



# Max Accumulator+ II

An Individual Fixed Index Interest Flexible Premium Adjustable Life Insurance Policy  
Life Insurance Policy Illustration  
Rates Effective July 19, 2021

---

**Designed for**  
**Max Accum+ Client**  
**Client State: TX**

**Presented by**  
**Default Agent**  
**AL**

**Date Prepared**  
**August 27, 2021**

Life Insurance with **Optionality**<sup>®</sup> - *Your needs. Your choices. Your way.*

---

**Issued by:**

**American General Life Insurance  
Company**  
2727-A Allen Parkway  
Houston, TX 77019

Please read your illustration carefully. It is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums are affected under different assumptions. This illustration is not a contract and is not intended to predict actual performance. The Policy Form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of your insurance contract for purposes of application and interpretation.

This illustration may be subject to change, and does not constitute legal, tax or accounting advice from American General Life Insurance Company (AGL), its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult your attorney, tax advisor or accountant.

Issuing insurance company AGL is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company.

(Form ICC19-19646)



**TABLE OF CONTENTS** *(For Basic Illustration)*

***Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.***

Your Policy Highlights.....	Page 4
Your Narrative Summary.....	Page 5
Life Insurance Illustration Summary.....	Page 5
Policy Coverage Summary.....	Page 5
Your Numeric Summary ( <i>Signature Page</i> ).....	Page 7
Your Tabular Detail.....	Page 8
Illustration Assumptions For Non-Guaranteed Interest Rates.....	Page 15
Important Information About Your Illustration.....	Page 16
Interest Crediting.....	Page 17
Historical Graphs.....	Page 20
Min/Average/Max Historical Performance.....	Page 21
Historical Index Table.....	Page 22
Your Distribution Options.....	Page 23
Policy Loans.....	Page 23
Your Income for Life Rider.....	Page 24
Your Policy Features And Riders.....	Page 26
Key Terms And Definitions.....	Page 27
Your Policy Mechanics.....	Page 29
Your Transaction Charges and Expenses.....	Page 29
Tax And Compliance.....	Page 30



## CUSTOMIZABLE LIFE INSURANCE PROTECTION

# 5 REASONS

You might benefit from an accumulation-focused IUL product like

## Max Accumulator+ II

### 1. CASH VALUE ACCESS & RIDERS

Max Accumulator+ II allows you to accumulate cash value and take distributions as needed with an innovative combination of riders and cash access,<sup>1</sup> because life doesn't always go as planned.

### 2. TAX DIVERSIFICATION

It can help fuel supplemental retirement income that is generally tax free<sup>1</sup>.

### 3. VOLATILITY PROTECTION

It offers protection against market volatility, through global and domestic index interest crediting strategies.

### 4. COST STRUCTURE

Its affordable and transparent cost structure is designed to help generate optimal, cash value in good or bad years.

### 5. AGILE UNDERWRITING+ (AU+)<sup>2</sup>

It's faster and easier to acquire, thanks to AU+.

And policies with AU+ can still add the Accelerated Access Solution<sup>®</sup> (AAS) chronic illness rider!

<sup>1</sup> Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includible in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

<sup>2</sup> Agile Underwriting+ refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

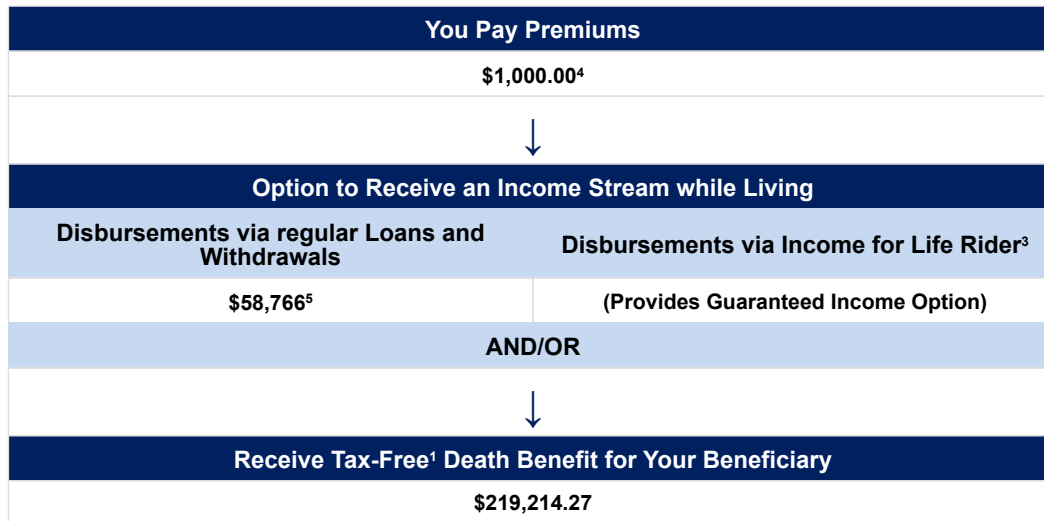


## YOUR POLICY HIGHLIGHTS

Your Max Accumulator+ II is an individual fixed index interest flexible premium adjustable life insurance policy. Since it is a life insurance policy, your beneficiaries may receive a **tax-free death benefit<sup>1</sup>** upon the insured's death, helping to protect your loved ones against financial uncertainty.

In addition to providing valuable life insurance protection, Max Accumulator+ II offers potential opportunities for you to receive benefits while living. These living benefits may be accessed through several means:

- **Distributions via policy loans and withdrawals** - Your cash accumulation can grow on a tax-deferred basis and you can potentially access it tax-free<sup>2</sup> for any purpose, such as supplementing retirement income or helping with education funding.
- **Distributions via a guaranteed income rider** - With the Accelerated Access Solution<sup>®</sup> (AAS) rider, you may receive benefits in the event of a qualifying chronic illness.



<sup>1</sup>Based on current tax laws. Death benefit may not always qualify as tax-free. See the Tax and Compliance section.

<sup>2</sup>Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

<sup>3</sup>Based on the factors used by the Company, it is possible that no benefit would be available under the rider. A one-time fee will apply when the rider is exercised. See the Income for Life Rider section.

<sup>4</sup>Initial planned premium.

<sup>5</sup>Assumes initial distribution amount at age 71 for 25 years. See Tabular Detail section.



## YOUR NARRATIVE SUMMARY

### Life Insurance Illustration Summary

Your Max Accumulator+ II is an individual fixed index interest flexible premium adjustable life insurance policy. This illustration is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums can be affected by different assumptions.

This hypothetical illustration is not a contract; it is for illustrative purposes only and should not be deemed a representation of past or future performance or a guarantee of future results. It is not complete or valid unless presented with all pages. For guaranteed elements and other important information, refer to Your Tabular Detail pages. AGL, its employees, agents and representatives do not render legal or tax advice and this illustration should not be construed as such. You should contact your own tax or legal advisor regarding the tax and other consequences, which may result from alternatives shown in this illustration. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

### Policy Coverage Summary

Initial Death Benefit (Specified Amount):	\$219,214.27
Initial Death Benefit Option:	Increasing through year 30
Initial Planned Premium:	\$1,000.00
Premium Mode:	Monthly
Death Benefit Guaranteed to:	Age 73
Policy In-Force To (based on current non-guaranteed assumptions):	Age 131
Loan Type:	Participating Loan
IRC 7702 Life Insurance Test:	Guideline Premium Test
Initial Guideline Level Premium:	\$12,000.00
Initial Guideline Single Premium:	\$62,192.42
Seven Pay Premium:	\$15,209.72
Annual Target Premium:	\$3,165.45
Monthly Guarantee Premium:	\$134.97

### Rider(s)

	Initial Premium	Initial Benefit
Dollar Cost Averaging Rider	N/A	See Riders Section
Income for Life Rider	N/A	See Distributions Section
Overloan Protection Rider	N/A	See Riders Section
Terminal Illness Accelerated Death Benefit Rider	See Riders Section	See Riders Section
Annual Premium Outlay	\$12,000.00	

**Input Modal Premium Schedule** .....Amounts below exclude any 1035 exchange/Lump sum premium listed above

To Year 31 .....	\$1,000.00
To Year 91 .....	\$0.00

There is no annual level premium that will guarantee the initial coverage to remain in effect for the term of the policy, while permitting the policy to continue to qualify as life insurance under the Internal Revenue Code.



## Important Disclosures

1. Life insurance is not an investment. You are purchasing a universal life insurance policy because you have a long term need for permanent life insurance.
2. All values contained in this Illustration are for illustrative purposes only. The primary purpose of life insurance is death benefit protection. Although life insurance provides a credited interest rate, it should not be considered an investment vehicle. Your insurance policy must meet certain requirements of the Internal Revenue Code to qualify as life insurance. Please consult your tax advisor regarding all tax considerations relating to your policy, including the Internal Revenue Code's limits on premiums that may be paid on life insurance policies, before purchasing or modifying your life insurance policy. The Company makes no representations or warranties that the values mentioned in this illustration, including projected values, accurately reflect Internal Revenue Code limits or other requirements.
3. You should review the product materials provided by AGL for this individual fixed index interest flexible premium adjustable life insurance policy.
4. You selected the premium shown in the illustration to show AGL how much premium you intend to pay or otherwise to be applied as premium, including but not limited to any funds from another insurer transferred pursuant to a Section 1035 Exchange under the Internal Revenue Code.
5. Premiums paid and amounts that may be credited to the policy may not be sufficient to cover the cost of insurance and/or administrative expenses. Paying less than the planned premium can have a negative impact on the policy and any guarantees. Reduced premium payments, loans, and/or withdrawals are examples of factors which could necessitate additional premiums to maintain your insurance coverage. If this illustration shows that you have the option to allow policy charges to be paid using non-guaranteed values or if the illustration shows a premium outlay of lesser amounts or shorter duration than the contract premium, if any, you may need to continue or resume premium outlays.
6. Changes in the non-guaranteed elements of your policy may affect the amount of your insurance benefits, the duration of your insurance coverage, and your policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the death benefit protection is no longer in effect, your policy will lapse and terminate unless more premiums are paid. At such time, you will have no insurance coverage.
7. **The equity index account provides benefits linked to an external equity index and does not participate directly in the equity index market.** While index interest credited to the policy is related to the performance of the underlying index, it is not an investment in that index. The actual amount of index interest credited to an index universal life insurance policy will vary based on the performance of the index, the interest rate environment, the cost of options, and other economic factors.
8. There will be substantial variation in both the timing and amount of index interest credited over the life of the policy.
9. Historical performance of the S&P 500® the ML Strategic Balanced Index® and the PIMCO Global Optima Index® should not be considered a representation of future performance for any of the index interest strategies in the policy.
10. You should review the Tabular Detail - Alternate Rate pages, which show the effect of changing the hypothetical crediting rates of the Index Accounts.
11. Max Accumulator+ II offers two types of policy loans as described in this illustration, and you are solely responsible for the selection of the loan type.
12. Cost of insurance rates, insurance amounts, charges, riders, and endorsements offered, along with other parameters, may vary depending on the agent through whom you purchase your policy.
13. Proper maintenance of the policy is essential, and it is recommended that you regularly review your policy. The only viable way to know if an index universal life insurance policy is meeting your needs is to review the policy's performance no less frequently than once a year. Annual reviews of your policy should include review of the annual statement and review of an in-force illustration you request, which you should review to determine whether any adjustments are necessary to your planned premium payments and to the allocation of your current crediting strategies, including index interest, and your review of any distributions to you under the policy.
14. The Policy Form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of your insurance contract for purposes of application and interpretation.



