

New 2017 CSO* Max Accumulator+!

The American General Life Insurance Company (AGL) is excited to share our updated growth-focused Index Universal Life (IUL) insurance product: **Max Accumulator+**, effective today! **

Product Features and Updates

In addition to offering upside potential and downside protection, client-controlled premiums and allocations, the updated 2017 CSO product includes:

- **Reduced Premium Loads:** decrease -2.5% across most ages / durations
- **Transparent and affordable cost-structure:** to help generate optimal, stable income in good or bad years
- **Strong Cash Value Potential:** top tier product performance for cash accumulation and income distribution
- **Fast exam-free underwriting:** available with our non-med program
- **Attractive fixed Account Value Enhancement** in years 6+ regardless of market performance (also known as persistency bonus)
- **Flexible access to cash and benefits:** through policy loans or a combination of innovative riders
- **Includes two proprietary index options with volatility control**

Transition Rules

- Applications received **July 29, 2019** and after, will automatically receive new Max Accumulator+ IUL rates and features unless the old product is specifically requested.
- Applications received after **September 20, 2019** will only receive the new Max Accumulator+ IUL rates and the old Max Accumulator+ will no longer be able to be requested.
- Reissue requests to new plan will not be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.
- Applications for the old Max Accumulator+ product received in good order on or prior to September 20, 2019 must be paid and inforce by **December 31, 2019** or a new illustration will be required and the new Max Accumulator+ product will be issued.

Questions?

Contact your AIG Life Sales Representative, or call:
+1 800.677.3311

- Option 2 for Agent
- Option 3 for BGA or IMO

Non-Med UW Materials

Supporting guide and promotional flyers available on:

- RetireStronger.com/MaxIUL
- aig.com/MaxIUL

Training and Marketing

> Product Highlights

> Product Training PPT

> Power Up with IUL

* (CSO) Commissioners' Standard Ordinary Mortality Tables

** CSO 2017 Max Accumulator+ is not currently available in California or New York

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