

# Select-a-Term

A level term life insurance policy with a change in face amount after the level premium period.



## Product Highlights

<b>Policy Form Number</b>	American General Life Insurance Company (AGL) ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310 The United States Life Insurance Company in the City of New York (US Life) 19310N-33 Rev0321, 19311N-33 Rev0321
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"><li>• Preferred Plus (Pref. Plus)</li><li>• Preferred Non-tobacco (Pref. NT)</li><li>• Standard Plus (Std. Plus)</li><li>• Standard Non-tobacco (Std. NT)</li><li>• Preferred Tobacco (Pref. T)</li><li>• Standard Tobacco (Std. T)</li><li>• Special Non-tobacco (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 Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)</li><li>• For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)</li></ul>
<b>Agile Underwriting+</b>	<ul style="list-style-type: none"><li>• Ages: 20-59</li><li>• Face amounts: \$100,000 - \$1,000,000</li><li>• Applications meeting these parameters and submitted through approved digital submission method will start with the AU+ process</li><li>• Rate classes available: Standard to Preferred Plus</li><li>• Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches*</li><li>• If total amount of AGL inforce and applied-for coverage exceeds \$1,000,000, exam and labs are required. If total amount of AGL inforce and applied-for coverage is less than \$1,000,000, AU+ is available up to a total inforce and applied-for amount of \$1,000,000</li></ul> <p>* Post-issue review will be completed by our Underwriting team and any lack of material disclosures may result in policy rescission. For full details see our Agile Underwriting+ Guidelines (AGLC110667-LB)</p>
<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. The premiums are guaranteed level for the initial level term period only. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

<b>Policy Fee</b>	Band 1 – \$74 (commissionable) Bands 2-4 – \$64 (noncommissionable)				
<b>Premium Calculations</b>	<table border="0"> <tr> <td data-bbox="316 262 609 409"><b>AGL</b></td> <td data-bbox="625 262 885 409"><b>US Life</b></td> </tr> <tr> <td data-bbox="316 294 609 409"> <ul style="list-style-type: none"> <li>• Annual: 1.000</li> <li>• Semiannual: 0.5200</li> <li>• Quarterly: 0.2650</li> <li>• Monthly: 0.0845</li> </ul> </td> <td data-bbox="625 294 885 409"> <ul style="list-style-type: none"> <li>• Annual: 1.000</li> <li>• Semiannual: 0.5200</li> <li>• Quarterly: 0.2650</li> <li>• Monthly: 0.0865</li> </ul> </td> </tr> </table>	<b>AGL</b>	<b>US Life</b>	<ul style="list-style-type: none"> <li>• Annual: 1.000</li> <li>• Semiannual: 0.5200</li> <li>• Quarterly: 0.2650</li> <li>• Monthly: 0.0845</li> </ul>	<ul style="list-style-type: none"> <li>• Annual: 1.000</li> <li>• Semiannual: 0.5200</li> <li>• Quarterly: 0.2650</li> <li>• Monthly: 0.0865</li> </ul>
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<b>Conversion Option</b>	<ul style="list-style-type: none"> <li>• 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 96th month (prior to the eighth policy anniversary) on 10 Year term contracts and up to the 120th month (prior to the tenth policy anniversary) for term contracts with Term Periods greater than 10 years, subject to the Products available for term conversions after those term periods are Protection Extend IUL (minimum face amount of \$50,000) or American Elite Whole Life 2. 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 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>				

## AVAILABLE RIDERS<sup>1</sup>

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. 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.

<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 through Table D</li><li>• Coverage generally expires on the policy anniversary nearest the insured's 70th birthday</li><li>• Only available at issue</li></ul>
<b>Child Rider</b>	<ul style="list-style-type: none"><li>• Provides term insurance on the base insured's dependent children - up to but not including age 25</li><li>• Minimum: \$1,000/Maximum \$25,000</li></ul>
<b>Terminal Illness Rider</b>	<ul style="list-style-type: none"><li>• An accelerated death benefit rider is provided at no additional premium on all eligible Select-a-Term plans, regardless of underwriting classification</li><li>• Lesser of: 1) Specified Amount multiplied by the Terminal Illness Percentage, currently 50%; and 2) Maximum Benefit Amount on Policy Schedule</li><li>• Insured may become eligible for this benefit if diagnosed by a qualified physician as having 24 months or fewer to live (12 months or fewer to live in New York)</li><li>• One-time administrative fee will reduce the amount received. The fee may not exceed \$500.</li><li>• Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable</li><li>• State variations exist</li></ul>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"><li>• 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>• 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>• If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of:<ul style="list-style-type: none"><li>(a) the insured's age 65; or</li><li>(b) one year after total disability began.</li></ul></li><li>• This rider cannot be added after issue, but may be dropped after issue</li><li>• Only available to base policies with face amounts greater than or equal to \$100,000</li></ul>

## ISSUE AGES<sup>2</sup>

Term Period	Underwriting Class	All States
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 80 20 - 75
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 75 20 - 70
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 69
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 67
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 65
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 68 20 - 63
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 67 20 - 62

Term Period	Underwriting Class	All States
23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 66 20 - 61
24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 64 20 - 59
25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 63 20 - 58
26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 62 20 - 57
27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 60 20 - 55
28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 59 20 - 54
29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 58 20 - 53
30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 55 20 - 50
35 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 45 20 - 40

Final expiry age is 95.

<sup>1</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.

<sup>2</sup> Issue age is the age nearest the insured's birthday.

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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

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.



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