

Index Universal Life

With index universal life insurance, you acquire the death benefit protection you need plus the opportunity to build cash value that you can access in the future for a variety of needs.

Index universal life insurance offers you the flexibility to choose among various interest-crediting accounts that fit you and your needs. Choices may include one or more of the following options¹:

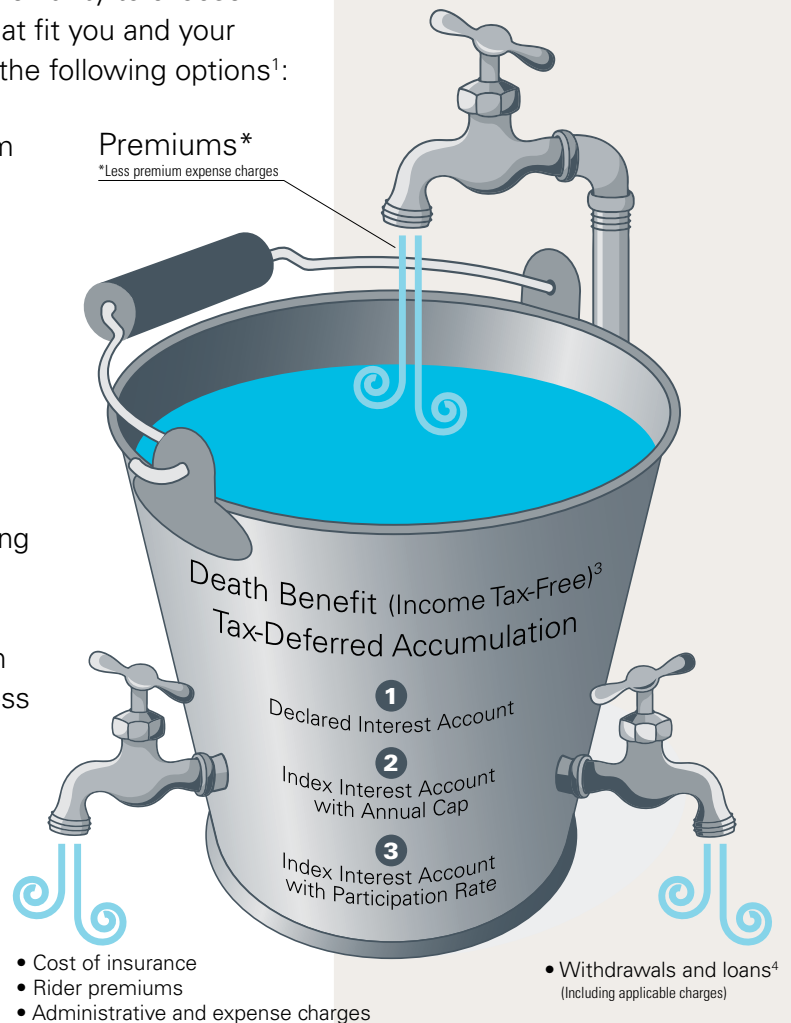
1. Declared interest account with a minimum guaranteed interest rate
2. Index interest account with interest crediting linked to the annual growth of recognized national or international indices subject to a cap rate and a minimum annual guaranteed interest rate, regardless of index performance²
3. Index interest account with interest crediting linked to the annual growth of recognized national or international indices subject to a participation rate and an annual minimum declared guaranteed interest rate, regardless of index performance.

¹ Not all policies offer all options.

² Minimum guaranteed interest rate varies by policy and is never less than 0 percent.

³ Based on current federal income tax laws.

⁴ Policy owner should consult a tax advisor to determine if these transactions trigger a taxable event. American General Life Insurance Company and The United States Life Insurance Company in the City of New York and affiliates do not give legal or tax advice.



Index universal life insurance gives you the ability to adjust to life's changes.

Policies Issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019. **The United States Life Insurance Company in the City of New York (USL)**, One World Financial Center, 200 Liberty Street, New York, NY 10281. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and USL are the issuing insurer's own responsibility. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations apply. Please refer to the policy for complete details. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including, including AGL and USL.

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