**Max Accumulator+ II**  
 Max Accum+ Client  
 Male; Age: 40; Preferred Non-Tobacco; TX  
 Initial Death Benefit: \$219,214; Increasing

**ALLOCATION**

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

**Your Numeric Summary**

Initial Annual Premium: \$12,000.00  
 Premium Mode: Monthly

Guaranteed Account Value Enhancement<sup>1</sup>  
 for all strategies: 0.10%

**Current Account Value Enhancement<sup>1</sup>**

Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Year	Age	Premium Outlay <sup>2</sup>	Cumulative Premium Outlay	Guaranteed Values based on		Non-Guaranteed Values <sup>3</sup> based on			
				Cash Surrender Value <sup>4</sup>	Death Benefit	Cash Surrender Value <sup>4</sup>	Death Benefit	Cash Surrender Value <sup>4</sup>	Death Benefit
				<b>Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate</b>  Blend Part Rate Acct (MLSB Index) 0.00%		<b>Mid-Point Charges Mid-Point Account Values Enhancement Mid-Point Rate</b>  See Illustration Assumptions for Non-Guaranteed Interest Rates section.		<b>Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate</b>  Blend Part Rate Acct (MLSB Index) 5.00%	
Year	Age	Premium Outlay <sup>2</sup>	Cumulative Premium Outlay	Cash Surrender Value <sup>4</sup>	Death Benefit	Cash Surrender Value <sup>4</sup>	Death Benefit	Cash Surrender Value <sup>4</sup>	Death Benefit
5	45	12,000	60,000	37,173	262,306	43,886	269,019	51,185	276,318
10	50	12,000	120,000	80,814	305,290	102,102	326,578	127,786	352,262
20	60	12,000	240,000	169,613	388,827	246,375	465,589	360,049	579,264
30	70	12,000	360,000	244,735	463,949	423,852	643,067	748,723	967,937
45	85	0	360,000	0	0	0	0	425,277	509,109
50	90	0	360,000	0	0	0	0	280,823	389,317

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.  
<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.  
<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.  
<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

I have reviewed the important disclosures immediately before this Numeric Summary. I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. Finally, I also understand the policy form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of my insurance contract for the purposes of application and interpretation.

Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

I certify that this illustration has been presented to the applicant, and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I understand the method used to allocate overhead expenses is the fully allocated method.

Agent's Signature \_\_\_\_\_ Date \_\_\_\_\_

Agent's Address \_\_\_\_\_



**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

			Guaranteed Values based on			Non-Guaranteed Values <sup>3</sup> based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Blend Part Rate Account    0.00%			Blend Part Rate Account    2.10%			Blend Part Rate Account    5.00%			
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit
1	41	12,000	8,670	2,532	227,884	10,309	4,171	229,524	10,334	4,196	0	229,549
2	42	12,000	17,307	11,169	236,522	20,835	14,697	240,050	21,185	15,047	0	240,400
3	43	12,000	25,916	19,778	245,130	31,583	25,445	250,797	32,579	26,441	0	251,793
4	44	12,000	34,512	28,593	253,726	42,555	36,637	261,770	44,542	38,624	0	263,757
5	45	12,000	43,092	37,173	262,306	53,759	47,840	272,973	57,104	51,185	0	276,318
<b>Subtotal</b>		<b>60,000</b>										
6	46	12,000	51,701	46,001	270,915	65,552	59,852	284,766	70,670	64,971	0	289,885
7	47	12,000	60,303	54,603	279,517	77,670	71,970	296,884	85,004	79,304	0	304,218
8	48	12,000	68,901	63,420	288,115	90,121	84,641	309,335	100,146	94,666	0	319,361
9	49	12,000	77,491	72,011	296,706	102,915	97,434	322,129	116,145	110,664	0	335,359
10	50	12,000	86,076	80,814	305,290	116,060	110,799	335,275	133,047	127,786	0	352,262
<b>Subtotal</b>		<b>120,000</b>										
11	51	12,000	94,642	90,477	313,856	129,414	125,249	348,628	150,751	146,586	0	369,965
12	52	12,000	103,182	100,113	322,396	143,103	140,034	362,317	169,423	166,354	0	388,637
13	53	12,000	111,689	109,497	330,903	157,126	154,934	376,340	189,107	186,915	0	408,322
14	54	12,000	120,156	119,060	339,370	171,492	170,396	390,706	209,861	208,765	0	429,075
15	55	12,000	128,576	128,576	347,791	186,212	186,212	405,426	231,746	231,746	0	450,961

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.





**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

			Guaranteed Values based on			Non-Guaranteed Values <sup>3</sup> based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Blend Part Rate Account      0.00%			Blend Part Rate Account      2.10%			Blend Part Rate Account      5.00%			
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit
<b>Subtotal</b>		<b>180,000</b>										
16	56	12,000	136,940	136,940	356,154	201,290	201,290	420,504	254,822	254,822	0	474,036
17	57	12,000	145,237	145,237	364,451	216,721	216,721	435,935	279,139	279,139	0	498,354
18	58	12,000	153,456	153,456	372,671	232,496	232,496	451,710	304,750	304,750	0	523,964
19	59	12,000	161,588	161,588	380,802	248,602	248,602	467,816	331,704	331,704	0	550,918
20	60	12,000	169,613	169,613	388,827	265,019	265,019	484,233	360,049	360,049	0	579,264
<b>Subtotal</b>		<b>240,000</b>										
21	61	12,000	177,995	177,995	397,209	282,261	282,261	501,475	390,371	390,371	0	609,585
22	62	12,000	186,233	186,233	405,448	299,865	299,865	519,079	422,294	422,294	0	641,508
23	63	12,000	194,311	194,311	413,525	317,832	317,832	537,047	455,899	455,899	0	675,113
24	64	12,000	202,204	202,204	421,418	336,164	336,164	555,378	491,273	491,273	0	710,488
25	65	12,000	209,894	209,894	429,108	354,861	354,861	574,076	528,508	528,508	0	747,722
<b>Subtotal</b>		<b>300,000</b>										
26	66	12,000	217,366	217,366	436,580	374,073	374,073	593,287	567,846	567,846	0	787,060
27	67	12,000	224,605	224,605	443,819	393,813	393,813	613,027	609,407	609,407	0	828,622
28	68	12,000	231,596	231,596	450,811	414,096	414,096	633,310	653,318	653,318	0	872,532
29	69	12,000	238,318	238,318	457,532	434,937	434,937	654,151	699,709	699,709	0	918,924

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

			Guaranteed Values based on				Non-Guaranteed Values <sup>3</sup> based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate				
			Blend Part Rate Account    0.00%			Blend Part Rate Account    2.10%			Blend Part Rate Account    5.00%				
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit	
30	70	12,000	244,735	244,735	463,949	456,351	456,351	675,566	748,723	748,723	0	967,937	
<b>Subtotal</b>		<b>360,000</b>											
L	31	71	0	243,691	182,412	243,988	468,264	408,074	478,314	790,044	729,854	-58,766	848,361
L	32	72	0	242,506	115,050	177,811	480,509	357,418	419,884	833,683	710,593	-58,766	818,971
L	33	73	0	241,150	42,229	106,346	493,103	304,279	358,521	879,787	690,962	-58,766	787,739
L	34	74	0	0	0	0	506,074	248,555	294,102	928,524	671,005	-58,766	754,572
L	35	75	0	0	0	0	519,452	190,144	226,506	980,084	650,776	-58,766	719,382
<b>Subtotal</b>		<b>360,000</b>											
L	36	76	0	0	0	0	533,274	128,945	155,609	1,034,683	630,353	-58,766	682,087
L	37	77	0	0	0	0	547,425	64,694	92,065	1,092,245	609,514	-58,766	664,126
L	38	78	0	0	0	0	0	0	0	1,152,915	588,251	-58,766	645,897
L	39	79	0	0	0	0	0	0	0	1,216,842	566,556	-58,766	627,398
L	40	80	0	0	0	0	0	0	0	1,284,179	544,414	-58,766	608,623
<b>Subtotal</b>		<b>360,000</b>											
L	41	81	0	0	0	0	0	0	0	1,355,075	521,800	-58,766	589,554
L	42	82	0	0	0	0	0	0	0	1,429,646	498,649	-58,766	570,132
L	43	83	0	0	0	0	0	0	0	1,508,019	474,899	-58,766	550,300

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values <sup>3</sup> based on									
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate						
Blend Part Rate Account    0.00%				Blend Part Rate Account    2.10%			Blend Part Rate Account    5.00%						
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit	
L	44	84	0	0	0	0	0	0	1,590,316	450,474	-58,766	529,990	
L	45	85	0	0	0	0	0	0	1,676,648	425,277	-58,766	509,109	
<b>Subtotal</b>			<b>360,000</b>										
L	46	86	0	0	0	0	0	0	1,767,080	399,155	-58,766	487,509	
L	47	87	0	0	0	0	0	0	1,861,647	371,920	-58,766	465,002	
L	48	88	0	0	0	0	0	0	1,960,343	343,326	-58,766	441,343	
L	49	89	0	0	0	0	0	0	2,063,109	313,070	-58,766	416,226	
L	50	90	0	0	0	0	0	0	2,169,876	280,823	-58,766	389,317	
<b>Subtotal</b>			<b>360,000</b>										
L	51	91	0	0	0	0	0	0	2,280,535	246,208	-58,766	360,235	
L	52	92	0	0	0	0	0	0	2,398,050	211,904	-58,766	307,826	
L	53	93	0	0	0	0	0	0	2,523,601	178,799	-58,766	254,507	
L	54	94	0	0	0	0	0	0	2,658,612	148,008	-58,766	201,180	
L	55	95	0	0	0	0	0	0	2,804,771	120,896	-58,766	148,944	
<b>Subtotal</b>			<b>360,000</b>										
L	56	96	0	0	0	0	0	0	2,963,120	158,360	0	158,360	
L	57	97	0	0	0	0	0	0	3,130,416	199,325	0	199,325	

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values <sup>3</sup> based on								
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate					
Blend Part Rate Account    0.00%				Blend Part Rate Account    2.10%			Blend Part Rate Account    5.00%					
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit
L	58	98	0	0	0	0	0	0	3,307,164	244,053	0	244,053
L	59	99	0	0	0	0	0	0	3,493,898	292,821	0	292,821
L	60	100	0	0	0	0	0	0	3,691,182	345,925	0	345,925
<b>Subtotal</b>		<b>360,000</b>										
L	61	101	0	0	0	0	0	0	3,899,614	403,682	0	403,682
L	62	102	0	0	0	0	0	0	4,119,821	466,428	0	466,428
L	63	103	0	0	0	0	0	0	4,352,471	534,524	0	534,524
L	64	104	0	0	0	0	0	0	4,598,265	608,353	0	608,353
L	65	105	0	0	0	0	0	0	4,857,946	688,323	0	688,323
<b>Subtotal</b>		<b>360,000</b>										
L	66	106	0	0	0	0	0	0	5,132,299	774,871	0	774,871
L	67	107	0	0	0	0	0	0	5,422,154	868,462	0	868,462
L	68	108	0	0	0	0	0	0	5,728,385	969,589	0	969,589
L	69	109	0	0	0	0	0	0	6,051,918	1,078,780	0	1,078,780
L	70	110	0	0	0	0	0	0	6,393,731	1,196,596	0	1,196,596
<b>Subtotal</b>		<b>360,000</b>										
L	71	111	0	0	0	0	0	0	6,754,856	1,323,635	0	1,323,635

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values <sup>3</sup> based on									
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate						
Blend Part Rate Account    0.00%				Blend Part Rate Account    2.10%			Blend Part Rate Account    5.00%						
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit	
L	72	112	0	0	0	0	0	0	7,136,385	1,460,535	0	1,460,535	
L	73	113	0	0	0	0	0	0	7,539,470	1,607,973	0	1,607,973	
L	74	114	0	0	0	0	0	0	7,965,329	1,766,670	0	1,766,670	
L	75	115	0	0	0	0	0	0	8,415,250	1,937,395	0	1,937,395	
<b>Subtotal</b>		<b>360,000</b>											
L	76	116	0	0	0	0	0	0	8,890,591	2,120,965	0	2,120,965	
L	77	117	0	0	0	0	0	0	9,392,789	2,318,251	0	2,318,251	
L	78	118	0	0	0	0	0	0	9,923,361	2,530,176	0	2,530,176	
L	79	119	0	0	0	0	0	0	10,483,910	2,757,727	0	2,757,727	
L	80	120	0	0	0	0	0	0	11,076,130	3,001,950	0	3,001,950	
<b>Subtotal</b>		<b>360,000</b>											
L	81	121	0	0	0	0	0	0	11,701,811	3,263,960	0	3,263,960	
L	82	122	0	0	0	0	0	0	12,362,964	3,545,060	0	3,545,060	
L	83	123	0	0	0	0	0	0	13,061,471	3,846,398	0	3,846,398	
L	84	124	0	0	0	0	0	0	13,799,444	4,169,313	0	4,169,313	
L	85	125	0	0	0	0	0	0	14,579,113	4,515,228	0	4,515,228	
<b>Subtotal</b>		<b>360,000</b>											

