

Discover the protection you need and the flexibility you want all in one policy — Elite Universal Life G from American General Life.

About Elite Universal Life G

With *Elite Universal Life G*, your coverage is guaranteed, during the guarantee period,⁴ regardless of the policy's cash values, as long as the cumulative monthly guarantee premium requirement is met.

But you're not locked into that option. You can:

- Pay the guarantee premium from day one,
- Pay a lower premium, based on today's interest rates,⁵ to get the coverage started, or
- Pay more than the guarantee premium to accelerate the tax-deferred¹ growth of your cash values.

It's flexibility you can count on.



Policies issued by:
American General Life Insurance Company
A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, TX 77019

Policy Form Number 07328
Accidental Death Benefit Rider Form Number 82012
Children's Insurance Benefit Rider Form Number 82410
Terminal Illness Rider Form Number 91401
Maturity Extension Rider Form Number 99111

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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Your protection. Your choice.



Flexible premium, adjustable death benefit
universal life insurance

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⁴ Guarantees are subject to the claims-paying ability of American General Life Insurance Company

⁵ Assuming interest rates remain sufficient to sustain policy values



You've done all the right things to build a secure future for your loved ones. Let American General Life Insurance Company (American General Life) help you protect that future with our *Elite Universal Life G* policy. In addition to solid death benefit protection, you'll enjoy tax-deferred¹ accumulation of your cash values for college tuition, retirement income or funds to start your own business. Our no-lapse guarantee means your policy stays in force regardless of its cash value, as long as the monthly guarantee premium is paid. And it's all backed by the financial stability and strength of American General Life, one of the most trusted names in the life insurance industry.

So go ahead and plan your future — we'll help you protect it.

Policy Benefits

- **No-Lapse Guarantee:** *The Elite Universal Life G* offers guaranteed coverage to age 121 as long as the cumulative monthly guarantee premium requirement is met.

- **Flexible Death Benefit:** Increase or decrease your death benefit to fit your changing needs. Increases and decreases are subject to the policy's terms and conditions.
- **Premium Payment Options:** With *Elite Universal Life G*, you can select a premium payment plan that fits your financial needs and goals. Pay the minimum guarantee premium, pay less than the guarantee and catch up later, or pay additional premiums to accelerate the growth of your cash values.
- **Maturity Extension²:** Your coverage will automatically extend past the maturity age of 121 with no policy charges, provided the policy is in force (subject to state availability).
- **Available Riders:³**
 - **Terminal Illness Rider:** Offers a living benefit if the insured is diagnosed with a terminal illness.
 - **Accidental Death Benefit Rider:** Provides up to \$200,000 in additional benefit if the insured's death is accidental.
 - **Children's Insurance Benefit Rider:** Provides term insurance on dependent children up to, but not including, issue age 19.

About American General Life

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company to help protect their families against financial hardships.

- The most prominent independent ratings agencies continue to recognize American General Life in terms of insurer financial strength. For detailed information about our ratings, please visit www.aigag.com/ratings
- A steadfast commitment to our clients and the advisors who help safeguard their security
- A member company of American International Group, Inc., one of the world's leading providers of financial services

² Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.

³ See the riders for complete details. Not all riders are available in all states. 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.

¹ Based on current federal income tax laws