



Index Universal Life (IUL) Annual Statement How-To Guide

Max Accumulator+ | Max Accumulator+ II | Value+ Protector | Value+ Protector II | Protection Extend IUL
QoL Max Accumulator+ | QoL Max Accumulator+ II | QoL Value+ Protector | QoL Value+ Protector II

1. Your contact information
2. The amount of premium you will pay based on your payment mode/frequency
3. The amount of cash accumulation at the beginning of this statement period
4. The amount of cash accumulation at the end of this statement period
5. The amount of cash value in your policy if you were to surrender your policy (as of the statement end date) -excluding outstanding loans
6. The amount of cash value you are entitled to receive, as of the statement end date, if this policy is surrendered
7. Your death benefit amount, including your accumulation value
8. Your death benefit option, either Level (1), which typically is the specified amount or Increasing (2), which generally is the specified amount plus accumulation value
9. If the policy is a Modified Endowment Contract, then all distributions, including loans, may be taxable if there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10% penalty. If appropriate, the policy owner should discuss the transaction with his/her insurance, legal, and/or tax advisors.
10. Information on whom to contact for questions



October 1, 2019 – October 1, 2020 | Policy: 4Q20IULAA2

YOUR POLICY INFORMATION

1 Policy Number:	4Q20IULAA2	Product:	PRODUCT NAME
1 Policy Owner:	InsuredB B Iultest	Plan:	Fixed Index Interest Flexible Premium Adjustable Life
1 Policy Owner Email:	InsuredB B Iultest	Product Type:	Index Universal Life
1 Insured:	InsuredB B Iultest	Premium Class:	StandardNonTobacco
2 Issue Date:	October 1, 2018	Issue State:	California
2 Periodic Premium:	\$2,630.10	State of Residency:	California
2 Payment Mode:	Semi-Annual	Policy Status at End of Period:	Active
2 Life Insurance Test:	Guideline Premium Test	7 Death Benefit Amount*:	\$500,000.00
		8 Rider:	See Rider Section
		8 Death Benefit Option:	Level (1)
		9 Dollar Cost Averaging:	No
		9 Modified Endowment Contract:	No

3 Policy Value Summary ¹	10/1/2019 - 10/1/2020
3 Accumulation Value at start of period	\$3,756.59
+ Premiums	\$5,260.20
+ Index Account Interest ²	\$213.15
+ Declared and Guaranteed Interest ³	\$3.08
- Policy Charges	\$1,938.86
- Withdrawals	\$0.00
4 Accumulation Value at end of period	\$7,294.16
- Surrender Charge	\$13,000.00
5 Cash Value	\$0.00
- Loans	\$0.00
6 Cash Surrender Value at end of period	\$0.00

* Death Benefit Amount at End of Period. Any outstanding loans have been deducted from the Death Benefit Amount shown above.
¹ Refer to Policy Activity Summary By Month section for more information.
² Includes Index interest for matured accounts only and in select years, the Account Value Enhancement. See Interest Crediting Summary section.
³ Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and in select years, the Account Value Enhancement. See Interest Crediting Summary section.

Did You Know?

Your annual statement contains information that is valuable to beneficiaries in the event of a claim. Access, download and share an electronic version by visiting www.aig.com/eservice.

QUESTIONS?

Start with your financial professional!

JMUOIV RJISY
1 MAPLE AVENUE, STE #2D
NETCONG NJ 07857

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For additional information
please visit aig.com/eservice
or call 800-340-2765

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Policies issued by American General Life Insurance Company (AGL), Houston, TX and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).



