

Build a Secure Financial Future



You both work hard to prepare your family's future. In the event of your premature death, could your family afford to maintain the lifestyle that you have worked so hard to achieve?

The foundation of your financial security is your income. The purchase of a term life insurance policy creates a death benefit when you die that provides income for your family.

American General Life Insurance Company
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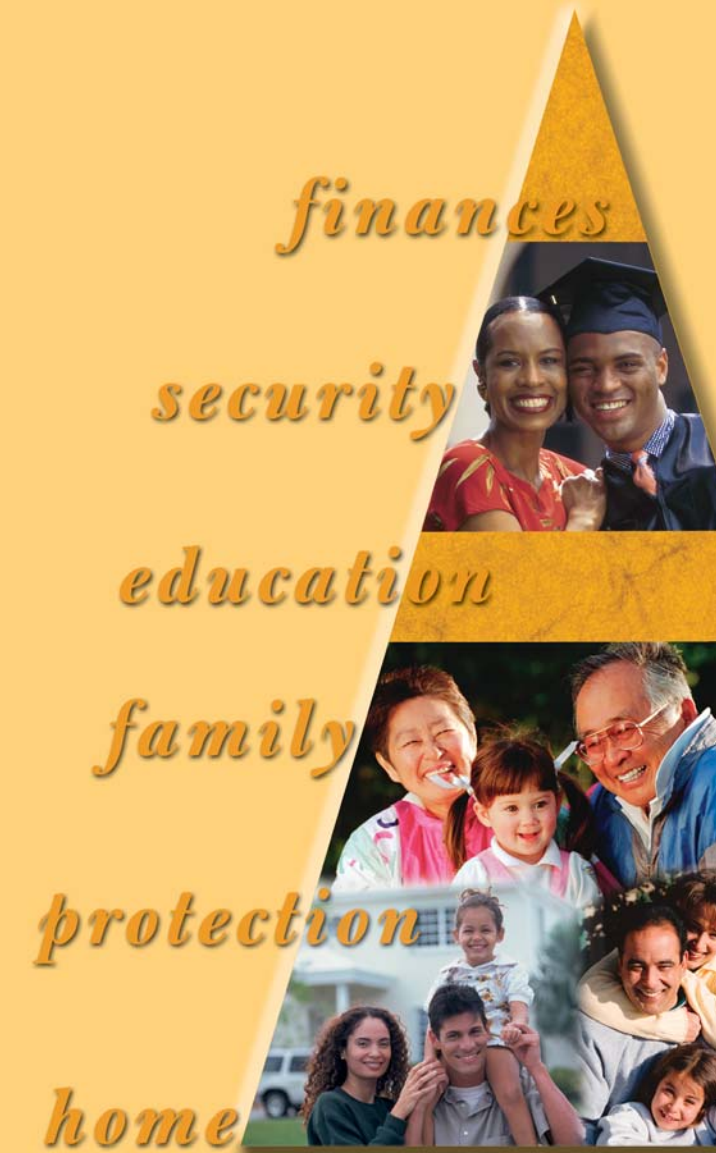


Issued by:
American General Life Insurance Company
Member of American International Group, Inc.
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Life Insurance
for Income Replacement



WE KNOW LIFE.®



Life Insurance for Income Replacement

In the event of your premature death, could your family...

afford the mortgage payment?

send your children to the college of their choice?

remain in their home?

maintain their current standard of living?

pay the bills?

Fortunately, life insurance is available to help...

pay off the mortgage.

replace lost income.

establish an emergency fund.

create an education fund.

A review of your monthly income with your insurance agent and the following worksheet can help determine the insurance amount needed to replace your income in the event of your death.

Name: _____ Date of birth: _____

Male Female Current monthly income: _____

Choose the amount of death benefit you need from the income replacement chart below:

DEATH BENEFIT NEEDED TO GENERATE MONTHLY INCOME FOR A CERTAIN NUMBER OF YEARS*

MONTHLY INCOME	10 YEARS	15 YEARS	20 YEARS
\$1,000	\$100,000	\$140,000	\$170,000
2,000	200,000	280,000	340,000
3,000	300,000	410,000	500,000
4,000	400,000	550,000	670,000
5,000	500,000	680,000	830,000
6,000	600,000	820,000	1,000,000
7,000	700,000	950,000	1,200,000

*Assumes 4 percent annual net interest earned combined with a systematic liquidation of principal to provide income for the stated period. 4 percent is not guaranteed and is used for illustrative purposes only. All insurance amounts above have been rounded up to the next \$10,000.

PREMIUM CALCULATION	10-YEAR TERM	20-YEAR TERM	30-YEAR TERM
Premium Rate per \$1,000 (Age nearest birthday)	\$ _____	\$ _____	\$ _____
Times Insurance Amount (Number of thousands)	_____	_____	_____
Plus Policy Fee	_____	_____	_____
Total Annual Premium	= \$ _____	= \$ _____	= \$ _____
Monthly Premium Factor	multiply by .0875	multiply by .0875	multiply by .0875
Monthly Premium	= \$ _____	= \$ _____	= \$ _____

LTG Ultra-C 10, 15, 20 and 30 (Policy Form Number 06004 and LTG Ultra 10, 15, 20 and 30 (Policy Form Number LTG-2000AG) are term life insurance policies with guaranteed level premiums for 10, 15, 20 and 30 years (forms not available in all states). Premiums increase at the end of the guaranteed term and if policy is renewed. Premium will depend on each applicant's evidence of insurability. Death benefit remains level and is payable in lump sum, or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause except suicide within first two policy years. In the event of suicide in the first two years, policy benefit is limited to return of premium paid.