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Max Accumulator+ II**  
 Max Accum+ Client  
 Male; Age: 40; Preferred Non-Tobacco; TX  
 Initial Death Benefit: \$219,214; Increasing

**ALLOCATION**

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

**Your Tabular Detail**

Initial Annual Premium: \$12,000.00    Guaranteed Account Value Enhancement<sup>1</sup> all strategies: 0.10%    **Current Account Value Enhancement<sup>1</sup>**  
 Premium Mode: Monthly    Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values <sup>3</sup> based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account      0.00%			Blend Part Rate Account      2.10%			Blend Part Rate Account      5.00%			
Year	Age	Premium Outlay <sup>2</sup>	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Death Benefit	Accumulation Value	Cash Surrender Value <sup>4</sup>	Loans and Withdrawals	Death Benefit	
L	86	126	0	0	0	0	0	0	15,402,833	4,885,658	0	4,885,658	
L	87	127	0	0	0	0	0	0	16,273,093	5,282,211	0	5,282,211	
L	88	128	0	0	0	0	0	0	17,192,523	5,706,597	0	5,706,597	
L	89	129	0	0	0	0	0	0	18,163,900	6,160,634	0	6,160,634	
L	90	130	0	0	0	0	0	0	19,190,160	6,646,252	0	6,646,252	
<b>Subtotal</b>			<b>360,000</b>										
L	91	131	0	0	0	0	0	0	20,274,405	7,165,502	0	7,165,502	
<b>Total</b>			<b>360,000</b>										

L - Policy Loans; W - Policy Withdrawals

<sup>1</sup> Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

<sup>2</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

<sup>4</sup> The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



**Illustration Assumptions for Non-Guaranteed Interest Rates**

Index Interest Rate Selected									
Policy Year	Blend Participation Rate Account (Utilizing MLSB Index)		Global Blend Participation Rate Account (Utilizing PIMCO Index)		High Cap Rate Account (Utilizing S&P 500 Index)		High Bonus Rate Account (Utilizing S&P 500 Index)		Weighted Average
	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	
1+	5.00%	2.50%	6.00%	3.00%	6.20%	3.10%	5.11%	2.56%	5.00%



## Important Information About Your Illustration

### Guaranteed Values

This illustration demonstrates that the proposed policy, if issued as illustrated, will provide a Death Benefit of \$219,214 through Policy Year 33, Insured Age 73 would be paid upon the insured's death provided:

- The Owner timely pays the scheduled premiums due as shown in this illustration;
- The Owner elects no policy loans or withdrawals of cash values not otherwise shown in this illustration; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change of the death benefit option, addition/termination of any riders; receipt of an accelerated death benefit).

These events are not likely to occur. Actual results may be more or less favorable than those shown.

All guaranteed assumptions shown in this illustration are based upon any and all policy values and material changes as shown in the illustration and exclude the exercise of any riders/benefits or any assumptions demonstrated in any supplemental illustration attached to this illustration.

### Non-Guaranteed Values

Except where otherwise noted as "Guaranteed", accumulation values, cash values, death benefits, interest rates, loans and surrender values are "Non-Guaranteed". Non-guaranteed values and benefits are affected by elements including, but not limited to, interest crediting rates, cost of insurance charges, and policy charges.

### Assumptions and Changes in Assumptions

This illustration assumes that the currently illustrated non-guaranteed elements will not change during the years illustrated and that AGL receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. The non-guaranteed elements in the illustration are subject to change by AGL and are likely to change. It is possible that premiums will not be paid as assumed in this illustration.

Policy values and benefits may also be affected by the Owner's decisions to change elements, including but not limited to: amount of premium paid; timing of premium payments; lapse and reinstatement; loans; withdrawals; addition/termination of riders; and/or any other Owner-initiated contractual changes, such as increasing the death benefit, accelerating a death benefit, or changing the death benefit option.

### Periodic Review

An in-force illustration may be produced at any time after the policy has been in-force for one year.

### Underwriting

Agile Underwriting+ (AU+)

Agile Underwriting+ refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination. With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters below will start with the AU+ process and go through tele-interview.

Ages 0-50  
 Face amounts \$50,000 - \$1,000,000\*

Requirements may be different for different coverage amounts. In the event AGL is unable to make an underwriting decision based on the information available via the AU+ process, you will be moved to the fully underwritten process that will include an in-person paramedical examination.

\*If the amount of in-force coverage is greater than \$1,000,000, a new application for coverage cannot be available for AU+ review. If the amount of in-force coverage is less than \$1,000,000, a new application for coverage may only be available for AU+ review up to a total in-force and applied for amount of \$1,000,000.





## INTEREST CREDITING

The Accumulation Value in your Max Accumulator+ II policy is eligible for interest crediting through a flexible allocation of funds into one or more of the following accounts:

### Two Index Interest Participation Rate Accounts

The participation rate is the percentage of the annual increase in the index that will be used to calculate index interest. Index interest will vary year to year, depending upon the participation rates and changes in the index. The initial participation rate is guaranteed for the index account established on the Date of Issue. AGL may declare a new participation rate that will apply to each new index account and may be higher or lower than the initial participation rate. Once an index account is established, the participation rate will not change for that index account.

#### 1-Year Point-to-Point Index Blend Participation Rate Account

##### Utilizing ML Strategic Balanced Index®

Index Interest Rider with Participation Rate; (Form ICC15-15273)

The ML Strategic Balanced Index (“MLSB Index”) uses a rules-based, non-discretionary approach to blend equity (S&P 500 Index, excluding dividends) and fixed income (Merrill Lynch 10 Year US Treasury Futures Total Return Index) indices, while managing volatility with a cash position. By dynamically allocating exposures to equity, fixed income and cash, the MLSB Index seeks to reduce volatility in changing market environments and may provide consistent returns over time. It is important to note that volatility control measures seek to mitigate the impact of market downturns; however, they also lessen the impact of market upturns.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Participation Rate is 115.00%; guaranteed minimum participation rate of 15%
- One-year duration
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.65% after policy year 5.

#### 1-Year Point-to-Point Index Global Blend Participation Rate Account

##### Utilizing PIMCO Global Optima Index®

Index Interest Rider with Participation Rate; (Form ICC18-18276)

The PIMCO Global Optima Index (“PIMCO Index”) is a quantitative, rules-based index designed to capture upside from a diversified range of global equity and U.S. bond markets. The Index examines market behavior and volatility on a daily basis to determine what is believed to be an optimal allocation between equities and fixed income to provide upside potential while seeking to maintain a target volatility level of 7.5%. To help optimize returns in up markets, the Index may increase its equity allocation to as high as 100%. During periods of extremely high volatility, the Index may move some or all of its allocation to cash.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Index Participation Rate is 80.00%; guaranteed minimum participation rate of 15%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.30% after policy year 5

### Two Index Interest Cap Rate Accounts

The index cap limits the amount of interest that can be credited to the index account. Index interest will vary year to year, depending upon the index caps and changes in the S&P 500. The initial index cap is guaranteed for the index account established on the Date of Issue. AGL may declare a new index cap that will apply to each new index account and may be higher or lower than the initial index cap. Once an index account is established, the index cap will not change for that index account.



## 1-Year Point-to-Point Index High Cap Rate Account

### Utilizing S&P 500 Index

Index Interest Rider with Index Cap; (Form ICC15-15274)

This index is often regarded as the standard for broad stock market performance. It is used to measure the average stock price changes of the 500 most widely held large capitalization companies representing over 100 specific industry groups.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Index Cap Rate is 10.00%; guaranteed minimum cap rate of 3%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

## 1-Year Point-to-Point Index High Bonus Rate Account

### Utilizing S&P 500 Index

Index Interest Rider with Index Cap; (Form ICC15-15271)

- Even if the index performance is negative, index interest will be no less than 0.00%, however guaranteed interest will be credited daily to each account at a rate of 0.25% annually.
- Assumes the initial Index Cap Rate is 7.75%; guaranteed minimum cap rate of 3%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.60% after policy year 5.

## One Fixed Account

### Declared Interest Account

- Guaranteed at a rate of no less than 2.00% annually
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

Net premiums and loan repayments that are not designated to receive index interest will be placed in the Fixed Account. Your cash value is never invested directly in the stock market for any of the interest crediting selections.

New Index accounts can be established on any monthiversary day (“monthiversary day” is the same date of the month as the date of the month on which the policy was issued) if premiums are received on such day. Any premiums received between monthiversary days will be placed in an Interim Account and will receive excess interest. On each monthiversary, all or part of the money receiving excess interest will be rolled into one or more index and/or fixed accounts. The AVE will be applied on each anniversary.

Account Name	Interest Strategy	Underlying Index	Index Strategy
1-Yr Pt-to-Pt Fixed Index Interest Blend Participation Rate Account	Blend Participation Rate Strategy	ML Strategic Balanced Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Global Blend Participation Rate Account	Global Blend Participation Rate Strategy	PIMCO Global Optima Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Cap	High Cap Strategy	S&P 500 Index (excluding dividends)	Equity Index
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Bonus	High Bonus Strategy	S&P 500 Index (excluding dividends)	Equity Index
Fixed Account	Declared Interest Strategy	NA	NA

Interest crediting is based solely on the growth in your Fixed Account and/or selected index(s) interest accounts. Your Max Accumulator+ II policy also includes an additional interest bonus to your Accumulation Value after policy year 5 through an AVE.



Interest Strategy	Guaranteed Interest Rate	Cap Rate	Participation Rate	Current Non-Guaranteed Hypothetical Rate	Current Account Value Enhancement*
Blend Participation Rate Strategy (Utilizing MLSB Index)	0.00%	NA	115.00%	6.20%	0.65%
Global Blend Participation Rate Strategy (Utilizing PIMCO Index)	0.00%***	NA	80.00%	6.20%	0.30%
High Cap Strategy (Utilizing S&P 500)	0.00%	10.00%	NA	6.20%	0.10%
High Bonus Strategy (Utilizing S&P 500)	0.25%	7.75%	NA	5.11%	0.60%
Declared Interest Strategy	2.00%**	NA	NA	2.10%	0.10%

\*Current Account Value Enhancement (AVE) includes guaranteed AVE of 0.10%.

\*\*Minimum Guaranteed Interest Rate.

\*\*\*The Global Blend Participation Rate Strategy (Utilizing PIMCO Index) does not provide for guaranteed interest.



## Historical Graphs

The following chart reflects the 20-year historical hypothetical annualized current non-guaranteed index parameters for the 1-year point-to-point returns of the Blend Participation Rate Strategy, the Global Blend Participation Rate Strategy, High Bonus Strategy, and the Core Cap Strategy from the end of December 2001 to the end of December 2020 against the actual historical S&P 500 Index returns.