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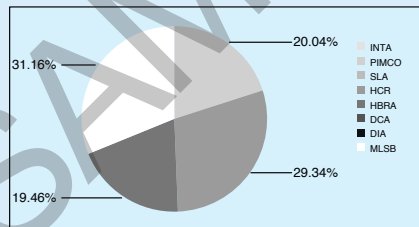


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YOUR ACCOUNT VALUES AND ALLOCATION as of 10/1/2020

1 Interest Crediting Account(s)	Accumulation Value ¹	% of Accumulation Value
Index Account Strategies		
ML Strategic Balanced Index Account (Blend Participation Rate Index)	\$2,272.57	31.16%
PIMCO Global Optima Index Account (Global Blend Participation Rate Index)	\$1,461.67	20.04%
S&P 500 High Bonus Rate Index Account	\$1,419.46	19.46%
S&P 500 High Cap Rate Index Account	\$2,140.46	29.34%
Total of Index Accounts	\$7,294.16	100.00%
Declared Interest Account (DIA)	\$0.00	0.00%
Dollar Cost Average Account (DCA)	\$0.00	0.00%
Interim Account (INTA)	\$0.00	0.00%
Standard Loan Account (SLA)	\$0.00	0.00%
Total of All Accounts	\$7,294.16	100.00%

% of Accumulation Value



TERMINATION DATES² as of 10/1/2020

Termination dates for the policy are shown below assuming both guaranteed and current rates of interest and expense charges. They also assume that coverage remains the same, no new loans are made, and loan interest, if any, is paid annually.

	2 GUARANTEED ⁴	3 CURRENT
Termination dates if periodic premiums paid ³	07/01/2061	10/01/2106
Termination dates if NO further premiums paid	10/31/2022	10/31/2022

¹ Includes any index interest, guaranteed interest, interim account interest and in select years, the Account Value Enhancement, less any policy charges and withdrawals See Interest Crediting Summary section.

² Termination date is the projected date policy will lapse. Refer to Policy Lapse Projection section.

³ If you pay periodic premiums for a number of years that is less than to policy maturity, your guaranteed and current dates may be earlier than shown above. Please ask your financial professional for assistance if you believe your guaranteed and current termination dates may be impacted.

⁴ Refer to Monthly Guarantee Premium (MGP section).

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1. Distribution of Accumulation Value by Index Account(s) and Other Fixed Accounts
2. Termination dates based on guaranteed assumptions (guaranteed rates of interest and expense charges)
3. Termination dates based on current policy assumptions (current rates of interest and expense charges)



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YOUR PREMIUM ALLOCATION SUMMARY

1	Index Account Strategy	Allocation
	ML Strategic Balanced Index Account (Blend Participation Rate Index)	30.00%
	PIMCO Global Optima Index Account (Global Blend Participation Rate Index)	20.00%
	S&P 500 High Bonus Rate Index Account	20.00%
	S&P 500 High Cap Rate Index Account	30.00%
	Declared Interest Account	0.00%

UNDERSTANDING YOUR INTEREST CREDITING ACCOUNT(S)

Your premiums are directed to one or more of the four available Index Accounts and one available Declared Interest Account depending upon your selection. Each Index Account has a duration of one year, referred to as Account Period. At the end of the Account Period, you will earn index interest for each account according to the parameters of the Index Account Strategy.

- **Matured Index Account:** Index Account that has reached the end of the Account Period and earned interest has been applied.
- **Open Account:** An account that has not yet matured. **You will not see any index interest credited to the account until it matures.**

Guaranteed interest, if applicable, will be credited monthly to both matured and open index accounts during the Account Period.

- **Account Value Enhancement**
Account Value Enhancement is credited during select policy years to each Index Account and the Declared Interest Account. See Policy for details.

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1. Explanation of the index account(s) your future premiums are directed to – can range from one to four index accounts and one declared interest account
2. Open Account refers to an account that has not yet reached 1-year period (“matured”) as of the Annual Statement date. As each index segment has a duration of one year, premiums swept into index segment after issue date will “mature” after the Annual Statement date and Index Interest if any will be credited on the Ending Date specified for the Index Segment.
3. Account Value Enhancement, also known as persistent bonus, is available after policy 5 in addition to Index Account Interest. It may vary by index accounts.



