

# AGL/USL

## Free Look and Grace Period by Product



	Product	Free Look Period (Applies to all policies including replacements unless otherwise noted)	Grace Period
Term	Select-a-Term	<b>NY:</b> 10 days <b>All Other States:</b> 10 days (30 days for Replacements)	<b>CA:</b> 60 days <b>All Other States:</b> 31 days
	AG Ultra One	<b>All States:</b> 10 days	
GUL IUL VUL	Secure Lifetime GUL 3	<b>All States:</b> 10 days	<b>All States:</b> 61 days
	Value+ Protector		
	Max Accumulator+	<b>CA:</b> 10 days to age 60, 30 days for age 60 and above <b>FL:</b> 14 days <b>ND:</b> 20 days <b>PA:</b> 10 days (45 days for Replacements) <b>All Other States:</b> 10 days	
	AG Platinum Choice VUL 2	<b>All States:</b> 10 days	
Whole Life	American Elite Whole Life 2 Conversion Only	<b>All States:</b> 10 days	<b>CA:</b> 61 days <b>All Other States:</b> 31 days
Endowment At Age 100	American Elite 2 Conversion Only		



Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers ICC16-16901, 16901, ICC16-16900, 16900, 15442, ICC15-15442, ICC15-15646, 15646, ICC16-16760, 16760, 14904, ICC14-14904, ICC17-17917 and 17917; except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 16900N, 16901N, 15442N, 15442NU, 15646N, 16760N, 16760NU, ICC17-17917N, 17917N, 17917N-33 and 17917NU-33. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. ©2019 AIG. All rights reserved.

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