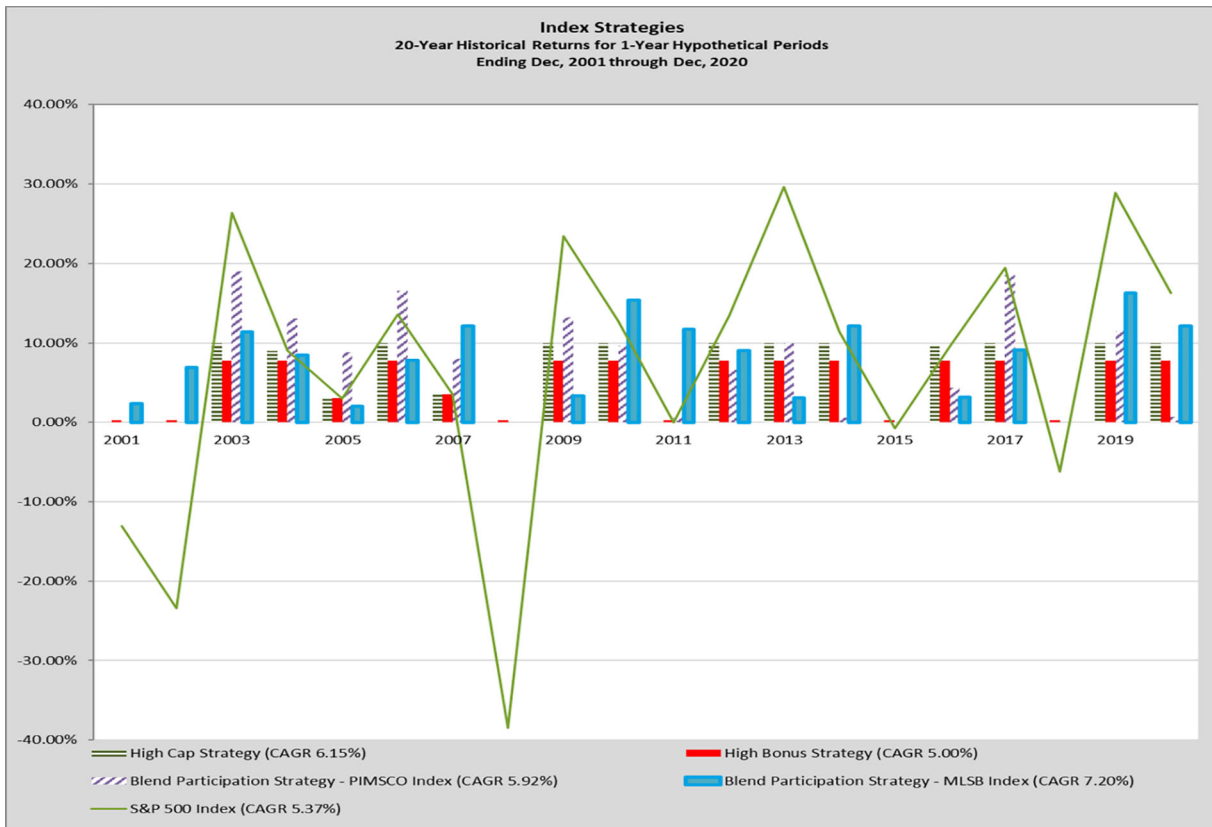
The MLSB Index was created in August 2014. Levels for the index prior to August, 2014 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical MLSB Index where positive.] The chart below compares the hypothetical Blend Participation Rate Account (Utilizing MLSB Index) strategy to the actual S&P 500 Index historical returns.

The PIMCO Index was created in October of 2017. Levels for the index prior to October 2017 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Global Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical PIMCO Index where positive.] The chart below compares the hypothetical Global Blend Participation Rate Account (Utilizing PIMCO Index) strategy to the actual S&P 500 Index historical returns.

Past performance is not indicative of future performance. Actual performance may vary, perhaps materially, from the performance set forth herein.

1-Year Point-to-Point Index Blend Participation Rate Account (Utilizing ML Strategic Balanced Index)	Current Participation Rate: 115% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Global Blend Participation Rate Account (Utilizing PIMCO Global Optima Index)	Current Participation Rate: 80% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Index High Cap Rate Account (Utilizing S&P 500 Index)	Current Cap Rate: 10.00% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Index High Bonus Rate Account (Utilizing S&P 500 Index)	Current Cap Rate: 7.75% Guaranteed Minimum Interest Rate: 0.25%

Historical performance does not take into consideration the Account Value Enhancement feature.





**INDEX INTEREST ILLUSTRATED**

The Maximum Hypothetical Non-Guaranteed Index Interest Rates used in this illustration are shown below. These rates are based on certain regulatory requirements (including but not limited to requirements in Actuarial Guideline 49-A) and are based on the historical performance of hypothetical benchmark index accounts. The hypothetical benchmark index accounts are one-year point-to-point index accounts that use the S&P 500 Index (without dividends) and that has a 100% participation rate, a 0% interest floor, and an index cap as prescribed by applicable regulations. The historical performance is measured using an approach that averages the performance of these hypothetical accounts using all 25-year look back periods over the last 66 years.

The averages of past performance can be calculated using a number of different, reasonable methods, yielding different historical averages. The minimum historical performance, average historical performance, and maximum historical performance of the hypothetical benchmark index account over this period of time, as calculated by AGL in the way as required by applicable rules, are shown in the table below:

<b>Hypothetical Historical Account Performance</b>				
<b>Interest Strategy</b>	<b>Minimum Historical Performance</b>	<b>Average Historical Performance</b>	<b>Maximum Historical Performance</b>	<b>Maximum Hypothetical Non-Guaranteed Index Interest Rate</b>
Participation Rate Strategy <i>(Utilizing MLSB Index)</i>	3.93%	6.20%	7.71%	6.20%
Participation Rate Strategy <i>(Utilizing PIMCO Index)</i>	3.93%	6.20%	7.71%	6.20%
High Cap Strategy <i>(Utilizing S&amp;P 500)</i>	3.93%	6.20%	7.71%	6.20%
High Bonus Strategy <i>(Utilizing S&amp;P 500)</i>	3.45%	5.11%	6.44%	5.11%

The Historical Performance is not intended as an indication of future performance and is not guaranteed. The Owner's actual results may be better or worse than those shown, perhaps materially.



## HISTORICAL INDEX CHANGES AND HYPOTHETICAL INTEREST RATES

The table below, for the most recent 20-year period, shows the actual historical index changes and the corresponding hypothetical interest rates that would have applied for each Index Account assuming that the index parameters each year were the same as the current values for these parameters:

Period		1-Yr Pt-to-Pt Blend Participation Rate Account (Utilizing MLSB Index) Participation Rate: 115%		1-Yr Pt-to-Pt Participation Rate Account (Utilizing PIMCO Index) Participation Rate: 80%		1-Yr Pt-to-Pt Index High Cap Account (Utilizing S&P 500) Cap Rate: 10.00%		1-Yr Pt-to-Pt Index High Bonus Account (Utilizing S&P 500) Cap Rate: 7.75%	
Begin Date	End Date	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited
12/31/2000	12/31/2001	2.07%	2.38%	-5.33%	0.00%	-13.04%	0.00%	-13.04%	0.25%
12/31/2001	12/31/2002	6.00%	6.90%	-4.16%	0.00%	-23.37%	0.00%	-23.37%	0.25%
12/31/2002	12/31/2003	9.89%	11.37%	23.74%	18.99%	26.38%	10.00%	26.38%	7.75%
12/31/2003	12/31/2004	7.32%	8.42%	16.30%	13.04%	8.99%	8.99%	8.99%	7.75%
12/31/2004	12/31/2005	1.74%	2.00%	11.01%	8.80%	3.00%	3.00%	3.00%	3.00%
12/31/2005	12/31/2006	6.81%	7.83%	20.72%	16.58%	13.62%	10.00%	13.62%	7.75%
12/31/2006	12/31/2007	10.57%	12.16%	9.98%	7.98%	3.53%	3.53%	3.53%	3.53%
12/31/2007	12/31/2008	-0.36%	0.00%	-11.45%	0.00%	-38.49%	0.00%	-38.49%	0.25%
12/31/2008	12/31/2009	2.92%	3.35%	16.48%	13.18%	23.45%	10.00%	23.45%	7.75%
12/31/2009	12/31/2010	13.39%	15.40%	12.05%	9.64%	12.78%	10.00%	12.78%	7.75%
12/31/2010	12/31/2011	10.17%	11.70%	0.70%	0.56%	0.00%	0.00%	0.00%	0.25%
12/31/2011	12/31/2012	7.82%	9.00%	8.31%	6.65%	13.41%	10.00%	13.41%	7.75%
12/31/2012	12/31/2013	2.68%	3.08%	12.44%	9.95%	29.60%	10.00%	29.60%	7.75%
12/31/2013	12/31/2014	10.52%	12.09%	0.69%	0.55%	11.39%	10.00%	11.39%	7.75%
12/31/2014	12/31/2015	-1.41%	0.00%	-3.60%	0.00%	-0.73%	0.00%	-0.73%	0.25%
12/31/2015	12/31/2016	2.73%	3.14%	5.41%	4.33%	9.54%	9.54%	9.54%	7.75%
12/31/2016	12/31/2017	7.95%	9.14%	23.14%	18.51%	19.42%	10.00%	19.42%	7.75%
12/31/2017	12/31/2018	-2.93%	0.00%	-6.47%	0.00%	-6.24%	0.00%	-6.24%	0.25%
12/31/2018	12/31/2019	14.18%	16.31%	14.35%	11.48%	28.88%	10.00%	28.88%	7.75%
12/31/2019	12/31/2020	10.52%	12.10%	0.82%	0.66%	16.26%	10.00%	16.26%	7.75%
<b>Compound Annual Average</b>			<b>7.20%</b>		<b>5.92%</b>		<b>6.15%</b>		<b>5.00%</b>



## Your Distribution Options

### POLICY LOANS

Your Max Accumulator+ II policy offers two types of loans: Standard Loans and Participating Loans. Only one type of loan can be on a policy at any given time. You may switch between Standard and Participating loans a maximum of 3 times during the life of the policy. After the 10<sup>th</sup> policy anniversary, Preferred Loans are available. During the Allocation Restriction Period, Standard Loans are not available to switch to Participating Loans.

#### Standard Loans

For a Standard Loan the amount of the loan will be deducted proportionately based on the Accumulation Value in each Index Account, the Declared Interest Account, and the Interim Account. The annual loan interest for Standard Loans is due in advance. The annual loan interest rate for Standard Loans is 2.91% (equal to an effective rate of 3.00% paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. Standard Loan balances are not eligible for Account Value Enhancement.

#### Preferred Loans

After the 10<sup>th</sup> policy anniversary, your Max Accumulator+ II provides a preferred rate to your Standard Loan, or a Preferred Loan option. For a Preferred Loan, the amount of the loan will be deducted proportionately according to the Standard Loan rules. The annual loan interest for Preferred Loans is due in advance. The annual loan interest rate for Preferred Loans will be no less than 1.96% and no more than 2.15% (equal to an effective rate of not less than 2.00% and no more than 2.25% respectively, paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. The Preferred Loan available is restricted to a policy year maximum of 10.00% of the Accumulation Value at the beginning of the policy year.

#### Participating Loans

For a Participating Loan, the amount of the loan will not be deducted and will remain in the existing interest accounts. The loan amount will continue to be eligible for Index Interest as if no loan had been taken from the policy. The annual loan interest for Participating Loans is due in advance. The annual loan interest rate for Participating Loans is declared monthly and will be no more than 7.40% (equal to an effective rate of 8.00% paid at the end of the policy year). The participating loan rate used in this illustration is 4.50% paid in arrear, equal to 4.31% paid in advance.

There is a risk associated with Participating Loans because an Index Account's actual credited rate could be less than the Participating Annual Interest Rate. The use of Participating Loans could potentially result in policy lapse if poor index performance among the indices is sustained. Participating Loans do not include participation in AGL's profits or surplus through receipt of dividends.

Under some circumstances policy loans and withdrawals are taxable. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

#### Overloan Protection Rider (Form 07620)

This optional rider guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Cash Value.

The tax consequences of the Overloan Protection Rider have not been determined by the IRS or the courts, and it is possible that the IRS could assert that the outstanding loan balance should be treated as a taxable distribution when the Overloan Protection Rider is exercised. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and *Specified Amount Reductions in the Tax and Compliance section*.



<b>Standard Loans (Not qualified as Preferred)</b>	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	3.00%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	3.00%
<b>Standard Loans (Qualified as Preferred)</b>	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	2.20%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	2.00%
<b>Participating Loans</b>	
Interest Credited - Guaranteed	0.00%
Interest Charged - Guaranteed	8.00%
Interest Credited - Non-Guaranteed Current	Varies by Year
Interest Charged - Non-Guaranteed Current	4.50%

**YOUR INCOME FOR LIFE RIDER\***  
 (Form 15996)

Your Max Accumulator+ II policy includes an Income-for-Life Rider\*, allowing you, upon your election, to receive a guaranteed income stream based on your current Cash Value at the time of election, if exercised, subject to rider terms and conditions.

