



Elite UL[®]

You want to do the right things to build a secure future for your loved ones. When the financial future of your family or business is at stake, you need protection you can count on for strong, long-lasting performance.

**American
General**
Life Companies

Protection you need now and the opportunity to build for your future

Protection you need now

Elite UL[®] provides long-term affordable death benefit protection in a policy that is flexible enough to accommodate changing circumstances in your future. In addition to an income tax-free death benefit for your beneficiary, you'll enjoy tax-deferred accumulation of cash values that can be accessed for emergencies, college tuition, retirement and other future needs.¹

Build for your future

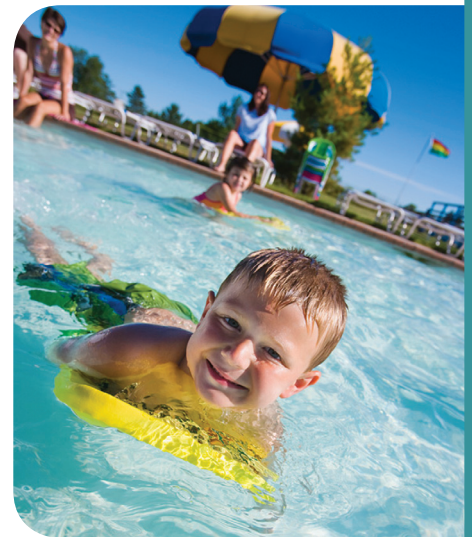
Your financial needs are changing all the time, and with Elite UL you have an affordable permanent life insurance solution that's designed to keep pace with your needs.

- Competitively priced, long term protection
- Help meet a variety of financial needs, including:
 - income for surviving spouse and loved ones
 - funds to pay estate taxes, maximizing the value of the estate left to heirs
 - a funding vehicle for business continuation plans
 - protection against the loss of a business owner or key employee
- Cash values accumulate on a tax-deferred basis.¹ Use these funds in the future to pay the policy's premiums or let them

offset interest rate fluctuations.

- Tax-neutral distributions are available through flexible withdrawals and loans^{2,3}

Interest credited to policy values will be subject to change periodically, but will not be less than 3.00 percent effective annually (in Texas and Oregon the guaranteed interest rate is 2.75 percent). An interest bonus of 0.25 percent will be credited after the fifth policy year.



Customized coverage

Pay a low annual premium to maintain death benefit protection or pay additional premiums to accelerate the growth of policy cash values. Your cash values will accumulate tax-deferred¹ until you need them for retirement, for the children's tuition or to make your small-business dreams come true.

Your representative can help you further customize coverage by selecting from a variety of optional riders.⁴

Accidental Death Benefit provides additional death benefit in the event of your accidental death.

Children's Insurance Benefit provides term life insurance on your dependent children.

Spouse/Other Insured Rider⁵ provides level term life insurance on your spouse.

Terminal Illness Rider⁵ provides an accelerated death benefit if you are diagnosed with a terminal illness (less than 12 months to live).

Waiver of Monthly Deduction waives the monthly deductions as they come due after you have been totally disabled for six months.

Waiver of Monthly Guarantee Premium⁵ credits the amount equal to the monthly guarantee premium if you become totally disabled.

Overloan Protection Rider helps ensure your policy won't lapse because of a large outstanding loan balance.

Extension of Maturity Date Rider allows for the extension of the policy's maturity date beyond what it would otherwise be.⁶

¹ Based on current federal income tax laws.

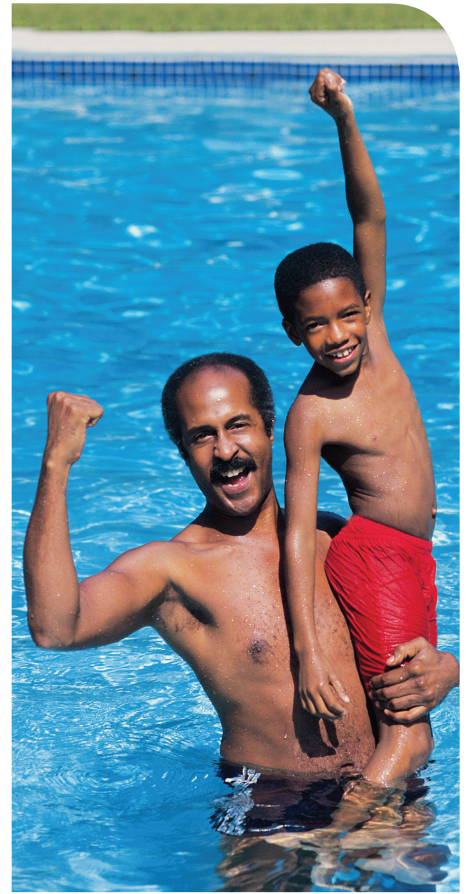
² Consult with your tax professional to determine if such transactions trigger a taxable event.

³ Preferred loans subject to terms of the policy and available after 10 years.

⁴ See the riders for complete details. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders may have tax consequences. Policy owners should consult a qualified tax professional.

⁵ Not available in the state of New York.

⁶ Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.



Contact your
American General
Life Companies
representative
for more
information.

**American General Life
Insurance Company**

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

American General
Life Companies

Policies issued by **American General Life Insurance Company** 2727-A Allen Parkway, Houston, Texas 77019. Policy Form Number 03325, Accidental Death Benefit Rider Form Number 82012, Children's Insurance Benefit Rider Form Number 82410, Spouse/Other Insured Rider Form Number 88390, Terminal Illness Rider Form Number 91401, Waiver of Monthly Deduction Rider Form Number 82001, Waiver of Monthly Guaranteed Premium Rider Form Number 95022, Extension of Maturity Date Rider Form Number 99110, Overloan Protection Rider Form Number 07620. **The United States Life Insurance Company in the City of New York** One World Financial Center, 200 Liberty Street, New York, New York 10281. Policy Form Number 03325N, Accidental Death Benefit Rider Form Number ADB791E, Children's Insurance Benefit Rider Form Number CI791E1, Waiver of Monthly Deduction Rider Form Number 82001N, Overloan Protection Rider Form Number 07620N The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. 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 may 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 AGL and USL. © 2011. All rights reserved. AGLC103328 REV0311