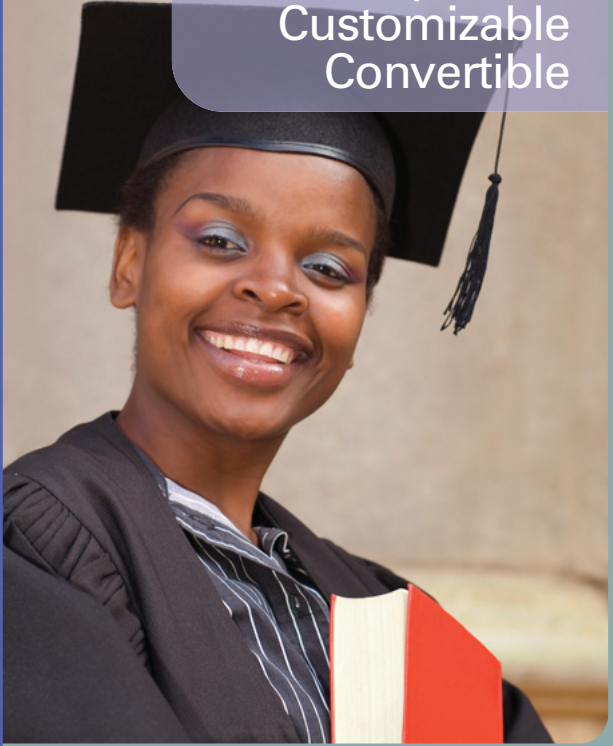


# AG Select-a-Term<sup>SM</sup> Insurance

Competitive  
Customizable  
Convertible



Level-Premium Term Insurance  
with 10-, 15-, 16-, 17-, 18-, 19-,  
20-, 21-, 22-, 23-, 24-, 25-, 26-,  
27-, 28-, 29- and 30- Year  
Term Periods

Pricing effective November 16, 2009

Policies issued by:

**American General Life Insurance Company**  
**The United States Life Insurance Company**  
**in the City of New York**

## Why Term Insurance?

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For millions of Americans just like you, term life insurance often serves as an ideal solution for their family or business protection needs. Term insurance provides affordable, guaranteed death benefit coverage for as long as you need it.<sup>1</sup> For some, that means helping to protect their families from a mortgage burden in the event of a premature death. For others, it means providing key person coverage to help ensure continuity for their businesses. And, if your needs should 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.)

**AG Select-a-Term<sup>SM</sup> offers a full range of term durations to cover a host of insurance needs, whether business or personal.**



### **AG Select-a-Term Policy Features:**

- ▶ A choice of 17 term durations: 10- or 15-through 30-year
- ▶ Full convertibility to a permanent life insurance policy of the company's choosing, up to the end of the level-premium period or age 70 of the insured, whichever comes first. Ask your agent about our AG ROP Select-a-Term<sup>SM</sup> conversion endorsement.<sup>2</sup>
- ▶ A terminal illness endorsement<sup>3</sup> providing the option to accelerate the lesser of \$250,000 or 50 percent of the policy death benefit, if insured is diagnosed by a qualified physician as having 12 months or fewer to live. Not available in NY.

### **Available Optional Riders:<sup>4</sup>**

- ▶ 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 million)
- ▶ Child Rider: Pays a death benefit to the insured parent upon the death of an insured child
- ▶ Disability Income Rider: Can pay a monthly benefit up to two years if the primary insured is unable to work due to a covered illness or injury. While the primary insured is receiving benefits under this rider, all policy and rider premiums are waived. Not available in NY.



**Life doesn't always fit into neat little five-year increments standard to most term insurance policies.**

AG Select-a-Term from American General Life Insurance Company (American General Life) or The United States Life Insurance Company in the City of New York (United States Life) offers a powerful new way to customize your life insurance plans to anticipate known future events such as retirement, paying off your mortgage or funding your child's college education.

By selecting only the term coverage needed — 10- or 15- through 30-year term periods — you avoid paying extra, unnecessary costs. You can further customize your coverage by selecting from one of the numerous available riders<sup>4</sup> including: Accidental Death Benefit; Child Rider; Disability Income Rider<sup>5</sup>; Terminal Illness Rider<sup>5</sup> and Waiver of Premium.

**About American General Life**

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life to help protect their families against financial hardships.

For detailed information about our ratings, please visit [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings).

## AG Select-a-Term in action

Take a few minutes to review the following scenarios for examples of the policy in action and how it meets a wide range of needs.

### Protecting their Home

John, 38, and Elizabeth, 34, both work outside the home to provide the best way of life for their family. They live in an affluent, family-friendly neighborhood — minutes from good schools and the grandparents. They have 23 years remaining on a \$500,000 mortgage loan.



