

Corebridge Financial at-a-glance

Corebridge Financial is one of the largest and most established providers of retirement solutions and insurance products in the United States, with a long and proven track record of serving our clients.

At Corebridge, we're passionate about giving people the power to help them reach their financial goals. It's who we are.

Corebridge Financial's U.S. Life insurance companies include **American General Life Insurance Company**, Houston, TX, **The United States Life Insurance Company in the City of New York**, New York, NY and **The Variable Annuity Life Insurance Company**, Houston, TX.

Get to know American General Life Insurance Company (AGL)

A company you can trust to deliver on its commitments

\$29.7 billion

In direct premiums for the last 12 months ending Dec 31, 2024

\$22.1 billion

In claims and benefits paid for the last 12 months ending Dec 31, 2024*

*Payment of life insurance claims is contingent upon policy terms and conditions, and a history of claims being paid does not guarantee approval of future claims. Please review your policy for specific exclusions and limitations.

Agency	Rating Current as of 12/31/2024
Standard & Poor's	A+ (Strong) ¹
Moody's	A2 (Good) ¹
A.M. Best	A (Excellent) ¹
Fitch	A+ (Strong) ¹

AGL has received strong financial strength ratings from independent ratings agencies, reflecting their financial stability and ability to meet obligations to their policyholders and others.

¹The financial strength ratings for AGL are current as of December 31, 2024, and subject to change at any time. Standard & Poor's ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action), while Moody's ratings measure financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's ratings measure claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch ratings are a measure of insurer financial strength, ranging from AAA (Exceptionally Strong) to C (Distressed). Benefits associated with our products are subject to the claims-paying ability of the issuing insurance company. With respect to variable annuities, only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable product portfolios.

Corebridge Financial and Corebridge are marketing names used by wholly owned subsidiaries of Corebridge Financial, Inc. All products and services are written or provided by these companies. Products or services may not be available in all countries and jurisdictions.

Life insurance and annuities issued by American General Life Insurance Company (AGL), Houston, TX. Variable annuities are distributed by Corebridge Capital Services, Inc., member FINRA. Guarantees are backed by the claims-paying ability of the issuing insurance company, and it is responsible for the financial obligations of its products. AGL does not solicit, issue or deliver policies or contracts in the state of New York.

QoL Max Accumulator+ III

Index Universal Life Insurance (IUL)

Build your financial future with a flexible permanent life insurance policy that provides protection and cash value accumulation.



American General Life Insurance Company

Top reasons to consider this product



Accumulate cash value with managed volatility

This policy provides three crediting strategies linked to proprietary indices designed for controlled volatility. Premiums can be allocated to one, two or all three strategies, plus the S&P 500 index strategy as well as the fixed rate crediting strategy.



Secure living benefits you can use in your lifetime

Built-in and optional riders offer benefits to help cover qualifying chronic, critical and terminal illnesses.



Access your cash value with flexible choices

You can access available cash value via loans or withdrawals¹ to meet financial needs of any kind.



Get coverage that may not require a medical exam

Can be approved and issued without traditional underwriting or medical exams through our Agile Underwriting+ program. Applicants must be age 59 and under and applying for \$2 million or less in coverage.



Purchase more coverage at a discount

QoL Advantage Program gives you the option of buying additional term life coverage at a discounted premium and uses the Agile Underwriting+ process.

¹ Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includable in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits, availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments, and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: ICC22-22191, 22191; Rider Form Numbers: ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. AGL does not solicit, issue, or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

© Corebridge Financial, Inc. All rights reserved.

AGLC201725-QoL REV0725

PAGE1OF1

108783

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 Benefit¹

At age 65, the benefit may be:
\$3,000,000²

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: \$82,085²
In Years 19 - 73

Cumulative Cash Value distributions⁴ that are potentially tax free⁵

Getting sick with a qualifying illness⁷ along the way

If the Insured is certified and/or diagnosed as having a qualifying Critical, Chronic or Terminal illness⁶, 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^{2,3,8}

Qualifying Critical Illness-Invasive Cancer: between \$586,760-\$1,552,924^{2,3,8}

Qualifying Terminal Illness: \$1,861,205^{2,3,8}

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: \$875,830²

At Age 100:\$622,491²

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

² 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.

