



Level-Premium Term Insurance with 10-, 15-, 16-,  
17-, 18-, 19-, 20-, 21-, 22-, 23-, 24-, 25-, 26-, 27-, 28-,  
29- and 30-Year Term Periods

Pricing effective July 31, 2012

**American  
General**  
Life Companies



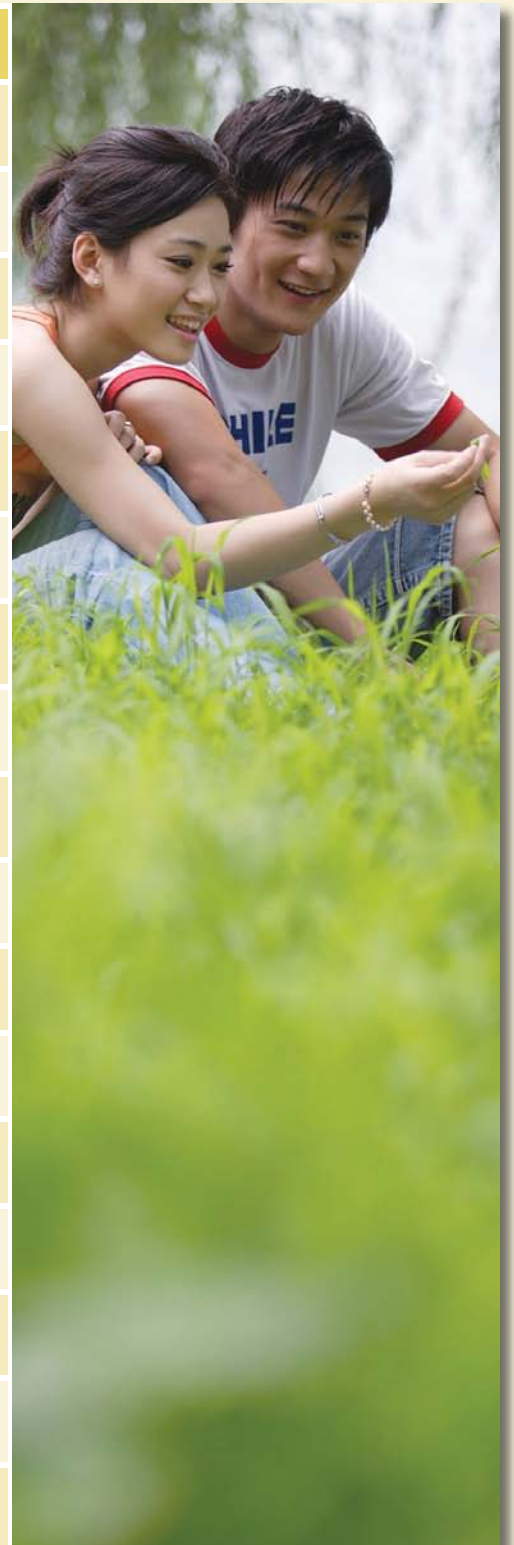
## Product Highlights

<b>Policy Form Number</b>	American General Life Insurance Company (AGL) 07007, ICC10-07007 The United States Life Insurance Company in the City of New York (US Life) 09007N	
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Preferred Plus (Pref. Plus)</li> <li>• Preferred Nontobacco (Pref. NT)</li> <li>• Standard Plus (Std. Plus)</li> <li>• Standard Nontobacco (Std. NT)</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred Tobacco (Pref. T)</li> <li>• Standard Tobacco (Std. T)</li> <li>• Special Nontobacco (Spec. NT)</li> <li>• Special Tobacco (Spec. T)</li> </ul>
<b>Substandard</b>	<ul style="list-style-type: none"> <li>• For issue ages 70 or less, through Table H (applied to Special Nontobacco rates for nontobacco and Special Tobacco rates for tobacco users)</li> <li>• For issue ages greater than 70, through Table D (applied to Special Nontobacco rates for nontobacco and Special Tobacco rates for tobacco users)</li> </ul>	
<b>Minimum Death Benefit</b>	\$100,000	
<b>Premium Bands</b>	Band 1 – policy amounts from \$100,000 to \$249,999 Band 2 – policy amounts from \$250,000 to \$499,999	Band 3 – policy amounts from \$500,000 to \$999,999 Band 4 – policy amounts greater than or equal to \$1,000,000
<b>Policy Expiration Age</b>	Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95.	
<b>Policy Fee</b>	• Band 1 – \$74 (commissionable)	• Bands 2-4 – \$64 (noncommissionable)
<b>Premium Calculations</b>	<ul style="list-style-type: none"> <li>• <b>Annual:</b> Multiply the rate in the table by the number of thousands of dollars of coverage and add the policy fee</li> <li>• <b>Semiannual:</b> Multiply the annual premium by 0.53</li> <li>• <b>Quarterly:</b> Multiply the annual premium by 0.27</li> <li>• <b>PAC:</b> Multiply the annual premium by 0.09</li> </ul>	
<b>Exchange Option (Conversion)</b>	<ul style="list-style-type: none"> <li>• ROP conversion endorsement to AG Select-a-Term will allow conversion to an AG ROP Select-a-Term of the same face amount up to the 24th month following issue without evidence of insurability (subject to some level period AG ROP Select-a-Term product limitations). See specifications for additional information on this rider/endorsement.</li> <li>• AG Select-a-Term policies may be converted to any universal life insurance policy issued by American General Life Insurance Company or The United States Life Insurance Company in the City of New York up to the 60th month of the term contract (prior to the fifth policy anniversary), subject to the age limitations of the term policy's conversion provision. From the sixth policy year until the end of the conversion period, the policy holder will only be able to convert to a permanent product of our choosing. Policies may be converted during the conversion period without evidence of insurability.</li> <li>• Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.</li> </ul>	
<b>Quotes</b>	<ul style="list-style-type: none"> <li>• The company has declared AG Select-a-Term products to be nonillustratable under the NAIC Model Illustration regulation. This means that illustrations of any nonguaranteed current premiums are prohibited.</li> <li>• You can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums.</li> <li>• A signed illustration is not required.</li> </ul>	

