

AMERICAN GENERAL LIFE INSURANCE COMPANY
TERM CONVERSION OPTION ENDORSEMENT

AMERICAN GENERAL LIFE INSURANCE COMPANY has issued this endorsement as a part of the policy to which it is attached.

The Company may, from time to time, make an individual term life policy available for exchange. By Written request, the attached Policy may be exchanged for such other term policy during the first two years from the Date of Issue shown on the Policy Specifications page.

We or one of Our affiliated Companies will issue the individual term policy. This Policy may be exchanged for such policy on the Insured if no premium is in default, the Insured does not qualify for disability income benefits and the Insured does not qualify for waiver of premium benefits under this Policy. We will not require the Insured to submit evidence of insurability. The date of exchange will be the date requested by the Owner.

The new term policy will be issued as of the date of exchange based on the Insured's age on that date and the premium rate then in use. The face amount of the new term policy may not exceed the face amount of this Policy on the date of exchange. The Insured's Underwriting Class will be based on the Underwriting Class of this Policy. The suicide and contestable periods of the new term policy will be measured from the Date of Issue of this Policy.

The new level premium term policy period must be equal to or greater than the period remaining for this Policy between the date of exchange and this Policy's [tenth] anniversary, subject to availability of such term period.

Any benefits or riders in force under this Policy on the date of exchange and available for use with the new term policy will be included in the new term policy and will be subject to Our then current rules and rates. Any rider not in force under this Policy may be included in the new term policy only with Our consent.

The effective date of this endorsement is this Policy's Date of Issue.



President