³ 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.

⁴ 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.

⁵ 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.

⁶ 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.

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

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

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

YOUR POLICY HIGHLIGHTS (continued)

Accelerated Benefit Riders
Living Benefits from Life Insurance

Your policy has built-in riders that provide accelerated benefits, also known as "living benefits", which provide you the option to receive a portion of the policy death benefit early - while the Insured is still alive – in the event the Insured has a qualifying critical, chronic, or terminal illness.

How Do the Riders Work?

These riders are automatically attached to your policy at no additional premium. However, the actual benefit will not be known until the actual time of claim. You can choose to accept or reject any benefit payment offer at that time. The benefit amount will be less than the portion of the death benefit you elect to accelerate because it is subject to the following deductions:

- An actuarial discount since the death benefit is being paid prior to death*,
- An administrative charge, and,
- If applicable, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans.

As a result of these deductions, the benefit amount will in all cases be less than the death benefit you elect to accelerate and may be substantially less but not less than the applicable minimum accelerated benefit amount under the rider.

Minimum Accelerated Benefit Amount

The benefit amount will never be less than the pro rata portion of the cash surrender value, if any, that corresponds to the death benefit you elect to accelerate.

Potential Benefit Amounts

The following are examples of potential benefit amounts at selected ages, based on non-guaranteed values. Each row shows the Death Benefit that may be accelerated at the selected age and the range of potential benefit amounts after the death benefit that you elect to accelerate is reduced for the applicable actuarial discount and other deductions. The amounts shown are based on the non-guaranteed policy values and death benefits shown in the Basic Illustration which are not guaranteed.

Age at Benefit Payment Date	Death Benefit That May Be Accelerated*	Range of Potential Accelerated Benefit Amounts*		
		Chronic Illness OR Critical Illness Other than Invasive Cancer	Critical Illness - Invasive Cancer	Terminal Illness
57	\$2,000,000	\$291,445 - \$1,422,586	\$291,445 - \$1,476,942	\$1,826,987
65	\$2,000,000	\$583,887 - \$1,501,057	\$586,760 - \$1,552,924	\$1,861,205
75	\$2,000,000	\$515,762 - \$1,039,717	\$515,762 - \$1,086,385	\$1,339,503

Effect of Benefit Payment

If you elect to accept an offer to receive an accelerated benefit, then upon payment of the accelerated benefit amount, the death benefit under the policy is reduced by the full amount of the death benefit you elect to accelerate. Other policy values including the policy coverage amount, accumulation value, policy loan, and cash surrender value are reduced in the same proportion as the reduction in death benefit.

* The actuarial discount is calculated, in part, based on an assumed interest rate and the Company's assessment of the expected future mortality of the insured in light of the insured's qualifying chronic, critical, or terminal illness. The interest rate assumed in the hypothetical examples shown is 7%. The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. Actual payouts may be more or less favorable than those shown above. **Under certain circumstances where an insured's expected mortality (the Company's expectation of the insured's life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued, the accelerated benefit may be zero.**

QoL Max Accumulator+ III
Index Universal Life Insurance

An Individual Fixed Index Interest Flexible Premium
Adjustable Life Insurance Policy
Life Insurance Policy Illustration



Designed for

Female
CA

Presented by

Sample Sample
Sample
Sample, CA 00000
000-000-0000
License # 000000

Date Prepared

January 28, 2026

Rates Effective September 07, 2024

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Please read your illustration carefully. It is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums are affected under different assumptions. This illustration is not a contract and is not intended to predict actual performance. The Policy Form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of your insurance contract for purposes of application and interpretation.

This illustration may be subject to change, and does not constitute legal, tax or accounting advice from American General Life Insurance Company (AGL), its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult your attorney, tax advisor or accountant.