Upon exercise of the rider, a one-time charge will be deducted from your Cash Value and will vary depending on your age, face amount, risk class, policy duration at the time of exercise, and gender. The one-time charge is a non-guaranteed amount that will be assessed upon election of the rider, not to exceed a guaranteed maximum.

The guaranteed income payments may be received monthly, quarterly, semi-annually, or annually. An annual fee of \$25 will be assessed for modes other than annual.

Eligibility requirements for the rider:

- Between 55 and 85 years of age at the time of election
- Have had the policy in-force for no less than 10 years
- Must not have received any accelerated benefits such as from the Accelerated Access Solution
- Terminate all other existing riders on the base policy except Select Income Rider and Overloan Protection Rider
- Pay off in full any existing loan balances at the date of the election
- Resulting income must not be less than a minimum level set in your rider at the time of exercise

If this benefit is exercised, your death benefit will be converted to a level option, if it is not already set at that option. While the rider is in effect, you may not change the policy to an increasing death benefit option. Additionally, allocation of your policy's Cash Value will be determined by AGL upon exercise of the rider.

You may terminate the rider at any time.

While this rider is in effect, no further premiums may be paid into the policy, no distributions may be taken out, and no face amount changes may be elected. The policy's specified amount will be revised on a periodic basis automatically to the minimum allowable under Section 7702 of the Internal Revenue Code. If at any point while the rider is in effect any deduction due to the rider or the policy is greater than the policy's cash value at the time, an amount will be added to the cash value. You will continue to receive benefits under the rider until the earliest date of the following, at which time no further benefits will be payable: death, lapse of the policy, surrender of the policy, maturity of the policy, or your written request to terminate the rider.

The Rider Expense Charge and the initial Installment Payment depend on the amount of Cash Value you have at the time of rider election. Any Installment Payment must exceed the Minimum Installment Payment on the Rider Schedule page.





The following is a hypothetical representation of how the Income for Life rider is available through the Max Accumulator+ II policy.

Assumptions:

- Male Age 45
- Standard Non-Tobacco Premium Class
- \$1,000,000 face amount
- Exercises Income for Life rider at attained age 65

Account Value = \$565,103

Surrender Charge = \$0

Rider Expense Charge Percentage = 6.965%

Rider Expense Charge =  $(\$565,103 - \$0) \times 6.965\% = \$39,359$

Account Value = \$565,103

Surrender Charge = \$0

Rider Expense Charge = \$39,359

Rider Annuity Factor = .04909

Initial Installment Payment =  $(\$565,103 - \$0 - \$39,359) \times .04909 = \$25,809$

Generally, the Company does not intend to report the benefits as taxable income based on the Company's current interpretation of tax law. However, under specific scenarios the benefits may be taxable to the recipient. The tax reporting may change based on future IRS guidance. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

\*This rider may not be approved for issue in all states. The Income for Life Rider requires that the policy use Guideline Premium as the Death Benefit Compliance Test. You may choose to instead use the Cash Value Accumulation Test, but if you do so, the Rider will not be issued with your policy, and any references to the Rider that are used in this illustration will not be applicable to your policy.



## Your Policy Features and Riders

The following are brief descriptions of the Benefits and/or Riders that appears in this illustration. The Benefits and/or Riders are subject to certain requirements and limitations that are not contained within these explanations. For a full description of the Benefits and/or Riders, please refer to the Policy and Riders.

<b>Monthly Guarantee Premium (MGP)</b>	<p>The Monthly Guarantee Premium (MGP) provision can prevent the policy from lapsing when the cash surrender value of the policy falls to zero or below. The policy will not terminate during the guarantee period if the total premium paid equals or exceeds the sum of the Monthly Guarantee Premiums from the date of issue plus any partial surrenders and any increase in the loan amount since the date of issue.</p> <p>Please note it is imperative that the minimum premium is paid to avoid policy lapse. <b>If a policy with MGP lapses, the guarantee will terminate.</b> This guarantee cannot be reinstated after your policy lapses. Significant “catch-up” premium would be required as part of the reinstatement cost, assuming reinstatement is available. The guarantee period is shown on your policy schedule.</p> <p>After the guarantee period, the policy will lapse if there is not sufficient value to keep it in force. The MGP does not provide additional policy value or Death Benefit proceeds. There is no charge for this provision. All premium payments are subject to restrictions under federal tax laws.</p>
<b>Option to Extend Coverage</b>	<p>Your policy matures at age 121. The policy will automatically extend coverage to the date of the Insured's death unless the Owner elects to terminate the policy and receive the Cash Surrender Value. If coverage is extended, coverage under any riders will terminate. No further deductions for policy charges will be deducted from the Accumulation Value. No additional premiums may be made unless additional premiums are necessary to keep the policy in force. The tax consequences of extending the Maturity Date beyond the termination date of the CSO Mortality Tables are unclear.</p>
<b>Income for Life Rider (Form 15996)</b>	<p>The Income for Life Rider is available to convert Cash Value into guaranteed income, subject to the rider terms and conditions. It can be exercised between ages 55-85. Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits in your particular circumstances. See Your Income for Life Rider for full terms and conditions.</p>
<b>Overloan Protection Rider (Form 07620)</b>	<p>The Overloan Protection Rider is an optional rider that guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Account Value. The rider benefit can be activated at or after the later of attained age of 75 or the 15th policy anniversary. See Overloan Protection Rider for full details.</p>
<b>Terminal Illness Accelerated Death Benefit Rider (Form ICC13-13601)</b>	<p>This rider provides advance access to a qualified portion of the Death Benefit if the insured is certified by a physician as being terminally ill with a limited life expectancy, of 24 months or less from the date of request of the Accelerated Benefit. There is no charge unless you receive a benefit; you will then be charged a one-time administrative fee, and a lien will be placed against future policy benefits and will be deducted upon the final Death Benefit payment.</p>
<b>Dollar Cost Averaging Rider (Form ICC18-18004)</b>	<p>Your Max Accumulator+ II policy includes the Dollar Cost Averaging (DCA) Rider which allows the allocation of lump sum payments (both 1035s and non 1035s) to your chosen Index Interest Accounts over a number of months, so that the entire payment is not based upon the market performance of only one date. It is your choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest.</p> <p>The DCA Rider creates an additional account (“DCA Account”) that will remain on the policy for the life of the contract. Interest is credited monthly to the DCA Account using the annual effective DCA Account Interest Rate, compounded daily. The amount of interest credited is determined by the Company, currently 2.10% but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. The transfers will be made in installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day (if the lump sum payment is received on an Allocation Day, the transfer would be made immediately). Note that transfers from the DCA Account to the declared interest account are not permitted.</p>



## Key Terms and Definitions

### Accumulation Value

The Accumulation Value is the cash accumulation component of the proposed policy. It reflects net premiums received, withdrawals made, expenses charged, cost of insurance deducted and interest credited. The Accumulation Value can be positive, negative, or zero. The amount shown in the illustration is as of the end of the policy year.

### Account Value Enhancement

A persistency bonus available that is credited to the index accounts or fixed account after policy year 5. This is in addition to the crediting earned through the index strategy.

### Alternate Hypothetical Rate

Alternate Hypothetical Rate means that values are calculated assuming that for each account, the non-guaranteed hypothetical rate is equal to the lesser of the current non-guaranteed interest rate for the Fixed Account and the Maximum Non-Guaranteed Hypothetical Index Interest Rate for the account.

### Cash Surrender Value

The Cash Surrender Value is the amount available to the policy owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest and may be zero. The amount shown in the illustration is as of the end of the policy year.

### Cash Value

The Cash Value of this policy is equal to the Accumulation Value minus the applicable surrender charge, if any. The amount shown in the illustration is as of the end of the policy year.

### Cost of Insurance Charges

The basis for calculating the cost of insurance for the policy and any riders added to the policy is outlined in the policy.

### Cumulative Premium Outlay

Cumulative Premium Outlay is the total Premium Outlay from Date of Issue through the end of the policy year shown.

### Current Charges

Current Charges are calculated based on current expense charges and current cost of insurance rates for the policy and any riders. These rates and charges are not guaranteed and are subject to change by the Company.

### Current Non-Guaranteed Hypothetical Rate

See Index Interest Illustrated section.

### Death Benefit

The death benefit is the amount of money payable to the beneficiary if the Insured dies while the policy is in force. The Initial Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions. The amount shown in the illustration is as of the end of the policy year.

### Guaranteed Charges

Guaranteed Charges are calculated based on guaranteed maximum expense charges and guaranteed maximum cost of insurance rates for the policy and any riders as specified in the policy.

### Guaranteed Values

The guaranteed values are calculated based on the guaranteed interest rates, the guaranteed maximum cost of insurance rates, the guaranteed maximum expense charges, and the guaranteed account value enhancement rates specified in the policy.

### Incontestability

We rely on the statements made in the application. These statements are considered representations and not warranties. Outside of exceptions listed in your contract, We cannot contest this policy after it has been in force for two years.

### Income-for-Life Value

See Income-for-Life Rider section.

### Lapse

Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable.

### Loans and Withdrawals

Policy loans can be taken at any time while the policy is in force. Annual loan interest is assessed at the start of the policy year. Refer to the policy for more information about policy loans. Withdrawals represent amounts withdrawn from the policy which are not loans. The loans and withdrawals shown in the illustration are assumed to be paid as of the beginning of the period for the selected Disbursement Mode. The illustration shows the sum of all loans and withdrawals taken in a policy year.

### Maximum Non-Guaranteed Hypothetical Index Interest Rate

See Index Interest Illustrated section. The Maximum Non-Guaranteed Hypothetical Index Interest Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be better or worse than shown.

### Mid-Point Account Value Enhancement

The Mid-Point Account Value Enhancement for an account is a non-guaranteed account value enhancement that is equal to the average of the applicable Guaranteed Account Value Enhancement and Current Account Value Enhancement for such account.

### Mid-Point Charges

The Mid-Point Charges are non-guaranteed charges that are calculated using the average of the rates used to calculate Guaranteed Charges and Current Charges.



### Mid-Point Rate

The Mid-Point Rate for an account is a non-guaranteed hypothetical rate that is equal to the average of the applicable Guaranteed Interest Rate and Current Non-Guaranteed Hypothetical Rate for such account.

### Monthly Charges

This represents the sum of the Cost of Insurance amount, Monthly Administration Fee amount, Monthly Expense Charge amount, and any applicable rider charges for each month illustrated.

### Net Annual Loan Interest Credited

This represents interest credited to the Accumulation Value offset by policy loans. These amounts may be credited at a different rate than those values not offset by policy loans.

### Net Outlay

Net Outlay shows the Premium Outlay less any loans and withdrawals taken during a policy year.

### Non-Guaranteed Interest Rate

The Non-Guaranteed Interest Rate used in this illustration is the user selected interest rate(s) up to the Maximum Current Non-Guaranteed Hypothetical Rates for each Interest Account. The Non-Guaranteed Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be better or worse than shown.

### Non-Guaranteed Values

Non-guaranteed values means that values are calculated based on non-guaranteed hypothetical rates, current cost of insurance rates for the policy and any riders, current expense charges, and non-guaranteed account value enhancement rates.

### Partial Surrenders/Withdrawals

This represents the amount withdrawn from the policy.

### Premium Class

#### Preferred Non-Tobacco

Significantly better than average mortality risk and a non-user of tobacco and/or other products that contain nicotine.

### Premium Expense Charge

See Your Transaction Charges and Expenses section.

### Premium Loads

This represents the Premium Expense Charge amount assessed for each Premium Outlay payment.

### Premium Mode

The Premium Mode is the frequency selected for recurring premiums.

### Premium Outlay

Premium outlay is the amount the Owner plans to pay for the policy. It is equal to planned premium payments and loan repayments. This illustration assumes that the Company receives all premiums and loan repayments in time to be processed on the first day of each modal period.