# Issue Ages<sup>1</sup>

We offer fully guaranteed coverage for as long as 30 years at highly competitive rates. The combination of 17 level term durations and expanded issue ages makes AG Select-a-Term a great solution for a wide range of clients and needs including older age clients, term to retirement and term laddering scenarios, and solutions for business owners.

Term Period	Underwriting Class	All States (including NY)
10 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 80 20 - 75
15 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 75 20 - 70
16 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 70
17 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 70
18 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 70 20 - 69
19 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 70 20 - 67
20 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 70 20 - 65
21 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 68 20 - 63
22 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 67 20 - 62
23 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 66 20 - 61
24 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 64 20 - 59
25 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 63 20 - 58
26 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 62 20 - 57
27 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 60 20 - 55
28 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 59 20 - 54
29 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 58 20 - 53
30 year	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT Prof. T, Std. T, Special T	20 - 55 20 - 50



<sup>1</sup> Issue age is the age nearest the insured's birthday.

Final expiry age is 95.

# Available Riders<sup>2</sup>

AG Select-a-Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders.

<b>Accidental Death Benefit</b>	<ul style="list-style-type: none"> <li>• Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries</li> <li>• Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached</li> <li>• Available on standard or better rated individuals</li> <li>• AGL pays double the death benefit if death is the result of an injury sustained while a passenger in a public conveyance being operated for hire by a common carrier</li> <li>• Coverage generally expires on the policy anniversary nearest the insured's 70th birthday for AGL, 75th birthday for US Life</li> <li>• This rider can be added or dropped after issue</li> </ul>
<b>Child Rider</b>	<ul style="list-style-type: none"> <li>• Pays a death benefit to the insured parent upon the death of an insured child</li> <li>• AGL available for: (a) parent's issue ages 20 – 55 on policies through Table H; and (b) children age 15 days or more but less than 19 years old and not substandard rated</li> <li>• US Life available for: (a) parent's issue ages 20 – 55 on policies through Table B; and (b) children age 15 days or more but less than 22 years old and not substandard rated</li> <li>• Covers all eligible dependent children inclusive in one child rider</li> <li>• Minimum death benefit is ½ unit (\$500) and the maximum death benefit is 25 units (\$25,000)</li> <li>• Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65</li> <li>• This rider can be added or dropped after issue</li> </ul>
<b>Disability Income Rider</b> (not available for US Life)	<ul style="list-style-type: none"> <li>• Can pay a monthly benefit to the primary insured only if unable to work due to a covered illness or injury</li> <li>• Premiums for the term life policy and all riders are waived while the insured is receiving disability benefits</li> <li>• 90-day elimination period and 2-year benefit period</li> <li>• Available on AG Select-a-Term policies issued standard or better with a minimum face amount of \$250,000</li> <li>• Two occupation classes: White Collar and Blue Collar</li> <li>• Minimum monthly benefit is \$300</li> <li>• Maximum monthly benefit is \$3,000</li> <li>• This rider cannot be added after issue, but can be dropped after issue</li> <li>• Issue ages: 20 – 55 (10-, 15- through 22-year plans) 20 – 50 (23- through 30-year plans)</li> </ul>