American General Life Insurance Company is a wholly owned subsidiary of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

(Form 22191)

TABLE OF CONTENTS *(For Basic Illustration)*

Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.

Your Narrative Summary.....	Page 3
Life Insurance Illustration Summary.....	Page 3
Policy Coverage Summary	Page 3
Important Disclosures.....	Page 4
Your Policy Features and Riders.....	Page 5
Key Terms and Definitions.....	Page 6
Your Numeric Summary (<i>Signature Page</i>).....	Page 8
Your Tabular Detail.....	Page 9
Illustration Assumptions For Non-Guaranteed Interest Rates.....	Page 16
Important Information About Your Illustration.....	Page 17
Interest Crediting.....	Page 18
Historical Graphs.....	Page 21
Min/Average/Max Historical Performance.....	Page 22
Historical Index Table	Page 23
Your Distribution Options.....	Page 24
Policy Loans.....	Page 24
Your Transaction Charges and Expenses.....	Page 26
Tax And Compliance.....	Page 27
Index Disclosures.....	Page 29
Additional Information Regarding Your Accelerated Benefit Riders.....	Page 32

YOUR NARRATIVE SUMMARY

Life Insurance Illustration Summary

Your QoL Max Accumulator+ III is an individual fixed index interest flexible premium adjustable life insurance policy. This illustration is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums can be affected by different assumptions.

This hypothetical illustration is not a contract; it is for illustrative purposes only and should not be deemed a representation of past or future performance or a guarantee of future results. It is not complete or valid unless presented with all pages. For guaranteed elements and other important information, refer to Your Tabular Detail pages. AGL, its employees, agents and representatives do not render legal or tax advice and this illustration should not be construed as such. You should contact your own tax or legal advisor regarding the tax and other consequences, which may result from alternatives shown in this illustration. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Policy Coverage Summary

Initial Death Benefit (Specified Amount):	\$3,000,000.00
Initial Death Benefit Option:	Level
Initial Planned Premium:	\$65,160.00
Premium Mode:	Annual
Death Benefit Guaranteed to:	Age 67
Policy In-Force To (based on current non-guaranteed assumptions):	Age 131
Loan Type:	Participating Loan
IRC 7702 Life Insurance Test:	Guideline Premium Test
Initial Guideline Level Premium:	\$73,244.07
Initial Guideline Single Premium:	\$1,057,872.78
Seven Pay Premium:	\$233,327.99
Annual Target Premium:	\$65,761.74
Monthly Guarantee Premium:	\$1,419.51

Rider(s)	Initial Premium	Initial Benefit
Accelerated Benefit Riders		
Critical Illness ABR	N/A	See ABRs Section
Chronic Illness ABR	N/A	See ABRs Section
Terminal Illness ABR	N/A	See ABRs Section
Overloan Protection Rider	N/A	See Riders Section
Dollar Cost Averaging Rider	N/A	See Riders Section

Input Modal Premium ScheduleAmounts below exclude any 1035 exchange/Lump sum premium listed above

To Year 10	\$65,160.00
To Year 19	\$0.00
To Year 72	\$0.00

There is no annual level premium that will guarantee the initial coverage to remain in effect for the term of the policy, while permitting the policy to continue to qualify as life insurance under the Internal Revenue Code.

