



Index universal life
insurance offers flexibility

American General Life Companies

Policies Issued by:
American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 08326; Age121 MGP Rider Form Number 08665

The United States Life Insurance Company in the City of New York
70 Pine Street, New York, New York 10270

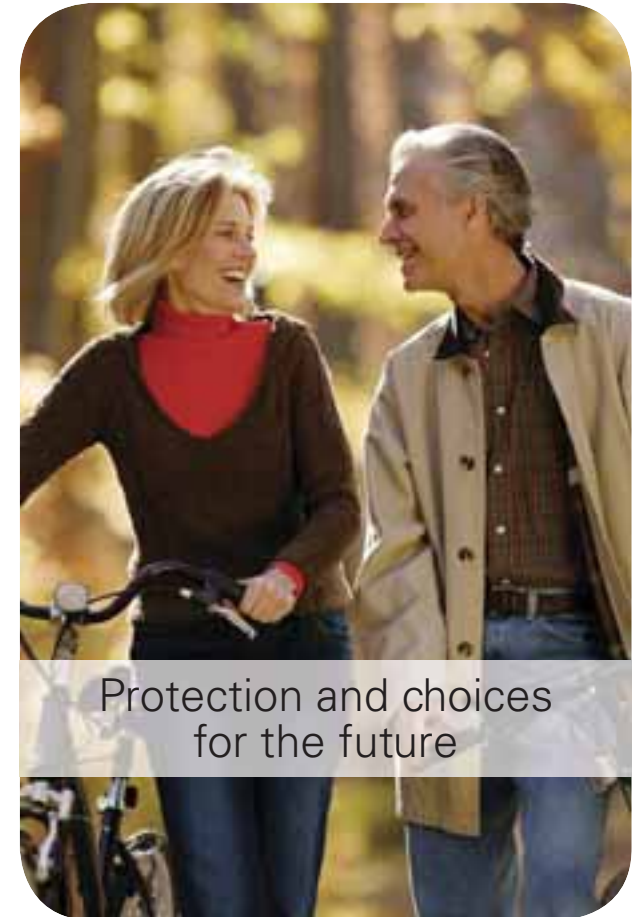
Policy Form Number 08326N; Age 121 MGP Rider Form Number 08665N

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AGLC103336 REV0209

Elite IndexSM
Flexible premium, adjustable death benefit,
index interest universal life insurance



Protection and choices
for the future

AGLC103336 REV0209

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

Life insurance can provide you and your family with the security of knowing should anything happen to you they are taken care of. But when purchasing life insurance, you are faced with choices. Should you opt for the security of fixed product with today's low interest rates, or choose a product with inherent cash accumulation volatility?

Today, there is another choice

With Elite IndexSM universal life insurance, like any life insurance, you are buying a death benefit. But you also have choices. With index universal life insurance you have the protection you need plus the opportunity to build cash value that can be accessed in the future for a variety of needs. It may even be possible to use the cash value to reduce or stop premium payments at some point, if you want.

Elite Index offers you the flexibility to choose among three interest-crediting accounts that fit you and your needs.

- Declared interest account with a minimum guaranteed 3.00 percent minimum annual interest rate
- Index interest account with interest crediting linked to the annual growth of the Standard & Poor's 500 Composite Stock Price Index (S&P 500 Index)¹ subject to an annual cap (never less than 0 percent) and a minimum annual guaranteed interest rate of 1.00 percent, regardless of index performance
- Index interest account with interest crediting linked to the annual growth of the S&P 500 Index subject to a participation rate (never less than 0 percent) and an annual minimum guaranteed interest rate of 2.00 percent, regardless of index performance

You have the potential for higher crediting interest rates when the index is up and the safety of a minimum guaranteed interest rate.

High-performance riders and options

Your American General Life or United States Life representative can help you further customize your coverage by utilizing a selection of riders, including the lifetime guarantee rider that allows you to lock in a lifetime death benefit guarantee regardless of performance of the policy.

With three interest crediting accounts, long-term death benefit guarantee, a complement of riders, and flexible premiums, Elite Index gives you the ability to adjust to life's changes.



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