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EXTERNAL INDICES PERFORMANCE DETAIL – Matured Index Account(s)¹

1 Account Period		2 Underlying Index				3 Index Account			
Beginning Date	Ending Date	Underlying Index	Beginning Index Value	Ending Index Value	Underlying Index Growth Rate	4 Floor ²	5 Participation Rate	6 Cap Rate	7 Index Account Growth Rate ³
8 ML Strategic Balanced Index Account (Blend Participation Rate Index)									
5/1/2019	5/1/2020	MLSB	1,578.34	1,577.34	-0.06%	0.00%	100.00%	N/A	0.00%
10/1/2019	10/1/2020	MLSB	1,577.34	1,677.34	6.34%	0.00%	100.00%	N/A	6.34%
PIMCO Global Optima Index Account (Global Blend Participation Rate Index)									
5/1/2019	5/1/2020	PIMCO	1,691.56	1,690.56	-0.06%	0.00%	80.00%	N/A	0.00%
10/1/2019	10/1/2020	PIMCO	1,690.56	1,790.56	5.92%	0.00%	80.00%	N/A	4.74%
S&P 500 High Bonus Rate Index Account									
5/1/2019	5/1/2020	S&P 500	1,707.14	1,706.14	-0.06%	0.25%	N/A	10.00%	0.00%
10/1/2019	10/1/2020	S&P 500	1,706.14	1,806.14	5.86%	0.25%	N/A	9.50%	5.61%
S&P 500 High Cap Rate Index Account									
5/1/2019	5/1/2020	S&P 500	1,707.14	1,706.14	-0.06%	0.00%	N/A	13.00%	0.00%
10/1/2019	10/1/2020	S&P 500	1,706.14	1,806.14	5.86%	0.00%	N/A	13.00%	5.86%

¹ Only accounts with renewed rates are included.

² Floor rate is credited in the fixed account.

³ Index Account Growth Rates may have minor variances due to rounding.

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- Each index has the duration of one year. This is referred to as your Account Period.
- The market index that serves as the basis for returns on the policy index account strategy
- Reflects the associated participation or cap rate applicable to your index interest accounts for the account period
- The minimum rate (“floor”) that is credited on the policy index account strategy. If the floor is greater than 0%, it is credited daily to the index account. However, the amount will be reflected in the “Declared and Guaranteed Interest” section.
- Determines the percentage of the return of the indices which is used to set the Index Account Growth Rate
- Determines the maximum amount of the return of the indices which is used to set the Indexed Interest Percentage
- If it is a Cap Rate, then the underlying Index Growth Rate is set to the minimum of the Cap or the Index Growth Rate, and then reduced by the Guaranteed Interest Rate. If it is a Par Rate, it is the Index Growth Rate multiplied by the Par Rate, and then reduced by the Guaranteed Interest Rate.
- Each Index Account that has matured during the Account Period



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INTEREST CREDITING – Matured Index Account(s)

Index Account Strategy	Account Periods	Eligible Value ¹	Index Account Growth Rate ²	Account Value Enhancement ³	Index Account Interest Credited ²	Weighted Average Interest Rate for the Statement Period ⁴
ML Strategic Balanced Index Account (Blend Participation Rate Index)	5/1/2019–5/1/2020	\$570.73	0.00%	0.00%	\$0.00	4.29%
	10/1/2019–10/1/2020	\$1,192.44	6.34%	0.00%	\$75.60	
PIMCO Global Optima Index Account (Global Blend Participation Rate Index)	5/1/2019–5/1/2020	\$380.49	0.00%	0.00%	\$0.00	3.14%
	10/1/2019–10/1/2020	\$753.80	4.74%	0.00%	\$35.67	
S&P 500 High Bonus Rate Index Account	5/1/2019–5/1/2020	\$380.92	0.00%	0.00%	\$0.00	3.64%
	10/1/2019–10/1/2020	\$702.33	5.61%	0.00%	\$39.41	
S&P 500 High Cap Rate Index Account	5/1/2019–5/1/2020	\$570.75	0.00%	0.00%	\$0.00	3.82%
	10/1/2019–10/1/2020	\$1,065.85	5.86%	0.00%	\$62.47	
Total of Index Accounts		\$5,617.31			\$213.15	3.79%

¹ The Eligible Value is calculated by averaging the ending account value of the previous 12 months.