<b>Terminal Illness Rider</b> (not available for US Life)	<ul style="list-style-type: none"> <li>• An accelerated death benefit rider is provided at no additional premium on all eligible AG Select-a-Term plans, regardless of underwriting classification</li> <li>• Terminal illness benefit is a one-time acceleration of up to 50 percent of the death benefit proceeds payable under the base policy, not to exceed \$250,000</li> <li>• Insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live</li> <li>• An actuarial discount and a one-time administrative fee reduce the amount received. The fee may not exceed \$250.</li> <li>• Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable</li> <li>• Not available in all states, and state variations exist</li> </ul>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>• AGL waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period</li> <li>• US Life waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a four-month waiting period</li> <li>• Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy)</li> <li>• Available on policies through Table D</li> <li>• AGL coverage expires on the policy anniversary nearest the insured's 65th birthday, unless total disability has, on that date, existed continuously for more than 5 years</li> <li>• US Life coverage expires on the policy anniversary nearest the insured's 60th birthday</li> <li>• This rider cannot be added after issue, but may be dropped after issue</li> </ul>
<b>Select Income Rider*</b>  *Combined amount of the base policy face amount and the Select Income Rider Equivalent Face cannot be less than \$100,000.	<ul style="list-style-type: none"> <li>• Provides supplemental term insurance coverage on the life of the insured</li> <li>• Pays a monthly benefit to the beneficiary upon the death of the base policy insured</li> <li>• Terms and conditions are the same as those of the base policy except that the death benefit payable will be paid as a monthly income benefit to the beneficiary</li> <li>• Settlement options described in the base policy are not available to the beneficiary</li> <li>• Benefit Payable for: 60, 120, 180, 240, 300, 360, 420 or 480 months</li> <li>• Monthly benefit is fixed and payable until the end of the selected monthly benefit duration</li> <li>• Minimum monthly benefit is \$500</li> <li>• Not available in the state of Washington</li> </ul>

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

<sup>2</sup> See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.



**One size doesn't  
always fit all...**

**...so why should  
life insurance?**

AG Select-a-Term<sup>®</sup>  
from American General  
Life Companies offers  
your clients a powerful  
way to help customize  
their life insurance  
plans to tailor-fit their  
individual needs.

With AG Select-a-Term, you can offer your clients competitive and reliable insurance. Seventeen available durations custom-fit clients' needs so they pay the right price, not more. By selecting only the term coverage needed—10- or 15- through 30-year term periods—your clients benefit from the ultimate level of customization.

Clients can further customize their coverage by adding any of the riders available. AG Select-a-Term policies can be converted to AG ROP Select-a-Term<sup>®</sup> under the ROP Conversion endorsement, or to an American General Life Companies universal life insurance policy during the conversion period, either without evidence of insurability. For additional details, be sure to review the Exchange Option (Conversion) section in this guide.

**Quote AG Select-a-Term today!**

Get fast quotes online—no login or password required—with our Rapid Rater and Rapid Rater on Mobile. Visit **eStation.americangeneral.com** or call our National Sales Desk at 800-677-3311.

**Submit applications now!**

American General's industry-leading technology streamlines the process, from commission to submission. Various solutions are available to speed the process, including AG QuickTicket<sup>®</sup>, an online application and simplified submission. That means less paperwork and quicker pay! Visit [www.agquicket.com](http://www.agquicket.com) to get started.

## American General Life Companies

*Policies issued by:* **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. AG Select-a-Term Policy Form Number 07007, AG Select-a-Term Policy Form Number ICC10-07007, Accidental Death Benefit Rider Form Number 79002, Child Rider Form Number 79410, Disability Income Rider Form Number 06305, Terminal Illness Rider Form Number 91401, Waiver of Premium Rider Form Number 79001, Select Income Rider Form Number 08818, AG ROP Select-a-Term Policy Form Number 10001, Term Conversion Option Endorsement AGLC103527. **The United States Life Insurance Company in the City of New York (US Life)**, One World Financial Center, 200 Liberty Street, New York, New York 10281. AG Select-a-Term Policy Form Number 09007N, Accidental Death Benefit Rider Form Number ADB 79-1E, Child Rider Form Number CI 79-1E, Waiver of Premium Rider Form Number WP 79-1E, Select Income Rider Form Number 09007N, AG ROP Select-a-Term Policy Form Number 10001N, Term Conversion Endorsement 07046N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL or US Life are the issuing insurer's responsibility. US Life is authorized to conduct insurance business in New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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