

CONSUMER GUIDE

AG ROP Select-a-Term®
Level-Premium Endowment Term Insurance



**Protection now.
Money back later.**

Policies issued by:
American General Life Insurance Company
The United States Life Insurance Company in the City of New York
Pricing effective December 23, 2013

American General
Life Companies



Guaranteed insurance protection, with a payback at the end

We all recognize the need to provide life insurance protection for our families. Without it, the death of a provider can have very serious consequences. Level premium life insurance is popular because it is an affordable way for families to protect their loved ones for a specified period of time. Fortunately, many families never need the death benefit during the term period. But what if you could get a second chance to use the amount you spend on life insurance premiums? AG ROP Select-a-Term® offers a third option between economical term coverage and more expensive permanent insurance.

The life insurance you buy today to help protect your family can provide cash for the future

AG ROP Select-a-Term®

Lisa, 35, Preferred Plus risk class

Yearly premiums:

For \$500,000 of guaranteed coverage to protect her family for 30 years:

AG ROP Select-a-Term.....	\$910
AG Select-a-Term®	\$394

Premiums paid for the entire term period:

AG ROP Select-a-Term annual premiums \$910 x 30 =	\$27,300
AG Select-a-Term annual premiums \$394 x 30 =	\$11,820

Money available to Lisa at age 65, income tax free:

AG ROP Select-a-Term:.....	\$27,300
AG Select-a-Term:	\$0

With AG ROP Select-a-Term, Lisa pays a higher premium, but can use her premium dollars for guaranteed coverage to protect her family, then to get cash at the end of her level premium period.*

Not an actual case. This example provided for illustrative purposes only.

With level premium insurance, as long as you pay your premium, the policy will pay the death benefit in the event you die. But did you know that for relatively higher premiums today, you can get the same guaranteed protection now, and get money back later?

AG ROP Select-a-Term is insurance that pays your premiums back at the end of the level premium period you select. As long as you live to the end of the level premium term, you have the option to get your money back: guaranteed and tax-free.¹ Or, your cash value continues to grow as long as you pay your premiums.

How return of premium term insurance works:

Like all level term insurance, you pick the length of time you want coverage. Your premiums due are guaranteed to remain the same for the entire level premium period.

Unlike term policies that offer four or five choices, AG ROP Select-a-Term lets you choose from 16 different term periods, all the way up to 35 years of coverage (depending on your age when you buy the policy).

At the end of the level premium period, you may then choose to surrender your policy for cash value¹—which is guaranteed to be equal to the premiums you've paid over the years. Or, you can take advantage of the other available options to extend coverage into the future.

AG ROP Select-a-Term premium rates current as of December 23, 2013. AG Select-a-Term premium rates current as of August 12, 2013. Rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed level premium period if renewed. Death benefit remains level.



A powerful financial tool

Discover how AG ROP Select-a-Term'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 by funding a Buy-Sell Arrangement
- Provide for income replacement to retirement, with cash at the end to help make the transition

Return of premium is just one of many options with AG ROP Select-a-Term

You may also:

- Convert your policy to permanent life insurance coverage at any time during the level premium period.²
- Stop paying your premiums and your policy automatically provides paid-up coverage for a reduced death benefit to age 95 (if cash value is available).
- Choose to continue your coverage after your level premium period by paying increasing annual premiums and your policy continues to build cash value. When you reach age 95, you will then receive an endowment benefit equal to the entire face amount of your policy.

Customize your policy through one or more riders³

Accidental Death Benefit: Pays an additional death benefit in case of death resulting from accidental injuries.

Waiver of Premium: Protects your coverage by waiving premiums on the base policy upon total disability of the insured after a six-month waiting period for American General Life and a four-month waiting period for United States Life.

Child Rider: Extends coverage to all of your eligible children.

Terminal Illness Rider: If you are diagnosed with a terminal illness, you'll have the option of receiving part of your policy benefit to help cover expenses or to meet other needs.⁴

¹ AG ROP Select-a-Term accumulates a cash value that starts no later than the fifth policy year. At the end of the level premium period, the cash value of the in-force policy equals the total of cumulative premiums paid, less any charges for substandard ratings and riders. If the client surrenders the policy, this amount is paid out, minus any outstanding loan balance. Alternatively, the same amount may be rolled into a permanent plan of insurance should the insured be eligible for and choose to exercise the conversion option. Coverage may also be continued beyond the level premium period by payment of increasing annual premiums, and the policy will continue to build cash value until the policy anniversary nearest the insured's 95th birthday when the cash value will equal the face amount of the policy. The cash value, minus any outstanding loan balance, will then be distributed as the endowment benefit if the policy is in force and the insured is then living. The cash value and endowment benefit are subject to all terms and conditions detailed in the policy.

² Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.

³ Rider charges are not included as part of the money back guarantee. See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.

⁴ 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.

American General

Life Companies

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. AG ROP Select-a-Term Policy Form Number 10001; Select-a-Term Policy Form Number 07007; AG Select-a-Term Policy Form Number ICC10-07007; Accidental Death Benefit Rider 79002; Terminal Illness Endorsement 91401; Child Rider 79410; and Waiver of Premium Rider 79001. **The United States Life Insurance Company in the City of New York (US Life)**, One World Financial Center, 200 Liberty Street, New York, New York 10281. AG ROP Select-a-Term Policy Form Number 10001N; Select-a-Term Policy Form Number 09007N; Accidental Death Benefit Rider ADB79-1E; Child Rider CI79-1E; and Waiver of Premium Rider WP79-1E. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL or US Life are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. US Life is authorized to conduct insurance business in New York. Policies and riders are not available in all states. © 2013. All rights reserved. AGLC104180 REV1213