² Index Account Growth Rates and Index Account Interest Credited may have minor variances due to rounding.

³ Account value enhancement is not effective until the end of Year 5.

⁴ Weighted Average is calculated as total interest earned divided by total eligible value.

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1. Eligible Value is used as the basis to apply Index Account Growth Rate to calculate Index Account Interest. It is calculated by averaging the ending account value of the previous 12 months for each segment.
2. If it is a Cap Rate, then the underlying Index Growth Rate is set to the minimum of the Cap or the Index Growth Rate, and then reduced by the Guaranteed Interest Rate. If it is a Par Rate, it is the Index Growth Rate multiplied by the Par Rate. Calculation of the Index Growth Rate can be found on previous page.
3. A persistency bonus available that is credited to the index accounts or fixed account after policy year 5
4. Calculated as Index Account Growth Rate plus Account Value Enhancement multiplied by the Eligible Value
5. Calculated as total interest earned divided by total Eligible value



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1 EXTERNAL INDICES PERFORMANCE DETAIL – Open Index Account(s)

2 Account Period		3 Underlying Index		4 Index Account	
Beginning Date	Ending Date		Floor	Participation Rate	Cap Rate
ML Strategic Balanced Index Account (Blend Participation Rate Index)					
5/1/2020	5/1/2021	MLSB	0.00%	95.00%	N/A
10/1/2020	10/1/2021	MLSB	0.00%	110.00%	N/A
PIMCO Global Optima Index Account (Global Blend Participation Rate Index)					
5/1/2020	5/1/2021	PIMCO	0.00%	80.00%	N/A
10/1/2020	10/1/2021	PIMCO	0.00%	95.00%	N/A
S&P 500 High Bonus Rate Index Account					
5/1/2020	5/1/2021	S&P 500	0.25%	N/A	7.75%
10/1/2020	10/1/2021	S&P 500	0.25%	N/A	7.40%
S&P 500 High Cap Rate Account					
5/1/2020	5/1/2021	S&P 500	0.00%	N/A	10.75%
10/1/2020	10/1/2021	S&P 500	0.00%	N/A	10.00%

1. Open Account refers to an account that has not yet reached 1-year period (“matured”) as of the Annual Statement date. As each index segment has a duration of one year, premiums swept into index segment after issue date will “mature” after the Annual Statement date and Index Interest if any will be credited on the Ending Date specified for the Index Segment.
2. Each index has the duration of one year. This is referred to as your Account Period.
3. The market index that serves as the basis for returns on the policy index account strategy
4. Reflects the participation or cap rate applicable to your index segment(s). Different Index Segments may have different cap or participation rate depending on when premiums are swept into Index Accounts.

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POLICY ACTIVITY SUMMARY BY MONTH

