

# American Elite 2

Endowment at age 100 policy for term conversions only



## Product Specifications

<b>Policy Type</b>	Guaranteed cash value, guaranteed level fixed-premium, level-death benefit, nonparticipating, single life, endowment at age 100 policy. <sup>1</sup> Available for term conversions only.		
<b>Issue Ages</b>	0-99 (issue ages 0-19 [juvenile] are not smoker-distinct)		
<b>Underwriting Classifications</b>	Standard Tobacco Standard Non-Tobacco Preferred Plus Non-Tobacco (issue ages 20-99) Preferred Tobacco (issue ages 20-99)	Special Tobacco Special Non-Tobacco Composite (issue ages 0-19) Special Composite (issue ages 0-19)	Unisex
<b>Minimum Death Benefit</b>	\$1,000		
<b>Premium Banding (Face Amount)</b>		<b>Adult Policy Size</b>	<b>Juvenile Policy Size</b>
	<b>Band 1</b>	\$1,000-\$24,999	\$1,000-\$24,999
	<b>Band 2</b>	\$25,000-\$49,999	\$25,000-\$49,999
	<b>Band 3</b>	\$50,000-\$99,999	\$50,000 and above
	<b>Band 4</b>	\$100,000-\$199,999	
	<b>Band 5</b>	\$200,000 and above	
<b>Automatic Premium Loan</b>	<ul style="list-style-type: none"><li>• Option that must be elected on the application or by written request before the end of the grace period of an unpaid premium</li><li>• Any recurring premium not paid by the end of the grace period will be paid by processing a loan for the amount due</li><li>• If the net cash value is insufficient to pay overdue premium, no loan will be made and this policy will lapse unless kept in force under the Reduced Paid-Up Life insurance option</li></ul>		
<b>Loans</b>	<ul style="list-style-type: none"><li>• Interest rate of 8% per year payable in arrears</li></ul>		
<b>Nonforfeiture Options</b>	<ul style="list-style-type: none"><li>• Reduced Paid-Up (RPU) Life Insurance</li></ul>		

<sup>1</sup> Guarantees are backed by the claims-paying ability of the issuing insurance company.

## Available Riders:<sup>2</sup>

### Premium Waiver Rider<sup>3</sup> Rider Form 14001N

- Premiums will be waived as they come due while the insured is totally disabled after a six-month waiting period
- Issue ages: 20–55
- Converted policy can only have the Premium Waiver Rider if original policy had the Premium Waiver Rider
- Rider only available at issue
- Not available if base policy has a table rating greater than D
- Not available if base policy has a temporary or permanent flat extra
- Rider termination age 65
- Only available on policies with face amount greater than or equal to \$1,000

### Child Rider Rider Form 16420N

- Death benefit of \$1,000 for each unit upon the death of a child prior to age 25 and prior to expiry
- Issue ages: Child: More than 14 days old through the last day preceding the 19th birthday  
Insured Parent: 20–55
- Minimum: 1/2 unit
- Maximum: 25 units

### Terminal Illness Accelerated Death Benefit Rider Form 13601N

- Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (12 months or less to live)
- Issue Age: 0–99
- The Terminal Illness Rider can be added at the time of conversion
- Current Administrative Fee: \$250
- Maximum Administrative Fee: \$500

<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.

<sup>3</sup> This rider will not be available on policies with face amounts over \$5 million.



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)**. Policy Form Numbers 17917N-33, 17917NU-33, 16420N, 13601N, 14001N. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

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