



ROPTerm life insurance can help you fulfill a broad range of financial responsibilities.

A Powerful Financial Tool

Discover how ROPTerm's combination of security and flexibility can help you:

- Protect your mortgage
- Safeguard your family's college savings
- Supplement the continuation plan for your business as part of a buy-sell arrangement
- Fulfill the insurance requirements of a divorce settlement

- ¹ The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to you at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy. Guarantees are subject to the claims-paying ability of the issuing insurance company.
- ² The loan interest rate is 8.00% per year, payable in arrears, and in all cases coverage will terminate if the outstanding loan amount plus accrued interest exceeds the policy's cash value.
- ³ The amount of paid-up life insurance is based on how much the cash value will buy when applied as a net single premium at the insured's age on the date of default. The Company reserves the right to pay the cash value to the owner and terminate the policy if the cash value is less than \$1,000.
- ⁴ Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 75.
- ⁵ Available if the insured is diagnosed by a qualified physician as having 12 months or fewer to live; benefit maximum is the lesser of \$250,000 or 50 percent of the policy benefit.
- ⁶ Rider charges are not included as part of the money back guarantee.

AIG American General

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

Policy Form Number 06001
 Accidental Death Benefit Rider 79002
 Terminal Illness Endorsement 91401
 Child Rider 79410
 Waiver of Premium Rider 79001
 Disability Income Rider 06301

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are its responsibility. AIG does not underwrite any insurance policy referenced herein. American General Life is responsible for its own financial condition and contractual obligations. Guarantees are subject to the claims-paying ability of the issuing insurance company

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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AGLC100494 REV0208

Premium protection —
 AND your money back.



Quality term life insurance that returns your premiums at the end of the policy term¹

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AIG American General

THE STRENGTH TO BE THERE.™



Solid coverage today.
Full refund tomorrow.



It's the ultimate "win-win" situation: Now you can provide solid term life protection for your family **AND**, if you outlive the level-premium term, get your money back when the term is up.¹

Introducing ROPTerm[®] life insurance from American General Life Insurance Company. For 15-, 20- or 30-years, your policy will protect your family, your home and your savings should anything happen to you. And if you're still alive when the term is up, we'll give back the premiums you've paid — no questions asked, no paperwork and no hassle.¹

Advantages of ROP

- **Money Back:** You'll get your premiums back if you outlive the policy term — guaranteed¹
- **Loans:** You can borrow from the cash value accrued in your policy and still keep your coverage²
- **Partial Refund on Surrender:** Even if you surrender the policy (beginning the sixth policy year), you'll get some of your money back¹
- **Coverage Continuity:** Should you ever stop making premium payments, your policy will (depending on its cash value) automatically convert to paid-up coverage with a reduced death benefit³
- **Personalized Quote:** Your agent can give you a customized quote showing your projected policy values from year to year all the way to the end of the term

• Rider Benefits⁶

- **Accidental Death Benefit:** Pays an additional death benefit in case of death resulting from accidental injuries
- **Waiver of Premium:** If you're ever unable to work because of illness or injury, we'll waive your policy premiums until you're able to return
- **Child Rider:** Add coverage on all of your eligible children
- **Disability Income Rider:** Pays a monthly benefit up to two years if you are unable to work because of an illness or injury
 - While you are receiving benefits under this rider all policy and rider premiums are waived
 - This rider has a separate return of premium schedule



Policy Highlights

- **Choice of Terms:** Select a term that fits your needs and your budget — 15-, 20- or 30-years
- **Guaranteed Level Premiums:** Your affordable premiums are guaranteed to remain level throughout the policy term
- **Convertibility to Permanent Life:** Anytime during the level term period, you'll have the option of converting your ROPTerm policy to a permanent life insurance policy⁴
- **Terminal Illness Endorsement:** Should you be diagnosed with a terminal illness, you'll have the option of drawing part of your policy benefit to help cover expenses⁵

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 advisor who help safeguard their security*
- *A member company of American International Group, Inc. one of the world's leading providers of financial services*