1	2	3	4	5	6	7	8 Interest Crediting		9	10
Month Ending Date	Beginning Accumulation Value	Premiums Received	Premiums Expenses	Policy Cost of Insurance	Rider(s) Charges	Expense Charges	Declared and Guaranteed Interest ¹	Index Account Interest ²	Withdrawals	Ending Accumulation Value
11/01/19	\$3,756.59	\$2,630.10	\$210.41	\$48.51	\$7.05	\$70.97	\$0.25	\$0.00	\$0.00	\$6,050.00
12/01/19	\$6,050.00	\$0.00	\$0.00	\$48.53	\$7.05	\$70.97	\$0.23	\$0.00	\$0.00	\$5,923.68
01/01/20	\$5,923.68	\$0.00	\$0.00	\$48.54	\$7.05	\$70.97	\$0.24	\$0.00	\$0.00	\$5,797.36
02/01/20	\$5,797.36	\$0.00	\$0.00	\$48.55	\$7.05	\$70.97	\$0.23	\$0.00	\$0.00	\$5,671.02
03/01/20	\$5,671.02	\$0.00	\$0.00	\$48.56	\$7.05	\$70.97	\$0.21	\$0.00	\$0.00	\$5,544.65
04/01/20	\$5,544.65	\$0.00	\$0.00	\$48.58	\$7.05	\$70.97	\$0.22	\$0.00	\$0.00	\$5,418.27
05/01/20	\$5,418.27	\$0.00	\$0.00	\$48.59	\$7.05	\$70.97	\$0.21	\$0.00	\$0.00	\$5,291.87
06/01/20	\$5,291.87	\$2,630.10	\$210.41	\$48.36	\$7.05	\$70.97	\$0.31	\$0.00	\$0.00	\$7,585.49
07/01/20	\$7,585.49	\$0.00	\$0.00	\$48.38	\$7.05	\$70.97	\$0.30	\$0.00	\$0.00	\$7,459.39
08/01/20	\$7,459.39	\$0.00	\$0.00	\$48.39	\$7.05	\$70.97	\$0.30	\$0.00	\$0.00	\$7,333.28
09/01/20	\$7,333.28	\$0.00	\$0.00	\$48.40	\$7.05	\$70.97	\$0.30	\$0.00	\$0.00	\$7,207.16
10/01/20	\$7,207.16	\$0.00	\$0.00	\$48.41	\$7.05	\$70.97	\$0.28	\$213.15	\$0.00	\$7,294.16

¹ Includes any interest credited to the Declared Account, Interim Account and Guaranteed Interest for Index Accounts and, in select years the Account Value Enhancement. See Interest Crediting Summary section.

² Includes index interest for matured accounts only. See Interest Crediting Summary section. Includes Account Value Enhancement, if applicable. See Policy for details.

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1. Your policy summary is broken down into 12 months. Each row shows activities for the month with an ending date listed in the table.
2. Beginning Accumulation Value for your policy for the given month
3. Premium amount paid each month
4. Premium load deductions made from any gross payment reflected in #3, premiums received
5. Cost of having insurance protection based on your age, gender, health and death benefit amount
6. Cost of riders associated with the policy
7. Monthly charges deducted for policy expenses including policy administration fee and other monthly expenses
8. Amount of fixed or Indexed interest credited to your policy for the month
9. Amount of cash value withdrawn from the policy in the given month
10. Ending balance of Accumulation Value in your policy for the month



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1 LOANS

		Loan Type	Current Rate Charged	Maximum Amount Available
Beginning Loan Balance	\$0.00	Standard Loan	3.00%	\$0.00
+ New Loans	\$0.00	Preferred Loan	2.00%	\$0.00
+ Loan Interest Charged	\$0.00	Participating Loan	5.00%	\$0.00
- Loan Repayments	\$0.00			
Ending Loan Balance	\$0.00			

Loan Activity Summary

No Activity This Period

1. Reflects loan activity for the account period including charge rates in effect based on loan type, loan balance, interest charged and any repayments made

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1 POLICY BENEFICIARY

TrustA 100.00%

2 POLICY RIDERS

See the most current policy and rider language for terms, conditions and more information.

Accidental Death Benefit Rider

- Provides an additional death benefit if death is accidental.
- Benefit: **\$80,000.00**
- There is a charge for this rider.

Overloan Protection Rider

- Rider guarantees that base policy will not lapse due to outstanding loan.
- Rider benefit can be activated at or after the later of attained age of 75 or 15th policy anniversary.
- For additional details, refer to rider.

Waiver of Specified Premium Rider

- This rider will pay a monthly benefit into the policy in the event of Total Disability, subject to rider terms and conditions.
- Proof of Total Disability is required to receive a benefit. Eligibility requirements are that Total Disability has existed continuously for at least six months and Total Disability began while this rider is in force.
- There is a charge for this rider.

1. Current beneficiaries listed on your policy
2. Listing of all riders associated with your policy

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Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Not A Deposit | Not Insured By Any Federal Government Agency | May Lose Value | No Bank Or Credit Union Guarantee | Not FDIC/NCUA/NCUSIF Insured

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There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state.

Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. © 2020 AIG. All rights reserved.