

AG Platinum Choice VUL



AT A GLANCE

Ideal Markets	<ul style="list-style-type: none"> Individuals under the age of 65 who: <ul style="list-style-type: none"> — need the protection of life insurance and are seeking market opportunities to accumulate tax-deferred¹ assets to supplement income-producing assets on a tax-favored basis in the future — need the security life insurance provides and are searching for a competitively priced death benefit with long-term guarantees coupled with market-driven asset growth potential Also ideal for those clients who want to protect against asset decline due to a chronic illness
Key Features	<ul style="list-style-type: none"> Top-tier cash accumulation design for the supplemental retirement income strategy sale Flexibility for individual, business or estate planning needs Competitive death benefit guarantees to choose from: <ul style="list-style-type: none"> — 20-Year Benefit Rider at no additional cost — Optional long-term death benefit guaranteed up to maturity through our Lapse Protection Benefit Rider (especially competitive to age 100 or 105) (This rider requires certain investment restrictions; see the prospectus for details) Life insurance you don't have to die to use <ul style="list-style-type: none"> — Accelerated Access Solution[®] helps protect against rising chronic illness expenses 46 investment options from renowned money managers²
Underwriting Classes	<ul style="list-style-type: none"> Preferred Plus Non-tobacco (Issue ages 18-80) Standard Plus Non Tobacco (Issue ages 18-80) Preferred Non-tobacco (Issue ages 18-80) Standard Non-tobacco (Issue ages 18-80) Preferred Tobacco (Issue ages 18-80) Standard Tobacco (Issue ages 0-80) Special Non-tobacco Special Tobacco Substandard to table 16 Flat extras
Issue Ages	<ul style="list-style-type: none"> 0-80 Varies by underwriting class
Minimum Death Benefit	<ul style="list-style-type: none"> \$100,000
Death Benefit Options³	<ul style="list-style-type: none"> Option 1—Death benefit equal to the specified amount Option 2—Death benefit equal to the specified amount plus the accumulation value Face amount changes: <ul style="list-style-type: none"> — Increases available subject to evidence of insurability — Decreases available after the first policy year

Account Value Enhancement	<ul style="list-style-type: none"> Current Account Value Enhancement credit of 0.20% (guaranteed 0.01%) to accumulation value in years 21+
Loans	<ul style="list-style-type: none"> Maximum aggregate amount that will be borrowed at any time while the policy is in force equals 100% of cash surrender value less three monthly deductions Current preferred loan interest rate of 2.91% payable in advance, or annual effective rate of 3.00%. Credited rate of 4.00% Preferred loans after year 10 (up to 10% of cash surrender value per year)
Withdrawals⁴	<ul style="list-style-type: none"> Available any time after first policy year Minimum withdrawal amount is \$500 Current withdrawal charge of \$10
Riders/Benefits⁵	<ul style="list-style-type: none"> Lapse Protection Benefit Rider (14291, ICC14-14291) Accelerated Access Solution (13600; ICC13-13600) Overloan Protection Rider (07620) Accidental Death Benefit Rider (82012) 20-Year Benefit Rider (04720) Children's Insurance Benefit Rider (82410) Spouse/Other Insured Term Rider (88390) Waiver of Monthly Deduction Rider (82001) Terminal Illness Rider (13601; ICC13-13601)
Policy Loads and Surrender Charges	<ul style="list-style-type: none"> Applicable state premium tax on new premium Current premium expense charge of 9% years 1-5; 5% years 6-10; and 2% years 11+ (maximum of 10%) Current and guaranteed monthly administration charge of \$10 Monthly expense charge for the first 5 policy years per \$1,000 of coverage (base only) M&E charges of 0.25% current (guaranteed 0.70%) years 1-10; 0.05% current (guaranteed 0.35%) years 11-20; and 0.00% current (guaranteed 0.15%) years 21+ 9-year maximum surrender charge
Additional Benefits	<ul style="list-style-type: none"> Dollar Cost Averaging⁶ Auto Rebalancing⁷

The policy and fund prospectuses are available online at www.americangeneral.com/vul.

Before investing or sending money, please read both the policy and underlying Fund prospectuses carefully, considering the funds' investment objectives, risks, charges and expenses carefully (as these factors will affect future returns).

- ¹ Based on current federal income tax laws.
- ² Investment return and principal value of the variable options may fluctuate, so that a policy owner's units, when redeemed or borrowed against, may be worth more or less than their original cost. Consult fund prospectus for information on currently available funds.
- ³ For complete details on how death benefit is calculated, see current policy prospectus.
- ⁴ Withdrawals may be subject to Federal and /or State income taxes. Policy loans require an intent to repay. Otherwise, adverse federal income tax consequences may result, including a 10 percent penalty for premature withdrawals. Policy owners should consult a qualified tax advisor regarding their specific situation.
- ⁵ 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.
- ⁶ Dollar Cost Averaging does not assure a profit or protect against a loss in declining markets. A policy owner should consider his or her financial ability to continue purchases through periods of low price levels in order to utilize fully a dollar cost averaging program. Not available if Auto Rebalancing is selected.
- ⁷ Not available if Dollar Cost Averaging is selected.



Policies issued by American General Life Insurance Company (AGL). Policy Form Number 14904, ICC14-14904; Rider Form Numbers 14291, 14720, 13600, 82012, 82001, 07620, 13601, 88390 and 82410. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA. **FOR REGISTERED REPRESENTATIVE USE ONLY—NOT FOR PUBLIC DISTRIBUTION.**

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