Important Disclosures

1. Life insurance is not an investment. You are purchasing a universal life insurance policy because you have a long term need for permanent life insurance.
2. All values contained in this illustration are for illustrative purposes only. The primary purpose of life insurance is death benefit protection. Although life insurance provides a credited interest rate, it should not be considered an investment vehicle. Your insurance policy must meet certain requirements of the Internal Revenue Code to qualify as life insurance. Please consult your tax advisor regarding all tax considerations relating to your policy, including the Internal Revenue Code's limits on premiums that may be paid on life insurance policies, before purchasing or modifying your life insurance policy. The Company makes no representations or warranties that the values mentioned in this illustration, including projected values, accurately reflect Internal Revenue Code limits or other requirements.
3. You should review the product materials provided by AGL for the illustrated individual fixed index interest flexible premium adjustable life insurance policy.
4. You selected the premium shown in the illustration to show AGL how much premium you intend to pay or otherwise to be applied as premium, including but not limited to any funds from another insurer transferred pursuant to a Section 1035 Exchange under the Internal Revenue Code.
5. Premiums paid and amounts that may be credited to the policy may not be sufficient to cover the cost of insurance and/or administrative expenses. Paying less than the planned premium can have a negative impact on the policy and any guarantees. Reduced premium payments, loans, and/or withdrawals are examples of factors which could necessitate additional premiums to maintain your insurance coverage. If this illustration shows that you have the option to allow policy charges to be paid using non-guaranteed values or if the illustration shows a premium outlay of lesser amounts or shorter duration than the contract premium, if any, you may need to continue or resume premium outlays.
6. Changes in the non-guaranteed elements of your policy may affect the amount of your insurance benefits, the duration of your insurance coverage, and your policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the death benefit protection is no longer in effect, your policy will lapse and terminate unless more premiums are paid. At such time, you will have no insurance coverage.
7. **The equity index account provides benefits linked to an external equity index and does not participate directly in the equity index market.** While index interest credited to the policy is related to the performance of the underlying index, it is not an investment in that index. The actual amount of index interest credited to an index universal life insurance policy will vary based on the performance of the index, the interest rate environment, the cost of options, applicable rider terms and other economic factors.
8. There will be substantial variation in both the timing and amount of index interest credited over the life of the policy.
9. Historical performance of the S&P 500®, the Franklin Quality Dividend Index, the ML Strategic Balanced Index® and the PIMCO Global Optima Index® should not be considered a representation of future performance for any of the index interest strategies in the policy.
10. You should review the Alternate Hypothetical Rate section within the Tabular Detail, which shows the effect of changing the hypothetical crediting rates of the Index Accounts.
11. QoL Max Accumulator+ III offers two types of policy loans as described in this illustration, and you are solely responsible for the selection of the loan type.
12. Cost of insurance rates, insurance amounts, charges, riders, and endorsements offered, along with other parameters, may vary depending on the agent through whom you purchase your policy.
13. Proper maintenance of the policy is essential, and it is recommended that you regularly review your policy. The only viable way to know if an index universal life insurance policy is meeting your needs is to review the policy's performance no less frequently than once a year. Annual reviews of your policy should include review of the annual statement and review of an in-force illustration you request, which you should review to determine whether any adjustments are necessary to your planned premium payments and to the allocation of your current crediting strategies, including index interest, and your review of any distributions to you under the policy.

Your Policy Features and Riders

The following are brief descriptions of the Benefits and/or Riders that appear in this illustration. The Benefits and/or Riders are subject to certain requirements and limitations that are not contained within these explanations. For a full description of the Benefits and/or Riders, please refer to the Policy and Riders.

Monthly Guarantee Premium (MGP)

The Monthly Guarantee Premium (MGP) provision can prevent the policy from lapsing when the cash surrender value of the policy falls to zero or below. The policy will not terminate on a Monthly Deduction Day within the Guarantee Period if, on such day: the sum of the premiums paid, less partial surrenders and any outstanding loan amount equals or exceeds the sum of the MGP premiums from the Date of Issue, including the current month.

Please note it is imperative that the minimum premium is paid to avoid policy lapse. **If a policy with MGP lapses, the guarantee will terminate.** This guarantee cannot be reinstated after your policy lapses. Significant "catch-up" premium would be required as part of the reinstatement cost, assuming reinstatement is available. The guarantee period is shown on your policy schedule.

After the guarantee period, the policy will lapse if there is not sufficient value to keep it in force. The MGP does not provide additional policy value or Death Benefit proceeds. There is no charge for this provision. All premium payments are subject to restrictions under federal tax laws.

