

Don't just plan for tomorrow . . . protect it

You've always worked hard to give your family the best of everything and protect them from financial burdens. With ROPTerm NY, securing that protection has never been easier, with solid term life insurance protection plus a return of premiums paid at the end of the level-premium period¹ — all at a premium you can afford.

Featuring guaranteed level-premium periods and level death benefit coverage, ROPTerm NY is one of the industry's first term life products to offer a full return of your premiums at the end of the level-premium term.¹ Add the flexibility of a conversion privilege, as well as the time-honored security of life insurance, and you've got a tool that can help you achieve your dreams — and protect your family's dreams.

ROPTerm NY. It's life insurance for today — and every possible tomorrow.



Policies Issued by:

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

*A member company of American International Group, Inc.
830 Third Avenue, New York, NY 10022*

ROPTerm NY Policy Form Number ROP 2002USL

Accidental Death Benefit Rider Form Number ADB 79-1E
Child Rider Form Number CI 79-1
Waiver of Premium Rider Form Number WP 79-1

The underwriting risks, financial obligations and support functions associated with the policies issued by The United States Life Insurance Company in the City of New York (United States Life) are solely its responsibility. United States Life is responsible for its own financial condition and contractual obligations.

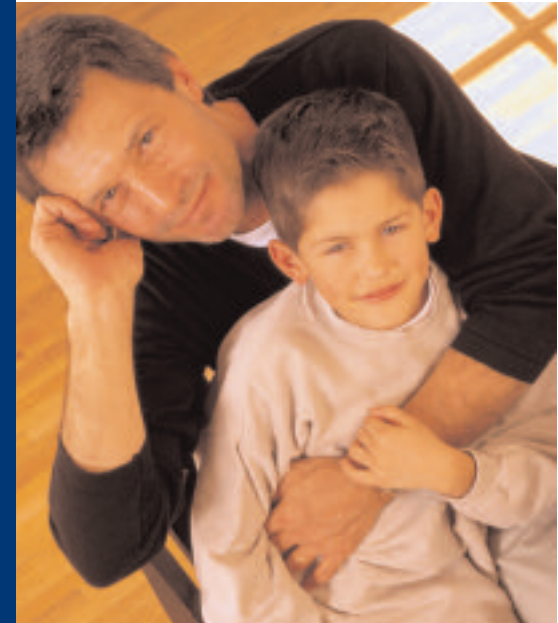
ROPTerm NY is only available in the state of New York.

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ROPTerm NYTM

Premium protection.
Premium returns.SM



15- and 20-year level-premium term insurance with a return-of-premium feature

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

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**THE UNITED STATES LIFE
INSURANCE COMPANY IN THE
CITY OF NEW YORK**

**AIG AMERICAN
GENERAL**
WE KNOW LIFE.SM



Protection from United States Life. It's a promise you can believe in.

Peace of mind — and more

With *ROP Term NY*, you can enjoy all the peace of mind that comes with traditional term life, plus an additional benefit: The cumulative premiums through the level term period will be paid to you at the end of the level-premium period.¹

Whether your goal is ensuring income replacement, debt liquidation, a college fund in the event of a premature death or otherwise protecting your family should something happen to you, *ROP Term NY* offers you the best of both worlds — solid protection for as long as you need it, followed by a full refund.¹ All at an affordable premium.

¹ The cumulative premiums paid on the policy during the level term period (15 or 20 years), not including any substandard and rider charges, will be paid to you 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 the fourth (4th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy.

Policy Benefits

- **Return of Premium:** Your cumulative premiums paid will be returned to you at the end of the policy's level-premium period.¹
- **Choice of Terms:** With *ROP Term NY*, you can select a level-premium period to suit your financial needs and goals — 15 or 20 years.
- **Level Premiums:** Your policy premiums are guaranteed to remain level throughout the level-premium period. At the end of the level-premium period, you can extend the policy on an annual renewable term basis, without evidence of insurability, until age 80. After the level term period, premiums will increase annually.
- **Full Convertibility:** You have the option of converting your *ROP Term NY* policy to a permanent life insurance policy of the company's choosing, up to the earlier of the end of the level-premium period or age 75.

• Available 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:** Waives policy premiums while the insured is totally disabled as defined in the rider
- **Child Rider:** Provides level term insurance on all eligible children of the primary insured

About United States 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 The United States Life Insurance Company in the City of New York (United States Life) as your insurance provider, you form a relationship with one of the industry's consistently highly rated performers.

Clients have been entrusting their hopes and dreams to United States Life for more than 100 years. The key to our success is simple — a steadfast commitment to our clients, their security and the protection of their assets. That commitment has been our highest priority for many years and continues to drive our business as we look to the future.