### Surrender Charges

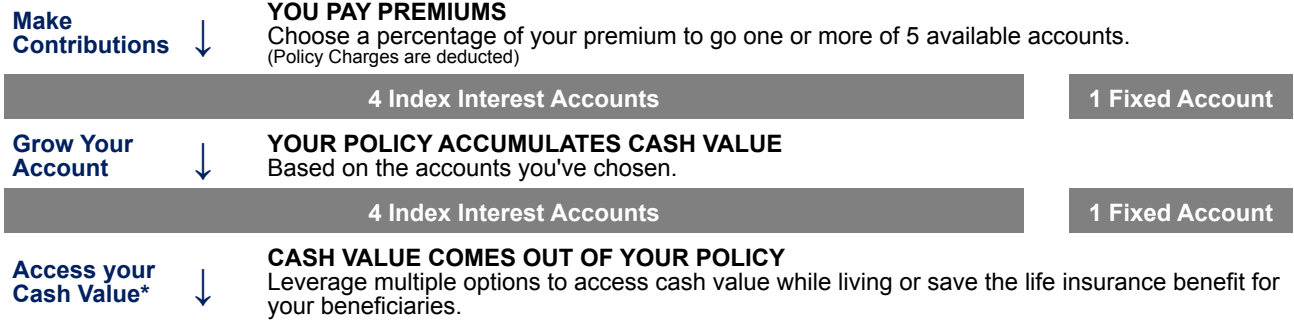
A surrender charge will be applied when the policy is surrendered or the specified amount is reduced during the surrender charge period. If the specified amount is increased, the increased portion is subject to a new surrender charge period. The initial surrender charge period is 14 years. Refer to the policy for more information about Surrender Charges.

### Year and Age

Year is the policy year; Age is the Insured's age at the Date of Issue plus on the Insured's nearest birthday the number of years the policy is assumed to have been in force.



## Your Policy Mechanics



\*Under current federal tax law, partial withdrawals are reportable to the policy owner and may also be taxable. See Tax and Compliance section.

## Your Transaction Charges and Expenses

### Cost of Insurance (COI)

Each month AGL deducts charges from the policy's Accumulation Value to cover the expenses and costs of providing the policy benefits. The cost of insurance rates will ultimately depend on the outcome of the underwriting process and may vary significantly from what is shown in this illustration.

### Premium Load

Policy Years 1-10: Current Charge of 6.50%; Maximum Charge of 18 %  
 Policy Years 11+: Current Charge of 7.50%; Maximum Charge of 18 %

### Monthly Charges

#### Monthly Administration Fee

Non-Guaranteed Current Charge - \$10.00  
 Maximum Charge - \$20.00

#### Monthly Expense Charge

The Monthly Expense Charge for the Specified Amount is deducted during the lifetime of the policy and is applied to the amount of any allowable increase in the Specified Amount following the increase.

### Surrender Charges

Surrender charges apply if you surrender your policy in years 1-14. Surrender charges vary by sex, premium class, age, and policy duration.

### Interest Adjusted Indices

	Net Payment	Cost Index	Surrender	Cost Index
	10 Yr	20 Yr	10 Yr	20 Yr
Guaranteed Basis	45.60	40.60	22.35	24.07
Current Basis	42.72	34.46	8.28	4.68



## Tax and Compliance

<b>Definition of Life Insurance</b>	<p>Section 7702 of the Internal Revenue Code requires that a policy meet one of the two tests, the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) in order to qualify as life insurance. The computation to determine compliance with either of these tests is complex and specific questions should be directed to your tax advisor.</p> <p>In general, the GPT requires the policy must meet the criteria in order to qualify as life insurance. First the cumulative premiums paid cannot exceed, on any date, the greater of the guideline single premium and the cumulative guideline annual premiums to date. Second, the ongoing relationship between the cash value on the policy and the death benefit is restricted.</p> <p>CVAT, as an alternative test, generally requires that the policy's cash surrender value can at no time exceed the net single premium needed to fund the death benefit provided under the policy in order to qualify as life insurance.</p> <p>Unless otherwise provided by your specific life insurance policy, both of the tests are available. Once the definition of life insurance test is selected at issue, it cannot be changed.</p>
<b>Modified Endowment Contract</b>	<p>The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% tax penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, the Owner should discuss the transaction with his insurance, legal, and/or tax advisors.</p>
<b>MEC Status</b>	<p>Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.</p> <p>Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.</p>
<b>Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions</b>	<p>Policy loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent, they exceed the Owner's basis in the policy.</p> <p>Generally, withdrawals and surrenders from a policy that is not a MEC are not taxable until the amount withdrawn or surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy.</p> <p>When there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years.</p>
<b>Policy Changes and Extending Coverage</b>	<p>The Company will not permit a change to the policy that would result in the policy not meeting the definition of life insurance under section 7702 of the Internal Revenue Code. The 2017 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described in this Illustration, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2017 CSO Mortality Tables are unclear. After the insured reaches the attained age of 121, this policy may not qualify as life insurance under the federal income tax definition of life insurance and may be subject to adverse tax consequences. The Owner should consult with a personal tax advisor about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables.</p>
<b>Replacement of Existing Insurance</b>	<p>If the Owner is purchasing a new life insurance policy that will replace an existing policy or if the Owner is using the funds from one policy to pay all or part of the premiums on a new policy, make sure that these actions are in the Owner's best interest. Many times it will be in the Owner's best interest to keep or modify an existing policy. Depending upon the type of policies involved, the Owner should gather information to compare such things as: premiums, guaranteed interest rates, surrender charges, policy fees and expenses, cash surrender values, contract provisions, company financial strength, and tax consequences. Ultimately, it is the Owner's decision whether to proceed with the transaction.</p>



## Max Accumulator+ II

Max Accum+ Client  
Male; Age: 40; Preferred Non-Tobacco; TX  
Initial Death Benefit: \$219,214; Increasing

### ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

#### **Policy Assignment**

During the lifetime of the Insured, unless restricted by federal tax law, you may assign the policy as security for an obligation, subject to approval by any irrevocable beneficiary. Your right to assign this the policy may be limited by the method chosen to pay Death Benefit Proceeds. We will not be bound by an assignment unless it is received In Writing at the Company's Home Office. Your rights and those of any other person referred to in the policy will be subject to the assignment. The assignment, unless you specify otherwise, will take effect on the date that you signed the notice of assignment, subject to any payments made or actions taken by AGL before such assignment is received. Two copies of the assignment must be submitted. AGL will retain one copy and return the other. AGL will not be responsible for the validity or tax consequences of any assignment.

#### **AGL not Providing Legal or Tax Advice**

This material is not intended or written by AGL to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties imposed on the taxpayer. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice from an independent tax advisor.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. After the first policy year, you should periodically request an in-force illustration from your insurance producer to monitor your policy's performance in light of any tax law changes. Your actual taxes may be different from what is illustrated.



## Index Disclosures

### Index Disclosure for the S&P 500

The S&P 500 is a product of S&P Dow Jones Indices LLC and has been licensed for use by American General Life Insurance Company (AGL).

The life insurance products underwritten and issued by AGL are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or their respective third party licensors. Neither S&P Dow Jones Indices nor its third party licensors make any representation or warranty, express or implied, to the owners of AGL's products or any member of the public regarding the advisability of paying premiums for AGL's products particularly or the ability of the S&P 500 to track general stock market performance. S&P Dow Jones Indices and its third party licensors' only relationship to AGL with respect to the S&P 500 is the licensing of the S&P 500 and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its third party licensors. The S&P 500 is determined, composed and calculated by S&P Dow Jones Indices or its third party licensors without regard to AGL or its products. S&P Dow Jones Indices and its third party licensors have no obligation to take the needs of AGL or the owners of its products into consideration in determining, composing or calculating the S&P 500. S&P Dow Jones Indices and its third party licensors are not responsible for and have not participated in the determination of the prices, and amount of AGL's products or the timing of the issuance or sale of AGL's products or in the determination or calculation of the equation by which AGL's products may be cash surrendered or may pay an insurance benefit. S&P Dow Jones Indices and its third party licensors have no obligation or liability in connection with the administration or marketing of AGL's products. There is no assurance that insurance products based in whole or in part on the S&P 500 will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR ITS THIRD PARTY LICENSORS GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATIONS, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATIONS (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND ITS THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND ITS THIRD PARTY LICENSORS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AGL, OWNERS OF ITS PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE MARKS, THE S&P 500 OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR ITS THIRD PARTY LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AGL, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Standard & Poor's, S&P, and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC, and Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to S&P Dow Jones Indices LLC and have been sublicensed for use for certain purposes by AGL.





## Max Accumulator+ II

Max Accum+ Client  
Male; Age: 40; Preferred Non-Tobacco; TX  
Initial Death Benefit: \$219,214; Increasing

## ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

### Index Disclosure for the ML Strategic Balanced Index®

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices - the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

Important Note: The ML Strategic Balanced Index embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by AGL. AGL’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes the AGL’s purchase of financial instruments for purposes of meetings its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”). Indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are Intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed. Without BofA Merrill Lynch’s prior written approval. The products of licensee American General Life Insurance Company have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index (the “Index”) is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”. S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

### Index Disclosure for the PIMCO Global Optima Index® Strategy

The PIMCO Global Optima Index® (the “Index”) is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use for certain purposes by American General Life Insurance Company (the “Company”) with respect to this life insurance (“the Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index.

PIMCO does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the Product owner, the Company, or any member of the public regarding the advisability of purchasing annuities generally or the Product particularly, the legality of the Product under applicable federal securities, state insurance and tax laws, the ability of the Product to track the performance of the Index, any other index or benchmark or general fixed income market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by the Company, the Product, Product owners, or any other person or entity. PIMCO does not provide investment advice to the Company with respect to the Product, to the Product, or to Product owners.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability with respect to the Product.

The Licensed PIMCO Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The PIMCO Indices rely on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the PIMCO Indices. The constituents of the Licensed PIMCO Indices include: MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs.



## Max Accumulator+ II

Max Accum+ Client  
Male; Age: 40; Preferred Non-Tobacco; TX  
Initial Death Benefit: \$219,214; Increasing

## ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

THIS PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY [LICENSEE]. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN PRODUCTS GENERALLY OR IN THIS PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS PRODUCT OR THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS PRODUCT IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS PRODUCT.

ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE PRODUCT, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote any product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without prior written permission of MSCI.

SPDR® S&P 500® ETF Trust (SPY ETF), SPDR® S&P® MidCap 400 ETF Trust (MDY ETF), and iShares Core U.S. Aggregate Bond ETF (AGG ETF) are constituents of the PIMCO Global Optima Index®. S&P® and SPDR® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); iShares™ is a registered trademark of BlackRock Fund Advisors or BlackRock, Inc. and its subsidiaries, collectively, the "ETF Trademark Owners." The PIMCO Global Optima Index® is not sponsored, endorsed, sold, or promoted by the ETF Trademark Owners. The ETF Trademark Owners make no representations or warranties to the owners of products utilizing the PIMCO Global Optima Index or any member of the public regarding the advisability of purchasing a product utilizing the PIMCO Global Optima Index. The ETF Trademark Owners have no obligation or liability in connection with the operation, marketing, trading or sale of the PIMCO Global Optima Index.