These working parents would like to raise their family in their current home, even in the event one of them dies prematurely. To help protect their investment, John and Elizabeth each needs 23 years of life insurance coverage to pay off the mortgage at either's death, but neither wants the increased cost of a 30-year policy.

**The Solution:** With AG Select-a-Term, John (Standard Plus) and Elizabeth (Preferred Nontobacco) can each purchase a \$500,000 face amount policy for 23 years. Their annual premium would be \$669 and \$379, respectively — a combined savings of \$330 per year, \$7,590 total over 23 years, for the couple when compared to the cost of a 30-year plan.<sup>6</sup>

The cases presented are not actual and are for illustrative purposes only

## AG Select-a-Term in action



### Single Working Mother

As the sole income provider for her family of three, Melissa, 29, wants to make sure that her children, ages 1 and 5, will still be able to attend college in the event of her premature death. At

her current savings rate, Melissa expects to fully fund both children's college educations within 17 years.

**The Solution:** AG Select-a-Term offers incremental term periods between 15 and 30 years, so Melissa can purchase a 17-year term policy and only pay for the coverage she needs. As a 29-year old female in the Preferred Plus underwriting class, Melissa can purchase a \$250,000 policy guaranteed<sup>1</sup> for 17 years for only \$12.16 a month.<sup>6</sup>



### Term to Retirement

Paul, 41, is an up-and-coming manager earning a solid living for his family of five. He and his wife Joan, a full-time homemaker, are working hard to plan for Paul's

retirement at 70, the age that he will be eligible to receive full retirement benefits from Social Security. Of course, everything hinges on Paul's income for the next 29 years.

To help protect Paul's income, the family needs term life insurance coverage for the next 29 years.

**The Solution:** With AG Select-a-Term, Paul has the flexibility to purchase a term policy that meets his 29-year retirement horizon precisely. As a 41-year old male in the Preferred Plus underwriting class, Paul can purchase a 29-year policy at a face value amount of \$1 million for an annual premium of only \$1,304.<sup>6</sup>

## Coverage Beyond the Working Years

Ross spent the last 40 years of his career building a successful manufacturing business. Now, at the age of 62, he is ready to retire and



recently sold the business to investors. Unfortunately his group life insurance also went with the business. Ross is worried about final expenses left to his wife Paula.

To help protect against financial liabilities for his wife, Paula, Ross needs term insurance coverage well into his 80s. Due to his age, Ross is having difficulty securing term life insurance that will extend beyond age 80.

**The Solution:** With AG Select-a-Term, Ross (Standard Nontobacco) can get \$100,000 of coverage that will last 26 years until he's 88, for an annual premium of \$2,028.<sup>6</sup>

## Key Employee

Jeff has put his heart and soul into building his copy machine sales and service franchise. His top salesperson, Heather, 38, has established strong



relationships with local businesses during her 10 year tenure at the company and is loyal to Jeff for showing her the ropes and giving her the opportunity to earn a comfortable living.

It could take years to groom a replacement and move the clients over to a new salesperson.

**The Solution:** With AG Select-a-Term, Jeff can purchase a term policy to insure Heather to her planned retirement age 60. The premium for a 38-year old female in the Preferred Plus underwriting class, with a face value amount of \$300,000 for an annual premium of only \$238.<sup>6</sup>

- <sup>1</sup> Guarantees are subject to the claims-paying ability of the issuing company.
- <sup>2</sup> ROP conversion endorsement for AG Select-a-Term will allow conversion to an AG ROP Select-a-Term, not to exceed the same face amount and for the remaining term or longer, up to the 24th month following issue without evidence of insurability (subject to same level period AG ROP Select-a-Term product limitations). DI rider is not convertible to AG ROP Select-a-Term.
- <sup>3</sup> Terminal 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.
- <sup>4</sup> 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.
- <sup>5</sup> Not available in NY.
- <sup>6</sup> Premium rates current as of 11/16/09: rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level. The policy may be contested for two years from date of issue for material misstatements or omissions on the application. Policy is limited to return of premium paid in the event of suicide within first two years.

## **American General** Life Companies

Policies issued by:

### **American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

AG Select-a-Term Policy Form Number 07007, Accidental Death Benefit Rider Form Number 79002, Child Rider Form Number 79410, Disability Income Rider Form Number 06305, Terminal Illness Rider Form Number 91401, Waiver of Premium Rider Form Number 79001

### **The United States Life Insurance Company in the City of New York**

70 Pine Street, New York, New York 10270

AG Select-a-Term Policy Form Number 09007N, Accidental Death Benefit Rider Form Number ADB 79-1E, Child Rider Form Number CI 79-1E, Waiver of Premium Rider Form Number WP 79-1E

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (American General Life) or The United States Life Insurance Company in the City of New York (United States Life) are the issuing insurer's own responsibility. United States Life is authorized to conduct insurance business in New York. Policies and riders not available in all states.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life or United States Life.

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