

## Supplemental Illustration

**For guaranteed elements and other important information, please see the Basic Illustration**

### YOUR POLICY HIGHLIGHTS

**Client Name:** Female  
**Sex:** Female **Age:** 49 CA  
**Underwriting Class:** Preferred Plus  
**Initial Death Benefit:** \$3,000,000; Level through year 82  
**Initial Planned Premium:** \$65,160.00 for 10 Years

#### **Index Allocation:**

High Cap Rate Acct (Utilizing S&P 500 Index):

100.00%



By paying my illustrated premiums, this policy helps me take action to protect myself from...

#### Dying too soon

If the Insured dies, the beneficiary will receive  
a tax-free Death Benefit<sup>1</sup>

At age 65, the benefit may be:  
\$3,000,000<sup>2</sup>

#### Living too long

If I need access to cash value when I grow older, I can utilize loans and/or withdrawals from my policy, per policy terms, to fund disbursements. My non-guaranteed illustration shows:

Annual Cash Value Distribution: \$82,085<sup>2</sup>  
In Years 19 - 73

Cumulative Cash Value distributions<sup>4</sup> that are potentially tax free<sup>5</sup>

#### Getting sick with a qualifying illness<sup>7</sup> along the way

If the Insured is certified and/or diagnosed as having a qualifying Critical, Chronic or Terminal illness<sup>6</sup>, I am eligible to accelerate the death benefit.

The benefit is based, in part, on the insurer's expectation of the insured's life expectancy at time of claim. At age 65, it would potentially be:

Qualifying Chronic Illness OR Critical Illness other than Invasive Cancer: between \$583,887-\$1,501,057<sup>2,3,8</sup>

Qualifying Critical Illness-Invasive Cancer: between \$586,760-\$1,552,924<sup>2,3,8</sup>

Qualifying Terminal Illness: \$1,861,205<sup>2,3,8</sup>

#### Need or desire to end my coverage

If I desire to surrender my policy, my illustrated non-guaranteed

Cash Surrender Values are:

At Age 65: \$875,830<sup>2</sup>

At Age 100:\$622,491<sup>2</sup>

<sup>1</sup> Based on current tax laws. Death Benefit may not always qualify as tax-free. See the Tax and Compliance section in the Basic Illustration.

<sup>2</sup> Based on current non-guaranteed charges and illustration assumptions. This Supplemental Illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown; this is not likely to occur. The assumptions on which they are based are subject to change by American General Life Insurance Company and the actual results may be more or less favorable.

<sup>3</sup> The actual benefit amount will be determined at the time of claim and will be subject to underwriting requirements, an actuarial discount, and all limitations and other terms of the applicable rider. The underlying assumptions used to calculate the actuarial discount applicable to accelerated benefit payouts are not guaranteed and may be changed at any time. Actual payouts may be more or less favorable. Please refer to your rider(s) for complete details.

<sup>4</sup> Includes cumulative income from loans and withdrawals or from the Income for Life Rider (if elected). See the Tabular Detail and Income for Life Rider section in the Basic illustration.

<sup>5</sup> Under some circumstances, policy loans and withdrawals are taxable. Refer to the Loans and Withdrawals in the Key Terms and Definitions section of the Basic Illustration and the Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions in the Tax and Compliance section of the Basic Illustration.

<sup>6</sup> See Rider for complete definition of illnesses. Benefits available upon policy issue. Waiting period applicable in CA, ND, SC, SD and FL. See Rider for details.

<sup>7</sup> Only applicable to qualifying chronic, critical, and terminal illnesses. See Basic Illustration and applicable riders for details.

<sup>8</sup> Please refer to the next page for more details on the range of potential non-guaranteed accelerated death benefits under your accelerated benefit riders.