

AG ROP Select-a-Term<sup>SM</sup>



Premium protection.  
Premium returns.  
**Pick your term.**

Policies issued by:

**American General Life Insurance Company**  
(American General Life)

**The United States Life Insurance Company in  
the City of New York** (United States Life)

It's the ultimate  
"win-win" situation



Now you can provide solid term life protection for your family or business **and**, if you outlive the level-premium term period, get your money back when the term is up.<sup>1</sup> To meet your exact needs, this new product offers 17 level-term durations, for as long as 35 years, depending on your age!

Introducing AG ROP Select-a-Term<sup>SM</sup> life insurance from American General Life and United States Life. For the term you select – 15 years or any of 20 through 35 years – your policy will help protect your family, your home and your savings should anything happen to you.<sup>2</sup> And if you survive and the policy remains in force to the end of the term period, we'll give back the premiums you've paid – no questions asked, no paperwork and no hassle.<sup>1</sup>

The security of solid  
coverage with the promise  
to pay back.

### Advantages of AG ROP Select-a-Term

In addition to getting the premiums back if you outlive the policy term, you can borrow from the cash value accrued in your policy and still keep your coverage.<sup>3</sup> Even if you surrender your policy after the fifth policy year, you'll get some of your money back. Should you ever stop making premium payments, your policy could automatically convert to paid-up coverage with a reduced death benefit.<sup>4</sup> Your agent can customize your quote showing projected policy values each year.

### Policy Highlights

With AG ROP Select-a-Term, you can choose from 17 term durations: 15 years and any of 20 through 35 years. Your affordable premiums are guaranteed to remain level throughout the policy term. During the level term period, you'll have the option to convert your AG ROP Select-a-Term policy to a permanent life insurance policy.<sup>4</sup>



## A Powerful Financial Tool

### Further customize your policy by using one or more riders!<sup>5</sup>

**Accidental Death Benefit:** Pays in case of death resulting from accidental injuries.

**Waiver of Premium:** Protects your policy by waiving premiums on the base policy upon total disability of the insured after a six-month waiting period for American General Life and a four-month waiting period for the United States Life.

**Child Rider:** Extends coverage to all of your eligible children.

**Terminal Illness Rider\*:** If you are diagnosed with a terminal illness, you'll have the option of drawing part of your policy benefit to help cover expenses.<sup>6</sup>

\* Not available on the United States Life Policy.

**AG ROP Select-a-Term** life insurance gives you premium protection, premium return and allows you to pick the term duration that best aligns with your needs. Whatever term you choose will determine when you get money back.

### A Powerful Financial Tool

Discover how AG ROP Select-a-Term's combination of security and flexibility can help you:

- Protect your mortgage
- Safeguard your family's college savings
- Supplement the continuation plan for your business as part of a buy-sell arrangement
- Fulfill the insurance requirements of a divorce settlement
- Provide for income replacement to retirement, with cash at the end to help make the transition

*Take a few minutes to review the scenarios on the following pages for examples of how AG ROP Select-a-Term can work for people just like you.*



## Mortgage Protection

### Meet the Marsh Family:

When they finally found their dream home, Tom and Paula Marsh couldn't have been happier, but they neglected to consider their mortgage debt. Four years later, they each purchased a 26-year AG ROP Select-a-Term policy to cover the time remaining on their 30-year mortgage. When Tom was killed in an auto accident seven years later, the \$500,000 death benefit from his life insurance policy was more than enough to pay off the mortgage. Nothing could have eased the emotional strain of losing Tom, but Paula and her daughter could at least rest assured that their family home was protected. And if Paula survives and maintains her policy to the end of the 26-year period, she will receive a premium refund to supplement her retirement savings.

## Income Replacement

### Meet the Boones:

John Boone is 30 years old with a wife, two children and a mortgage. He is settling into his career and wants to make sure his family's standard of living is protected in the event he dies prematurely. He purchases a 35-year AG ROP Select-a-Term policy that will insure him at a guaranteed level premium all the way into his 60s. In the likely event John lives and the policy remains in force to the end of the term period, he will receive money back to help him transition into retirement.

## College Education Protection

### Meet the Johnson Family:

Tracy Johnson decided at an early age she wanted to become a lawyer. Her parents, Sandra and Ron, had begun saving for college when she was a baby – and had also purchased AG ROP Select-a-Term life insurance policies to make sure educational funds would be available if either of them died. For the next 20 years, Sandra and Ron lived secure in the knowledge that, should anything happen to them, Tracy's education could be paid for. Fortunately, they didn't need the death benefit – and when the term on their policies ended, they received a premium refund.<sup>1</sup> Thanks to AG ROP Select-a-Term, the Johnson family was able to enjoy 20 years of solid term life protection, followed by a full refund that helped pay Tracy's student loans.<sup>1</sup>

*The preceding stories are not actual cases; they are presented for illustrative purposes only.*

## About American General Life and United States Life

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life and United States Life to help protect their families against financial hardships. For detailed information about our ratings, please visit [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings).

AG ROP Select-a-Term:

- 1 Accumulates a cash value that starts no later than the fifth policy year. At the end of the level term period, the cash value of the in-force policy provides an endowment benefit equal to the total of cumulative premiums paid, less any charges for substandard ratings, riders and any outstanding loan balance. If your needs change and you surrender the policy, or convert it to our permanent insurance, you will receive the cash value that has built up in relation to the age of the policy, minus any outstanding loan balance.
- 2 31 - 35 periods are not available in the state of Washington.
- 3 The loan interest rate is 8.00 percent per year, payable in arrears. Consult with your tax professional to determine if transaction is a taxable event.
- 4 Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70 (age 75 in Florida).
- 5 Rider charges are not included as part of the money back guarantee. 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.
- 6 Available if the insured is diagnosed by a qualified physician as having 12 months or fewer to live; benefit maximum is the lesser of \$250,000 or 50 percent of the policy benefit.

## **American General** Life Companies

Policies issued by:

### **American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 06001; Accidental Death Benefit Rider 79002; Terminal Illness Endorsement 91401; Child Rider 79410; and Waiver of Premium Rider 79001

### **The United States Life Insurance Company in the City of New York**

70 Pine Street, New York, NY 10270

Policy Form Number 08701N; Accidental Death Benefit Rider ADB79-1E; Child Rider CI79-1E; and Waiver of Premium Rider WP79-1E

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life or the United States Life are each insurer's own responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company.

United States Life is authorized to conduct insurance business in New York. Policies and riders are not available in all states.

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AGLC103112 REV0509