**TABLE OF CONTENTS** *(Supplemental Illustration)*

*Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.*

Supplemental Illustration: Loans and Withdrawals.....	Page 2 of 9
Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return.....	Page 6 of 9



## Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$12,000.00  
 Premium Mode: Monthly  
 Disbursement Mode: Monthly  
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy  
 Current Loan Interest Charge: 4.50%  
 Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals <sup>2</sup>					
Year	Age	Premium Outlay <sup>1</sup>	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
1	41	12,000	12,000	0	0	0	4,196	229,549
2	42	12,000	12,000	0	0	0	15,047	240,400
3	43	12,000	12,000	0	0	0	26,441	251,793
4	44	12,000	12,000	0	0	0	38,624	263,757
5	45	12,000	12,000	0	0	0	51,185	276,318
<b>Subtotal</b>		<b>60,000</b>						
6	46	12,000	12,000	0	0	0	64,971	289,885
7	47	12,000	12,000	0	0	0	79,304	304,218
8	48	12,000	12,000	0	0	0	94,666	319,361
9	49	12,000	12,000	0	0	0	110,664	335,359
10	50	12,000	12,000	0	0	0	127,786	352,262
<b>Subtotal</b>		<b>120,000</b>						
11	51	12,000	12,000	0	0	0	146,586	369,965
12	52	12,000	12,000	0	0	0	166,354	388,637
13	53	12,000	12,000	0	0	0	186,915	408,322
14	54	12,000	12,000	0	0	0	208,765	429,075
15	55	12,000	12,000	0	0	0	231,746	450,961
<b>Subtotal</b>		<b>180,000</b>						
16	56	12,000	12,000	0	0	0	254,822	474,036
17	57	12,000	12,000	0	0	0	279,139	498,354
18	58	12,000	12,000	0	0	0	304,750	523,964
19	59	12,000	12,000	0	0	0	331,704	550,918
20	60	12,000	12,000	0	0	0	360,049	579,264
<b>Subtotal</b>		<b>240,000</b>						
21	61	12,000	12,000	0	0	0	390,371	609,585
22	62	12,000	12,000	0	0	0	422,294	641,508
23	63	12,000	12,000	0	0	0	455,899	675,113
24	64	12,000	12,000	0	0	0	491,273	710,488
25	65	12,000	12,000	0	0	0	528,508	747,722
<b>Subtotal</b>		<b>300,000</b>						
26	66	12,000	12,000	0	0	0	567,846	787,060
27	67	12,000	12,000	0	0	0	609,407	828,622

<sup>1</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>2</sup> Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$12,000.00  
 Premium Mode: Monthly  
 Disbursement Mode: Monthly  
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy  
 Current Loan Interest Charge: 4.50%  
 Current Loan Interest Credited: Varies by Year

Year	Age	Premium Outlay <sup>1</sup>	Loans and Withdrawals <sup>2</sup>					
			Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
28	68	12,000	12,000	0	0	0	653,318	872,532
29	69	12,000	12,000	0	0	0	699,709	918,924
30	70	12,000	12,000	0	0	0	748,723	967,937
<b>Subtotal</b>		<b>360,000</b>						
31	71	0	-58,766	1,424	0	60,190	729,854	848,361
32	72	0	-58,766	4,135	0	123,090	710,593	818,971
33	73	0	-58,766	6,968	0	188,824	690,962	787,739
34	74	0	-58,766	9,929	0	257,519	671,005	754,572
35	75	0	-58,766	13,023	0	329,307	650,776	719,382
<b>Subtotal</b>		<b>360,000</b>						
36	76	0	-58,766	16,257	0	404,329	630,353	682,087
37	77	0	-58,766	19,636	0	482,731	609,514	664,126
38	78	0	-58,766	23,167	0	564,663	588,251	645,897
39	79	0	-58,766	26,857	0	650,286	566,556	627,398
40	80	0	-58,766	30,714	0	739,765	544,414	608,623
<b>Subtotal</b>		<b>360,000</b>						
41	81	0	-58,766	34,744	0	833,275	521,800	589,554
42	82	0	-58,766	38,956	0	930,996	498,649	570,132
43	83	0	-58,766	43,357	0	1,033,119	474,899	550,300
44	84	0	-58,766	47,957	0	1,139,842	450,474	529,990
45	85	0	-58,766	52,764	0	1,251,372	425,277	509,109
<b>Subtotal</b>		<b>360,000</b>						
46	86	0	-58,766	57,787	0	1,367,925	399,155	487,509
47	87	0	-58,766	63,037	0	1,489,727	371,920	465,002
48	88	0	-58,766	68,523	0	1,617,016	343,326	441,343
49	89	0	-58,766	74,257	0	1,750,038	313,070	416,226
50	90	0	-58,766	80,248	0	1,889,052	280,823	389,317
<b>Subtotal</b>		<b>360,000</b>						
51	91	0	-58,766	86,509	0	2,034,327	246,208	360,235
52	92	0	-58,766	93,053	0	2,186,146	211,904	307,826
53	93	0	-58,766	99,891	0	2,344,802	178,799	254,507
54	94	0	-58,766	107,037	0	2,510,605	148,008	201,180

<sup>1</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>2</sup> Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$12,000.00  
 Premium Mode: Monthly  
 Disbursement Mode: Monthly  
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy  
 Current Loan Interest Charge: 4.50%  
 Current Loan Interest Credited: Varies by Year

Year	Age	Premium Outlay <sup>1</sup>	Loans and Withdrawals <sup>2</sup>					
			Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
55	95	0	-58,766	114,505	0	2,683,875	120,896	148,944
<b>Subtotal</b>		<b>360,000</b>						
56	96	0	0	120,885	0	2,804,760	158,360	158,360
57	97	0	0	126,330	0	2,931,090	199,325	199,325
58	98	0	0	132,020	0	3,063,110	244,053	244,053
59	99	0	0	137,966	0	3,201,077	292,821	292,821
60	100	0	0	144,181	0	3,345,257	345,925	345,925
<b>Subtotal</b>		<b>360,000</b>						
61	101	0	0	150,675	0	3,495,932	403,682	403,682
62	102	0	0	157,461	0	3,653,393	466,428	466,428
63	103	0	0	164,554	0	3,817,947	534,524	534,524
64	104	0	0	171,965	0	3,989,912	608,353	608,353
65	105	0	0	179,711	0	4,169,623	688,323	688,323
<b>Subtotal</b>		<b>360,000</b>						
66	106	0	0	187,805	0	4,357,428	774,871	774,871
67	107	0	0	196,264	0	4,553,692	868,462	868,462
68	108	0	0	205,104	0	4,758,796	969,589	969,589
69	109	0	0	214,342	0	4,973,138	1,078,780	1,078,780
70	110	0	0	223,997	0	5,197,135	1,196,596	1,196,596
<b>Subtotal</b>		<b>360,000</b>						
71	111	0	0	234,086	0	5,431,220	1,323,635	1,323,635
72	112	0	0	244,629	0	5,675,849	1,460,535	1,460,535
73	113	0	0	255,648	0	5,931,497	1,607,973	1,607,973
74	114	0	0	267,162	0	6,198,659	1,766,670	1,766,670
75	115	0	0	279,196	0	6,477,855	1,937,395	1,937,395
<b>Subtotal</b>		<b>360,000</b>						
76	116	0	0	291,771	0	6,769,626	2,120,965	2,120,965
77	117	0	0	304,913	0	7,074,538	2,318,251	2,318,251
78	118	0	0	318,646	0	7,393,184	2,530,176	2,530,176
79	119	0	0	332,998	0	7,726,183	2,757,727	2,757,727
80	120	0	0	347,997	0	8,074,180	3,001,950	3,001,950
<b>Subtotal</b>		<b>360,000</b>						

<sup>1</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>2</sup> Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$12,000.00  
 Premium Mode: Monthly  
 Disbursement Mode: Monthly  
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy  
 Current Loan Interest Charge: 4.50%  
 Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals <sup>2</sup>					
Year	Age	Premium Outlay <sup>1</sup>	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
81	121	0	0	363,671	0	8,437,852	3,263,960	3,263,960
82	122	0	0	380,052	0	8,817,903	3,545,060	3,545,060
83	123	0	0	397,170	0	9,215,073	3,846,398	3,846,398
84	124	0	0	415,059	0	9,630,131	4,169,313	4,169,313
85	125	0	0	433,753	0	10,063,885	4,515,228	4,515,228
<b>Subtotal</b>		<b>360,000</b>						
86	126	0	0	453,290	0	10,517,175	4,885,658	4,885,658
87	127	0	0	473,707	0	10,990,882	5,282,211	5,282,211
88	128	0	0	495,043	0	11,485,926	5,706,597	5,706,597
89	129	0	0	517,341	0	12,003,266	6,160,634	6,160,634
90	130	0	0	540,642	0	12,543,909	6,646,252	6,646,252
<b>Subtotal</b>		<b>360,000</b>						
91	131	0	0	564,994	0	13,108,903	7,165,502	7,165,502
<b>Total</b>		<b>360,000</b>						

<sup>1</sup> A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

<sup>2</sup> Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

<sup>3</sup> This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

### Initial Non-Guaranteed Crediting Rate

Initial Annual Premium: \$12,000.00 Blend Participation Rate Account (Utilizing MLSB Index): 5.00% Current Account Value Enhancement<sup>1</sup> 0.65%  
 Premium Mode: Monthly

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay <sup>2</sup>	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
1	41	12,000	12,000	10,334	4,196	229,549	0.00%	1,812.91%
2	42	12,000	12,000	21,185	15,047	240,400	0.00%	300.37%
3	43	12,000	12,000	32,579	26,441	251,793	0.00%	135.60%
4	44	12,000	12,000	44,542	38,624	263,757	0.00%	81.60%
5	45	12,000	12,000	57,104	51,185	276,318	0.00%	56.13%
<b>Subtotal</b>		<b>60,000</b>	<b>60,000</b>					
6	46	12,000	12,000	70,670	64,971	289,885	0.00%	41.77%
7	47	12,000	12,000	85,004	79,304	304,218	0.00%	32.70%
8	48	12,000	12,000	100,146	94,666	319,361	0.00%	26.57%
9	49	12,000	12,000	116,145	110,664	335,359	0.49%	22.20%
10	50	12,000	12,000	133,047	127,786	352,262	1.14%	18.97%
<b>Subtotal</b>		<b>120,000</b>	<b>120,000</b>					
11	51	12,000	12,000	150,751	146,586	369,965	1.74%	16.50%
12	52	12,000	12,000	169,423	166,354	388,637	2.20%	14.58%
13	53	12,000	12,000	189,107	186,915	408,322	2.55%	13.05%
14	54	12,000	12,000	209,861	208,765	429,075	2.85%	11.82%
15	55	12,000	12,000	231,746	231,746	450,961	3.09%	10.82%
<b>Subtotal</b>		<b>180,000</b>	<b>180,000</b>					
16	56	12,000	12,000	254,822	254,822	474,036	3.25%	9.99%
17	57	12,000	12,000	279,139	279,139	498,354	3.39%	9.30%
18	58	12,000	12,000	304,750	304,750	523,964	3.52%	8.72%
19	59	12,000	12,000	331,704	331,704	550,918	3.62%	8.22%
20	60	12,000	12,000	360,049	360,049	579,264	3.72%	7.80%
<b>Subtotal</b>		<b>240,000</b>	<b>240,000</b>					
21	61	12,000	12,000	390,371	390,371	609,585	3.81%	7.45%
22	62	12,000	12,000	422,294	422,294	641,508	3.91%	7.14%
23	63	12,000	12,000	455,899	455,899	675,113	3.98%	6.89%
24	64	12,000	12,000	491,273	491,273	710,488	4.05%	6.66%
25	65	12,000	12,000	528,508	528,508	747,722	4.11%	6.46%
<b>Subtotal</b>		<b>300,000</b>	<b>300,000</b>					
26	66	12,000	12,000	567,846	567,846	787,060	4.17%	6.29%

\* A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

Under some circumstances policy loans and withdrawals are taxable. Refer to the heading *Policy Loans, Surrenders and Specified Amount Reductions in the Tax and Compliance* section.

This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.





## Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

### Initial Non-Guaranteed Crediting Rate

Initial Annual Premium: \$12,000.00 Blend Participation Rate Account (Utilizing MLSB Index): 5.00% Current Account Value Enhancement<sup>1</sup> 0.65%  
 Premium Mode: Monthly

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay <sup>2</sup>	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR	
27	67	12,000	12,000	609,407	609,407	828,622	4.23%	6.14%	
28	68	12,000	12,000	653,318	653,318	872,532	4.28%	6.01%	
29	69	12,000	12,000	699,709	699,709	918,924	4.33%	5.89%	
30	70	12,000	12,000	748,723	748,723	967,937	4.38%	5.80%	
<b>Subtotal</b>		<b>360,000</b>	<b>360,000</b>						
L	31	71	0	-58,766	790,044	729,854	848,361	4.45%	5.18%
L	32	72	0	-58,766	833,683	710,593	818,971	4.50%	5.12%
L	33	73	0	-58,766	879,787	690,962	787,739	4.56%	5.07%
L	34	74	0	-58,766	928,524	671,005	754,572	4.61%	5.01%
L	35	75	0	-58,766	980,084	650,776	719,382	4.66%	4.97%
<b>Subtotal</b>		<b>360,000</b>	<b>66,172</b>						
L	36	76	0	-58,766	1,034,683	630,353	682,087	4.71%	4.92%
L	37	77	0	-58,766	1,092,245	609,514	664,126	4.75%	4.96%
L	38	78	0	-58,766	1,152,915	588,251	645,897	4.79%	5.00%
L	39	79	0	-58,766	1,216,842	566,556	627,398	4.83%	5.03%
L	40	80	0	-58,766	1,284,179	544,414	608,623	4.87%	5.07%
<b>Subtotal</b>		<b>360,000</b>	<b>-227,656</b>						
L	41	81	0	-58,766	1,355,075	521,800	589,554	4.90%	5.09%
L	42	82	0	-58,766	1,429,646	498,649	570,132	4.94%	5.13%
L	43	83	0	-58,766	1,508,019	474,899	550,300	4.97%	5.16%
L	44	84	0	-58,766	1,590,316	450,474	529,990	5.00%	5.18%
L	45	85	0	-58,766	1,676,648	425,277	509,109	5.04%	5.22%
<b>Subtotal</b>		<b>360,000</b>	<b>-521,484</b>						
L	46	86	0	-58,766	1,767,080	399,155	487,509	5.07%	5.24%
L	47	87	0	-58,766	1,861,647	371,920	465,002	5.09%	5.26%
L	48	88	0	-58,766	1,960,343	343,326	441,343	5.12%	5.29%
L	49	89	0	-58,766	2,063,109	313,070	416,226	5.15%	5.31%
L	50	90	0	-58,766	2,169,876	280,823	389,317	5.17%	5.32%
<b>Subtotal</b>		<b>360,000</b>	<b>-815,312</b>						
L	51	91	0	-58,766	2,280,535	246,208	360,235	5.18%	5.34%
L	52	92	0	-58,766	2,398,050	211,904	307,826	5.20%	5.33%

\* A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

Under some circumstances policy loans and withdrawals are taxable. Refer to the heading *Policy Loans, Surrenders and Specified Amount Reductions in the Tax and Compliance* section.

This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

### Initial Non-Guaranteed Crediting Rate

Initial Annual Premium: \$12,000.00 Blend Participation Rate Account (Utilizing MLSB Index): 5.00% Current Account Value Enhancement<sup>1</sup> 0.65%  
 Premium Mode: Monthly

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay <sup>2</sup>	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L 53	93	0	-58,766	2,523,601	178,799	254,507	5.23%	5.32%
L 54	94	0	-58,766	2,658,612	148,008	201,180	5.25%	5.32%
L 55	95	0	-58,766	2,804,771	120,896	148,944	5.28%	5.32%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 56	96	0	0	2,963,120	158,360	158,360	5.32%	5.32%
L 57	97	0	0	3,130,416	199,325	199,325	5.35%	5.35%
L 58	98	0	0	3,307,164	244,053	244,053	5.38%	5.38%
L 59	99	0	0	3,493,898	292,821	292,821	5.41%	5.41%
L 60	100	0	0	3,691,182	345,925	345,925	5.44%	5.44%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 61	101	0	0	3,899,614	403,682	403,682	5.46%	5.46%
L 62	102	0	0	4,119,821	466,428	466,428	5.49%	5.49%
L 63	103	0	0	4,352,471	534,524	534,524	5.53%	5.53%
L 64	104	0	0	4,598,265	608,353	608,353	5.55%	5.55%
L 65	105	0	0	4,857,946	688,323	688,323	5.58%	5.58%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 66	106	0	0	5,132,299	774,871	774,871	5.60%	5.60%
L 67	107	0	0	5,422,154	868,462	868,462	5.63%	5.63%
L 68	108	0	0	5,728,385	969,589	969,589	5.64%	5.64%
L 69	109	0	0	6,051,918	1,078,780	1,078,780	5.67%	5.67%
L 70	110	0	0	6,393,731	1,196,596	1,196,596	5.69%	5.69%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 71	111	0	0	6,754,856	1,323,635	1,323,635	5.71%	5.71%
L 72	112	0	0	7,136,385	1,460,535	1,460,535	5.73%	5.73%
L 73	113	0	0	7,539,470	1,607,973	1,607,973	5.75%	5.75%
L 74	114	0	0	7,965,329	1,766,670	1,766,670	5.77%	5.77%
L 75	115	0	0	8,415,250	1,937,395	1,937,395	5.78%	5.78%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 76	116	0	0	8,890,591	2,120,965	2,120,965	5.80%	5.80%
L 77	117	0	0	9,392,789	2,318,251	2,318,251	5.82%	5.82%
L 78	118	0	0	9,923,361	2,530,176	2,530,176	5.83%	5.83%

\* A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

Under some circumstances policy loans and withdrawals are taxable. Refer to the heading *Policy Loans, Surrenders and Specified Amount Reductions in the Tax and Compliance* section.

This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



## Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

### Initial Non-Guaranteed Crediting Rate

Initial Annual Premium: \$12,000.00 Blend Participation Rate Account (Utilizing MLSB Index): 5.00% Current Account Value Enhancement<sup>1</sup> 0.65%  
 Premium Mode: Monthly

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay <sup>2</sup>	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L 79	119	0	0	10,483,910	2,757,727	2,757,727	5.85%	5.85%
L 80	120	0	0	11,076,130	3,001,950	3,001,950	5.86%	5.86%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 81	121	0	0	11,701,811	3,263,960	3,263,960	5.88%	5.88%
L 82	122	0	0	12,362,964	3,545,060	3,545,060	5.89%	5.89%
L 83	123	0	0	13,061,471	3,846,398	3,846,398	5.90%	5.90%
L 84	124	0	0	13,799,444	4,169,313	4,169,313	5.92%	5.92%
L 85	125	0	0	14,579,113	4,515,228	4,515,228	5.93%	5.93%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 86	126	0	0	15,402,833	4,885,658	4,885,658	5.94%	5.94%
L 87	127	0	0	16,273,093	5,282,211	5,282,211	5.95%	5.95%
L 88	128	0	0	17,192,523	5,706,597	5,706,597	5.96%	5.96%
L 89	129	0	0	18,163,900	6,160,634	6,160,634	5.97%	5.97%
L 90	130	0	0	19,190,160	6,646,252	6,646,252	5.98%	5.98%
<b>Subtotal</b>		<b>360,000</b>	<b>-1,109,140</b>					
L 91	131	0	0	20,274,405	7,165,502	7,165,502	5.99%	5.99%
<b>Total</b>		<b>360,000</b>	<b>-1,109,140</b>					

\* A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

Under some circumstances policy loans and withdrawals are taxable. Refer to the heading *Policy Loans, Surrenders and Specified Amount Reductions* in the *Tax and Compliance* section.

This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

**Name: Max Accum+ Client M/40**

**Company/ Product: AG - American General/ Max Accumulator+ II IUL (July 2021)**

**Product Warning(s)**

- Maturity Extension Rider is not valid for the state of Texas. Rider turned off.
- The Core Cap Rate entered (5.25%) is greater than the maximum of 5.11%. The Core Cap Rate was reset to the maximum.

# Client Input Summary

Company: AG - American General

August 27, 2021

Product: Max Accumulator+ II IUL (July 2021)

## Insured

Client Name	Max Accum+ Client
Sex	Male
Age	40
Class	Preferred Non-Tobacco
Temporary Flat Extra	1 to 76 - 0
Permanent Flat Extra	0
State of Issue <!-- 820 -->	Texas
FOR TERM CONVERSION AVAILABILITY, PLEASE EMAIL CONVERSION.ELIGIBILITY@AIG.COM	

## Solve For

Solve For	Income Solve
Face Amount	Min Face (No MEC or Guideline Violation)
Premium	1 to 36 - 1,000 37 to 91 - 0

## Index Strategy

Allocation	  Allocation
Blend Participation Rate Account - MLSB	100
Global Blend Par Rate Account - PIMCO	0
High Bonus Rate Account - S&P 500	0
High Cap Rate Account - S&P 500 <!-- Index B -->	0
Declared Interest - Fixed Account	0
Total Allocation % MUST EQUAL 100%	100
Max Illustrative Rate	Maximum Illustrative Rate
Blend Participation Rate Account - MLSB (Max)	6.20%
Global Blend Participation Rate Account - PIMCO (Max)	6.20%
High Bonus Rate Account - S&P 500 (Max)	5.11%
High OR Cap Rate Account – S&P 500 (Max) <!-- Index B -->	6.20%
>	
Declared Interest - Fixed Account	2.10%
Current Persistency Bonus	Current Persistency Bonus
Blend Participation Rate Account - MLSB (CPB)	0.65%
Global Blend Participation Rate Account - PIMCO (CPB)	0.30%
High Bonus Rate Account - S&P 500 (CPB)	0.60%
High OR Cap Rate Account – S&P 500 (CPB) <!-- Index B -->	0.10%
>	
Declared Interest - Fixed Account	0.10%
Current Cap Rate	Current Cap Rate
Blend Participation Rate Account - MLSB (Cap)	NA
Global Blend Participation Rate Account - PIMCO (Cap)	NA
High Bonus Rate Account - S&P 500 (Cap)	7.75%
High OR Cap Rate Account – S&P 500 (Cap) <!-- Index B -->	10.00%
>	
Current Participation Rate	Current Participation Rate

# Client Input Summary

Company: AG - American General

August 27, 2021

Product: Max Accumulator+ II IUL (July 2021)

## Index Strategy

Blend Participation Rate Account - MLSB (Par)	115%
Global Blend Participation Rate Account - PIMCO (Par)	80%
High Bonus Rate Account - S&P 500 (Par)	NA
High OR Cap Rate Account – S&P 500 (Par) <!-- Index B -->	NA
Guaranteed Minimum	 Guaranteed Minimum
Blend Participation Rate Account - MLSB (Min)	0.00%
Global Blend Participation Rate Account - PIMCO (Min)	0.00%
High Bonus Rate Account - S&P 500 (Min)	0.25%
High OR Cap Rate Account – S&P 500 (Min) <!-- Index B -->	0.00%
Declared Interest - Fixed Account (Min)	2.00%
Illustrative Rate	Illustrative Rate
Blend Participation Rate Account - MLSB (Rate)	1 to 81 - 5.00
Global Blend Participation Rate Account - PIMCO (Rate)	1 to 81 - 6.00
High Bonus Rate Account - S&P 500 (Rate)	1 to 81 - 5.25
High Cap Rate Account - S&P 500 (Rate) <!-- Index B Not NY -->	1 to 81 - 6.20

## Disbursements

Disbursements	Y
Disbursement Option	Loans
Loan Type	Participating Loan
Participating Loan Rate	4.5
Pay Loan Interest	Borrow from policy
Disb. Target Surr Value	0
Disb. Target Year/Age	Age
Age	121
Increasing Payout Adjustment	N
Disbursement Mode	Monthly
Start Age	71
Years	25

## Policy Options

Solve Illustrative Basis	Current
Death Benefit Option	1 to 91 - Increasing
Face Amount Reduction	Y
Premium Payment Mode	Monthly
Death Benefit Compliance Test	Guideline
External 1035 Deposit Month	1
External 1035 Loan Balance	0
External 1035 Cost Basis	0
Internal 1035 Loan Balance	0
Internal 1035 Cost Basis	0
Loan Type	Participating Loan

# Client Input Summary

Company: AG - American General

August 27, 2021

Product: Max Accumulator+ II IUL (July 2021)

## Policy Options

External Lump Sum Amount	1 to 91 - 0
Internal Lump Sum Amount	1 to 91 - 0
Revised Illustration?	N
Financial Institution?	N

## Riders

Accelerated Access Solution	N
Terminal Illness Rider	Y
Maturity Extension Rider	Y
Waiver of Monthly Deduction	N
Waiver of Specified Premium Rider	N
Accidental DB	N
Child Insurance Benefit	N
Select Income Rider	N

## Reports

NAIC Compliant Illustration?	Y
IRR Report?	Y
Agent Pages?	N
Summary Page?	N
Policy Costs and Benefits Report?	N

## Agent Info

Agent Name	Default Agent
Agent State	Alabama