

The American General Life Term Portfolio

At American General Life Insurance Company (American General Life), we know that each client is unique, with different needs, different goals and a different financial situation.

Whether you need life insurance coverage for 10 years, 12 years, or any number of years between 15 and 35, American General Life has a term product that works for you. In addition, each product is fully convertible to a permanent policy to the earlier of age 75, or the end of the level-premium period, whichever comes first. All at a premium you can afford.

Best of all, each of our term policies is backed by the financial stability and strength of American General Life, one of the most trusted names in the life insurance industry.

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 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 AIG, one of the world's strongest providers of financial services



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

*ROP*Term Policy Form Number 06001
LTG Ultra-C Policy Form Number 06004
AIG Select-a-Term Policy Form Number 07007

Accidental Death Benefit Rider Form Number 79002
Child Rider Form Number 79410
Terminal Illness Rider Form Number 91401
Waiver of Premium Rider Form Number 79001
*ROP*Term Disability Income Rider Form Number 06301
Select-a-Term Disability Income Rider Form Number 06305

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.

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

See the policy and riders for complete details. There may be a charge for each rider you select. All benefits payable are subject to the terms and conditions of the policy and riders, including benefit durations, limitations and exclusions. Not all benefits, rates and exclusions are covered in every state. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.

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AGLC102500 REV0208

Protecting you today, tomorrow and the day after

with term life insurance from American General Life



Level-premium term insurance

Policies issued by:
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A member company of American International Group, Inc. (AIG)



American General Life offers an array of quality products designed to fit life's changing needs.

Why Term Insurance?

For millions of Americans just like you, term life insurance is an ideal solution to protect their family or business.

Term insurance provides affordable, guaranteed death benefit coverage for as long as you need it.¹ For some, that means protecting their families from a mortgage burden in case of premature death. For others, it means providing key person coverage to ensure continuity for their businesses. And if your needs change, our conversion feature allows you to exchange your term policy for a permanent life product — without providing evidence of insurability. (Consult your policy for the terms and limitations of this conversion privilege.)





Protect your family or business with term insurance from American General Life.

American General Life Term Policies

ROPTerm®

- Guaranteed level-premium coverage for 15, 20 or 30 years, with face amounts of \$100,000 and up¹
- Return of cumulative premiums paid at the end of the level-premium period²

LTG Ultra-C

- Guaranteed level-premium coverage for 10, 15, 20 or 30 years, with face amounts of \$50,000 to \$250,000¹
- Ideal for young families purchasing their first life insurance policies

Select-a-Term® (in approved states)

- Guaranteed level-premium coverage with a choice of 10, 12, or any term from 15 to 35 years, with face amounts of \$250,000 and up¹
- Designed for people who want to customize their term of coverage for specific life events

All American General Life Term Policies Feature:

- Full convertibility to a permanent life insurance policy of the company's choosing, up to the end of the level-premium period or age 75 of the insured, whichever comes first
- A terminal illness endorsement³ providing the option to accelerate the lesser of \$250,000, or 50 percent of your policy death benefit, if the insured is diagnosed by a qualified physician as having 12 months or fewer to live
- Available optional riders:⁴
 - **Accidental Death Benefit:** Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries
 - **Waiver of Premium:** Automatically waives policy premiums after six months in the event of the insured's total disability (not available if the face amount of the policy exceeds \$5 million)
 - **Child Rider:** Available for issue for children 15 days or older but less than 19 years old
 - **Disability Income Rider:** Can provide a regular monthly benefit for 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
 - The rider attached to ROPTerm has a separate return-of-premium benefit

Note: Disability Income Rider is only available when all of the following criteria are met:

- Policies issued on a standard or better life underwriting risk classification
- ROPTerm with a guaranteed level-premium coverage for 20 or 30 years¹
- ROPTerm, LTG Ultra and Select-a-Term with face amounts of \$250,000 or higher

¹ Guarantees are subject to the claims-paying ability of American General Life Insurance Company.

² 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 in the sixth (6th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy.

³ Terminal illness endorsement is automatically included in the policy at no additional premium. State variations apply. This endorsement is not available in all states. Any amount advanced is subject to a one-time fee and other terms and conditions. See your policy for details.

⁴ 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.