

## American General Life Insurance Company

**Name:** American General Life Insurance Company

**Description:** American General Life Companies (American General) have been protecting the hopes and dreams of American families for nearly a century. With more than 4,000 employees and offices and service centers across the country to serve our producers and customers, American General insurers now rank among the top insurance providers in North America. We owe our success over the years to one simple principle – being a loyal partner of American families and the advisors who help safeguard their security. That's why our insurers remain committed to provide quality products that help our clients build brighter futures for themselves and the ones they love. And it's why we never lose sight of the fact that insurance is about people – their welfare, their security, and their dreams for themselves and for future generations.

**Website:** <http://www.americangeneral.com>

**Customer Service:**

**Address:** PO Box 4373  
Houston, TX 77210

**Offered by QuickQuote in:** All states except for: NY

**Year Founded:** 1926

**AM Best Rating:** A as of 2009

**S&P Rating:** A+

### Included Term Life Product Features

**Terminal Illness Endorsement:** Included with no extra premium. This benefit is a one-time acceleration of up to 50% of the death benefit proceeds payable under the base insurance policy, not to exceed \$250,000. An insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live. Not available in CT, IN, KS, MI, NJ, NY, PA, SC, VA and WA.

**Exchange Option:** Included with no extra premium. The insurance policy may be converted to an eligible permanent life insurance plan during the conversion period without evidence of insurability. The conversion period extends to the earlier of the end of the term period or the insured's attainment of age 75.

### Optional Term Life Product Features

**Waiver of Premium Rider:** Available with extra premium. This rider will pay insurance policy premiums in the event of the insured's total disability after a six month waiting period. Issue ages depend on the policy term. Coverage expires following the insured's attainment of age 65. Not available on policies with face amounts greater than \$5,000,000. Please email or call for details and premium rates.

**Child Rider:** Available with extra premium. Parent issue ages are 20-55 and child issue ages are 15 days up to 19 years of age. Coverage expires on the earlier of the insurance policy anniversary nearest the child's age 25 and parent's age 65. One unit of coverage equals \$1,000 with a maximum of 10 units. Annual cost per unit is \$5.00 for insured issue ages 20-50, and \$7.50 for insured issue ages 51-55. For Return of Premium Policies the cost per unit is \$5.50 for insured ages 20-50 and \$8.00 per unit for insured ages 51-55.

### Other Information

**Legal Information** A two-year contestable and suicide provision applies in most states, and TX. AGL Select-a-Term Policy Form Number 07007; USL Select-a-Term Policy Form Number 09007N; ROP Term Policy Form Number 06001.

### American General Life Insurance Company Plans

**Select-a-Term 10** 10-year term life insurance with rates guaranteed to remain the same for the entire 10-year term period.

**Select-a-Term 15** 15-year term life insurance with rates guaranteed to remain the same for the entire 15-year term period.

**Select-a-Term 20** 20-year term life insurance with rates guaranteed to remain the same for the entire 20-year term period.

**Select-a-Term 25** 25-year term life insurance with rates guaranteed to remain the same for the entire 25-year term period.

**Select-a-Term 30** 30-year term life insurance with rates guaranteed to remain the same for the entire 30-year term period.

**ROP Select-a-Term 20** 20-year term life insurance with rates guaranteed for 20 years. The plan returns all premiums, minus any fees, extra charges or premiums for optional riders paid by the policy owner at the end of the 20-year term if no claim has been made. A portion of the paid premiums may be returned if the policy is terminated prior to the end of the term.

**ROP Select-a-Term 30** 30-year term life insurance with rates guaranteed for 30 years. The plan returns all premiums, minus any fees, extra charges or premiums for optional riders paid by the policy owner at the end of the 30-year term if no claim has been made. A portion of the paid premiums may be returned if the policy is terminated prior to the end of the term.