

## The United States Life Insurance Company

**Name:** The United States 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:** 1-800-231-3655

**Address:** 830 Third Avenue  
New York, NY 10022

**Offered by QuickQuote in:** NY

**Year Founded:** 1850

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

**S&P Rating:** A+

### Included Term Life Product Features

**Exchange Option:**

Included with no extra premium. The insurance policy may be converted to a level-premium, level death benefit 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

**Child Rider:**

Available with extra premium. Parent issue ages are 20-55 and child issue ages are 15 days up to 22 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.

**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 60. Please email or call for details and premium rates.

### 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. Maximum issue age in WA: 10-yr = 70, 15-yr = 65, 20-yr = 60, 25-yr = 55, 30-yr = 50.

### The United States Life Insurance Company Plans

**AIG ROP Select-a-Term NY 15**

15-year term life insurance with rates guaranteed for 15 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 15-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.

**AIG ROP Select-a-Term NY 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.

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**AIG ROP Select-a-Term NY 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.

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