



If term life insurance is right for you, American General Life offers an array of quality products designed to fit your individual needs.

## Why Term Insurance?

For millions of Americans just like you, term life insurance is an ideal solution to their family or business protection needs.

Term insurance provides affordable, guaranteed death benefit coverage for just as long as you need it.<sup>2</sup> For some, that means protecting their families from a mortgage burden in case of premature death. For others, it means providing key person coverage to ensure continuity for their businesses. And if your needs change, the conversion feature allows you to exchange your term policy for a permanent life product — without providing evidence of insurability. (Consult your policy for the terms and limitations of this conversion privilege.)

<sup>1</sup> Terminal illness endorsement is automatically included in the policy at no additional premium. State variations apply, and the endorsement is not available in all states. Any amount advanced is subject to a one-time fee and other terms and conditions. See your policy for details.

<sup>2</sup> Guarantees are subject to the claims-paying ability of American General Life Insurance Company.

<sup>3</sup> The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to you at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning in the sixth (6th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy.



Policies issued by:  
**American General Life Insurance Company**  
*A member company of American International Group, Inc.*  
 2727-A Allen Parkway, Houston, Texas 77019

ROP*Term* Policy Form Number 06001  
 LTG *Ultra* Policy Form Number LTG-2000AG  
 LTG *Ultra-C* Policy Form Number 06004

Accidental Death Benefit Rider 79002  
 Child Rider 79410  
 Terminal Illness Endorsement 91401  
 Waiver of Premium Rider 79001

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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ROP*Term*™  
 LTG *Ultra*™  
 LTG *Ultra-C*

Protecting you today,  
 tomorrow, and the day after



10-, 15-, 20- and 30-year  
 level-premium term insurance

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**WE KNOW LIFE.®**



## The American General Life Term Portfolio

At American General Life Insurance Company (American General Life), we know that each client is unique, with different needs, different goals and a different financial situation.

Whether you need coverage for 10, 15, 20 or 30 years, American General Life has a term product that works for you, with a terminal illness endorsement<sup>1</sup> and an optional waiver of premium rider to prepare for the unexpected. In addition, each product is fully convertible to a permanent policy to the earlier of age 75 or the end of the level-premium period, whichever comes first. All at a premium you can afford.

Best of all, each of our term policies is backed by the financial stability and strength of American General Life, one of the most trusted names in the life insurance industry.

### American General Life Term Policies

#### ROPTerm

- Guaranteed level-premium coverage for 15, 20 or 30 years, with face amounts of \$100,000 and up<sup>2</sup>
- Return of cumulative premiums paid at the end of the level-premium period<sup>3</sup>

#### LTG Ultra

- Guaranteed level-premium coverage for 10, 15, 20 or 30 years, with face amounts of \$250,000 and up<sup>2</sup>
- Lower cost band available for all single policies issued with face amounts of \$1 million or more

#### LTG Ultra-C

- Guaranteed level-premium coverage for 10, 15, 20 or 30 years, with face amounts of \$50,000 to \$250,000<sup>2</sup>
- Perfect for young families purchasing their first life insurance policies



Protection from  
American General Life.  
It's a promise you  
can believe in.

### All American General Life Term Policies Feature:

- Full convertibility to a permanent life insurance policy of the company's choosing, up to the end of the level-premium period or age 75 of the insured, whichever comes first
- A terminal illness endorsement<sup>1</sup> providing the option to accelerate the lesser of \$250,000 or 50 percent of your policy death benefit, if insured is diagnosed by a qualified physician as having 12 months or fewer to live
- Available optional riders:
  - **Accidental Death Benefit:** Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries

- **Waiver of Premium:** Automatically pays policy premiums in the event of the insured's total disability (not available if the face amount of the policy exceeds \$5 million)
- **Child Rider:** Provides coverage for children age 15 days to 19 years old

### About American General Life

*When you select a life insurance policy, you take an important step toward a more secure future for you and your loved ones. And when you select American General Life as your life insurance provider, you form a partnership with one of the industry's consistently highly rated performers. For detailed information about our ratings, please visit [www.aigag.com/ratings](http://www.aigag.com/ratings).*

*Clients have long been entrusting their hopes and dreams to American General Life. The key to our success is simple — a steadfast commitment to our clients and their security. That commitment has been our highest priority for many years and continues to drive our business as we look to the future.*