

Select-a-Term

Product Highlights

Policy Form Number	American General Life Insurance Company (AGL) ICC16-16901 The United States Life Insurance Company in the City of New York (US Life) 16901N
Underwriting Classifications	<ul style="list-style-type: none"> Preferred Plus (Pref. Plus) Preferred Non-tobacco (Pref. NT) Standard Plus (Std. Plus) Standard Non-tobacco (Std. NT) Preferred Tobacco (Pref. T) Standard Tobacco (Std. T) Special Non-tobacco (Spec. NT) Special Tobacco (Spec. T)
Substandard	<ul style="list-style-type: none"> For issue ages 70 or less, through Table H (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users) For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)
Minimum Death Benefit	\$50,000
Premium Bands	<p>Band 1 – policy amounts from \$50,000 - \$99,999</p> <p>Band 2 – policy amounts from \$100,000 to \$249,999</p> <p>Band 3 – policy amounts from \$250,000 to \$499,999</p> <p>Band 4 – policy amounts from \$500,000 to \$999,999</p> <p>Band 5 – policy amounts greater than or equal to \$1,000,000</p>
Policy Expiration Age	Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95.
Policy Fee	<p>Bands 1-2 – \$74 (commissionable)</p> <p>Bands 3-5 – \$64 (noncommissionable)</p>
Premium Calculations	<ul style="list-style-type: none"> Annual: 1.000 Semiannual: 0.5200 Quarterly: 0.2650 Monthly: 0.0865
Conversion Option	<ul style="list-style-type: none"> Select-a-Term policies may be converted to any universal life insurance policy¹ issued by American General Life Insurance Company or The United States Life Insurance Company in the City of New York up to the 96th month (prior to the eighth policy anniversary) on 10 Year term contracts and up to the 120th month (prior to the tenth policy anniversary) for term contracts with Term Periods greater than 10 years, subject to the age limitations of the term policy's conversion provision. Products available for term conversions after those term periods are AG Extend IULSM (minimum face amount of \$50,000) or American Elite Whole Life[®]. Policies may be converted during the conversion period without evidence of insurability. Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.
Conversion Credit	<ul style="list-style-type: none"> A conversion credit in the amount of the term policy's annual premium, excluding premium for riders, is available on a full conversion to a permanent plan up to the 96th month (prior to the eighth policy anniversary) on 10 Year term contracts and up to the 120th month (prior to the tenth policy anniversary) for term contracts with Term Periods greater than 10 years. A prorated conversion credit is available on a partial conversion or conversions on policies that have not yet passed their first anniversary. The expiry period listed is subject to the limitations of the conversion period.
Quotes	<ul style="list-style-type: none"> The company has declared Select-a-Term products to be nonillustratable under the NAIC Model Illustration regulation. This means that illustrations of any nonguaranteed current premiums are prohibited. You can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums. A signed illustration is not required.

Issue Ages²

Term Period	Underwriting Class	All States
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 80 20 - 75
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 75 20 - 70
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 69
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 67
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 65
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 68 20 - 63
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 67 20 - 62
23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 66 20 - 61
24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 64 20 - 59
25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 63 20 - 58
26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 62 20 - 57
27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 60 20 - 55
28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 59 20 - 54
29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 58 20 - 53
30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 55 20 - 50
35 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20-45 20-40

Final expiry age is 95.

Available Riders³

Select-a-Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

Accidental Death Benefit	<ul style="list-style-type: none"> • Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries • Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached • Available through Table D • Coverage generally expires on the policy anniversary nearest the insured's 70th birthday • Only available at issue
Child Rider	<ul style="list-style-type: none"> • Pays a death benefit to the insured parent upon the death of an insured child • Available for: (a) parent's issue ages 20 – 55 subject to availability of the base policy; and (b) children age 15 days up to, but not including, the 19th birthday • Covers all eligible dependent children inclusive in one child rider • Available through Table D • Minimum death benefit is ½ unit (\$500) and the maximum death benefit is 25 units (\$25,000) • Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65 • This rider can be added or dropped after issue
Terminal Illness Rider	<ul style="list-style-type: none"> • An accelerated death benefit rider is provided at no additional premium on all eligible Select-a-Term plans, regardless of underwriting classification • Terminal illness benefit is a one-time acceleration of up to 50 percent of the death benefit proceeds payable under the base policy, not to exceed \$250,000 • Insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live • One-time administrative fee will reduce the amount received. The fee may not exceed \$250. • Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable • Not available in all states, and state variations exist
Waiver of Premium	<ul style="list-style-type: none"> • Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period • Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy) • Available on policies through Table D • If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of: <ul style="list-style-type: none"> (a) the insured's age 65; or (b) one year after total disability began. • This rider cannot be added after issue, but may be dropped after issue • Only available to base policies with face amounts greater than or equal to \$100,000

¹ Select-a-Term policy may not be converted to a Survivorship Universal Life policy.

² Issue age is the age nearest the insured's birthday.

³ 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.



Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901; Rider Form Numbers, ICC14-14012, 14012, ICC16-16420, 16420, 91401, ICC14-14001, 14001, ICC16-16420 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number 16901N, Rider Form Numbers 16420N, 14001N, 14012N, 13601N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features or rates may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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