIG ContinUL Extend, your death benefit coverage can be guaranteed, regardless of what happens to interest rates or the policy value, if you've paid enough premium to maintain the guaranteed death benefit!<sup>2</sup> You can put your policy to use as part of your present financial plan without the usual worries about your coverage lapsing. Additionally, the duration of the guarantee is your choice — so you won't pay for more than you want.

Discover the advantages of AGLs and USLs AIG ContinUL Extend today. It's protection that will be guaranteed to be there when you — and the ones you love — need it.



- <sup>1</sup> Guarantees are subject to the claims-paying ability of the issuing insurance company.
- <sup>2</sup> Assuming interest rates remain sufficient to sustain policy values, limiting premium payments to the amount of the monthly guarantee premium may reduce your ability to build a higher accumulation value.
- <sup>3</sup> Evidence of insurability acceptable to the insurer is required.
- <sup>4</sup> See the riders for complete details. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.
- <sup>5</sup> Subject to the rider's terms and conditions.
- <sup>6</sup> 1035 rules are complex in nature. You may incur surrender charges from the previous policy, be subject to new sales and surrender charges for the new policy, a new contestability and suicide clause, and you should consult with a tax advisor prior to exchanging a policy.

Policies Issued by:  
**American General Life Insurance Company**  
2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 05337  
Accidental Death Benefit Rider Form Number 82012  
Children's Insurance Benefit Rider Form Number 82410  
Spouse/Other Insured Term Rider Form Number 88390  
Terminal Illness Rider Form Number 91401  
Waiver of Monthly Deduction Rider Form Number 82001

**The United States Life Insurance Company in the City of New York,**  
70 Pine Street, New York, New York 10270

Policy Form Number 05337N  
Accidental Death Benefit Rider Form Number ADB791E  
Children's Insurance Benefit Rider Form Number CI791E1  
Waiver of Monthly Deduction Rider Form Number 82001N

*Subsidiaries of American International Group, Inc. (AIG)*

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are each insurer's own responsibility. AIG does not underwrite any insurance policy referenced herein. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states.

AIG American General, [www.aigag.com](http://www.aigag.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. (AIG), including AGL and USL.

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## AIG ContinUL Extend<sup>®</sup>

Flexible Premium, Adjustable  
Death Benefit Universal Life Insurance

**Protection with flexibility  
for your future**



Policies issued by:  
**American General Life  
Insurance Company**  
**The United States Life Insurance  
Company in the City of New York**  
Subsidiaries of American International Group, Inc. (AIG)

THE STRENGTH TO BE THERE.™



THE STRENGTH TO BE THERE.™

## More Than Protection. Flexibility.

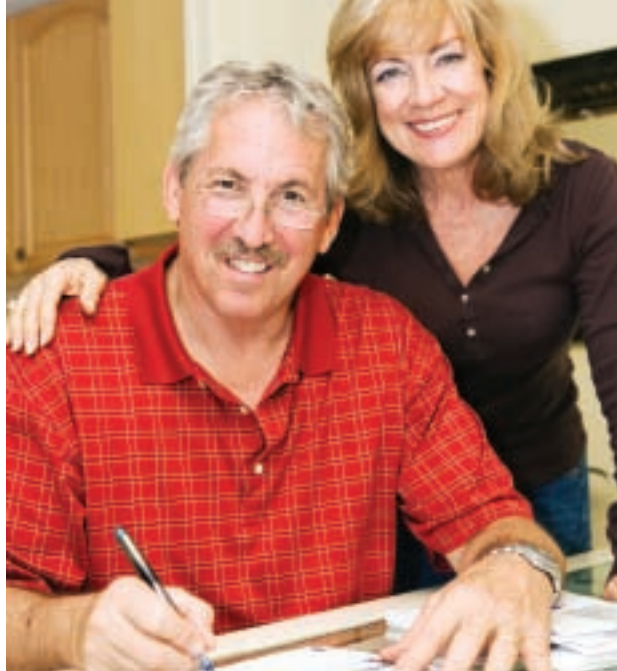
When you're selecting a life insurance policy as part of your financial plan, you look for much more than just a death benefit. You look for flexible features that let your policy work for you, options that give you the power to customize your coverage, and guarantees that can keep your policy in force when you need it.

AIG ContinUL Extend® offers you the options you need to custom-tailor your policy — plus the ability to exercise those options as your needs change. AIG ContinUL Extend even allows you to determine the length of your death benefit coverage guarantee.<sup>1</sup>

## Policy Benefits

With AIG ContinUL Extend you select the amount of coverage, the duration of the policy's death benefit coverage guarantee, and the length of time you want to pay premiums based on your individual needs. Your coverage remains in force as long as sufficient premium is paid to guarantee the death benefit.<sup>2</sup> And, the continuation guarantee offers important flexibility in funding your policy. You will always know the specific amount needed to guarantee the death benefit, without being concerned about changes in interest rates or other factors that could impact the policy's cash value.

You can select when to pay your premiums and you have the option to pay additional premiums to build more Accumulation Value. You can increase<sup>3</sup> or decrease your death benefit to fit your changing needs and select a premium payment plan that fits your financial needs and goals



Bradford Wilson, 45, has been working with his financial advisor. He wants the maximum lifetime coverage guarantee, but only wants to pay premiums until his retirement at 68. He schedules 23 annual premium payments which are sufficient to guarantee coverage for life. If in the future cost becomes a concern, he can decrease his annual outlay by paying premiums over a longer period of time. Or, if he decides that a shorter guarantee would better meet his needs, he could shorten his coverage guarantee, for example to age 90.

With AIG ContinUL Extend, Mr. Wilson has the option to select the amount and duration of his premiums, and the length of his coverage guarantee — flexibility to choose what is best for him and his family.

A selection of riders<sup>4</sup> lets you both further enhance your own coverage and extend it to your family.<sup>5</sup>

- Accidental Death Benefit: Provides up to \$200,000 in additional benefit if the insured's death is accidental
- Children's Insurance Benefit: Provides term insurance on dependent children up to age 19
- Spouse/Other Insured Rider: Provides level term insurance, up to two times the base policy's death benefit, on the insured's spouse (this rider is not available in the state of New York)

- Terminal Illness Rider: Provides an accelerated death benefit if the insured is diagnosed with a terminal illness (this rider is not available in the state of New York)
- Waiver of Monthly Deduction: Waives the monthly deduction for face amounts up to \$5 million should the insured become totally disabled

## Consumer-Friendly Features

Because it is not always possible to make premium payments when they are due, AIG ContinUL Extend allows you to make premium payments within a 28-day window after the due date and still have the death benefit guarantee credited as if it were timely received. If you are using proceeds from a 1035 exchange,<sup>6</sup> you have a 12-month window to have the funds treated as if received on the issue date of the policy for the purpose of maintaining your death benefit guarantee.

## About Us

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) to help protect their families and heirs against financial hardships.

- The most prominent independent rating agencies continue to recognize each insurer individually in terms of insurer financial strength. For detailed information about each insurer's ratings, please visit [www.aigag.com/ratings](http://www.aigag.com/ratings).
- Each company's hallmark is a steadfast commitment to our clients and the advisors who help safeguard your security
- AGL and USL are subsidiaries of American International Group, Inc., one of the world's leading providers of financial services.

