

If term life insurance is right for you, American General Life Insurance Company offers an array of quality products designed to fit your individual needs.

Why term insurance?

For millions of Americans just like you, term life insurance is an ideal solution to their family or business protection needs.

Term insurance provides affordable, guaranteed³ death benefit coverage for just as long as you need it. For some, that means protecting their families from a mortgage burden in case of premature death. For others, it means providing key person coverage to ensure continuity for their businesses. And if your needs change, the conversion feature allows you to exchange your term policy for a permanent life product — without providing evidence of insurability. (Consult your policy for the terms and limitations of this conversion privilege.)

³ Guarantees are subject to the claims-paying ability of American General Life Insurance Company.



Policies issued by:

American General Life Insurance Company

*A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019*

ROP *Term* Policy Form Number ROP2002AG
LTG *Ultra* Policy Form Number LTG-2000AG
LTG *Ultra-C* Policy Form Number LTG-C01AG

Accidental Death Benefit Rider Form Number 79002
Child Rider Form Number 79410
Terminal Illness Endorsement Form Number 91401
Waver of Premium Rider Form Number 79001

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies not available in all states.

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AGLC100589 REV0705

ROPTerm™ **LTG** Ultra **LTG** Ultra-C



10-, 15-, 20- and 30-year
level-premium term insurance

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WE KNOW LIFE.®





Protection from
American General Life.
It's a promise you
can believe in.

The American General Life Term Portfolio

At American General Life Insurance Company (American General Life), we know that each client is unique, with different needs, different goals and a different financial situation.

Whether you need coverage for 10, 15, 20 or 30 years, American General Life has a term product that works for you, with a terminal illness endorsement¹ and an optional waiver of premium rider to prepare for the unexpected. In addition, each product is fully convertible to a permanent policy at any time during the level-premium period. All at a premium you can afford.

Best of all, each of our term policies is backed by the financial stability and strength of American General Life, one of the most trusted names in the life insurance industry.

American General Life Term Policies

ROPTerm

- Guaranteed level-premium coverage for 15, 20 or 30 years, with face amounts of \$100,000 and up
- Return of cumulative premiums paid at the end of the level-premium period²

LTGUltra

- Guaranteed level-premium coverage for 10, 15, 20 or 30 years, with face amounts of \$250,000 and up
- Lower cost band available for all single policies issued with face amounts of \$1 million or more

LTGUltra-C

- Guaranteed level-premium coverage for 10, 15, 20 or 30 years, with face amounts of \$100,000 to \$250,000
- Perfect for young families purchasing their first life insurance policies

All American General Life term policies feature:

- Full convertibility to a permanent life insurance policy of the company's choosing, up to the end of the level-premium period or age 75 of the insured, whichever comes first
- A terminal illness endorsement¹ providing the option to accelerate the lesser of \$250,000 or 50 percent of your policy death benefit, if insured is diagnosed by a qualified physician as having 12 months or fewer to live
- Available optional riders:
 - **Accidental Death Benefit:** Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries
 - **Waiver of Premium:** Automatically pays policy premiums in the event of the insured's total disability (not available if the face amount of the policy exceeds \$5,000,000)
 - **Child Rider:** Provides coverage for children age 15 days to 19 years old

About American General Life

When you select a life insurance policy, you take an important step toward a more secure future for you and your loved ones. And when you select American General Life as your life insurance provider, you form a partnership with one of the industry's consistently highly rated performers. For detailed information about our ratings, please visit www.aigag.com/ratings.

Clients have long been entrusting their hopes and dreams to American General Life. The key to our success is simple — a steadfast commitment to our clients and their security. That commitment has been our highest priority for many years and continues to drive our business as we look to the future.

¹Terminal illness endorsement is automatically included in the policy at no additional premium. State variations apply, and the endorsement is not available in all states. Any amount advanced is subject to a one-time fee and other terms and conditions. See your policy for details.

²The cumulative premiums paid on the policy during the level-term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to the customer at the end of the level-term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning in the sixth (6th) policy year, a portion of the cumulative premiums will be returned if the customer chooses to surrender the policy.