Extension of Maturity Date

Your policy matures at age 121. The policy will automatically extend coverage to the date of the Insured's death unless the Owner elects to terminate the policy and receive the Cash Surrender Value. If coverage is extended, coverage under any riders will terminate. No further deductions for policy charges will be deducted from the Accumulation Value. No additional premiums may be made unless additional premiums are necessary to keep the policy in force. The tax consequences of extending the Maturity Date beyond the termination date of the CSO Mortality Tables are unclear.

Accelerated Death Benefit Riders

(Forms

AGLA 04TIR

AGLA 04CHIR-CA

(0514)

AGLA 04CRIR)

See Your Accelerated Death Benefits Summary section and Additional Information Regarding Your Accelerated Death Benefit Riders section.

Overloan Protection Rider

(Form 07620)

The Overloan Protection Rider is an optional rider that when activated, guarantees your policy will not lapse due to an outstanding loan by keeping the policy in force by waiving future monthly deductions. The rider benefit may be activated when the outstanding loans equals or exceeds 94% of the Cash Value and the policy has remained in force until the later of the policy anniversary nearest the insured's attained age of 75 or the 15th policy anniversary. See Overloan Protection Rider for full details.

Dollar Cost Averaging Rider

(Form 18004)

Your policy includes the Dollar Cost Averaging (DCA) Rider which allows the allocation of lump sum payments (both 1035s and non 1035s) as well as annual premium to your chosen Index Interest Accounts over a number of months, so that the entire payment is not based upon the market performance of only one date. It is your choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest.

The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited monthly to the DCA Account using the annual effective DCA Account Interest Rate, compounded daily. The amount of interest credited is determined by the Company, currently 4.25% but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. The transfers will be made in installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day (if the lump sum payment is received on an Allocation Day, the transfer would be made immediately). Note that transfers from the DCA Account to the declared interest account are not permitted.

Key Terms and Definitions

Accumulation Value

The Accumulation Value is the cash accumulation component of the proposed policy. It reflects net premiums received, withdrawals made, expenses charged, cost of insurance deducted and interest credited. The Accumulation Value can be positive, negative, or zero. The amount shown in the illustration is as of the end of the policy year.

Account Value Enhancement

A persistency bonus that is credited to the index accounts after policy year 5. This is in addition to the crediting earned through the index strategy. The fixed account may also be eligible for the bonus if the current non-guaranteed interest rate for the fixed account is greater than the minimum guaranteed interest rate at the time the bonus is credited.

Alternate Hypothetical Rate

Alternate Hypothetical Rate means that values are calculated assuming that for each account, the non-guaranteed hypothetical rate is equal to the lesser of the current non-guaranteed interest rate for the Fixed Account and the Maximum Non-Guaranteed Hypothetical Index Interest Rate for the account.

Cash Surrender Value

The Cash Surrender Value is the amount available to the policy owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest and may be zero. The amount shown in the illustration is as of the end of the policy year.

Cash Value

The Cash Value of this policy is equal to the Accumulation Value minus the applicable surrender charge, if any. The amount shown in the illustration is as of the end of the policy year.

Cost of Insurance Charges

The basis for calculating the cost of insurance for the policy and any riders added to the policy is outlined in the policy.

Cumulative Premium Outlay

Cumulative Premium Outlay is the total Premium Outlay from Date of Issue through the end of the policy year shown.

Current Charges

Current Charges are calculated based on current expense charges and current cost of insurance rates for the policy and any riders. These rates and charges are not guaranteed and are subject to change by the Company.

Current Non-Guaranteed Hypothetical Rate

See Index Interest Illustrated section.

Death Benefit

The death benefit is the amount of money payable to the beneficiary if the Insured dies while the policy is in force. The Initial Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions. The amount shown in the illustration is as of the end of the policy year.

Guaranteed Charges

Guaranteed Charges are calculated based on guaranteed maximum expense charges and guaranteed maximum cost of insurance rates for the policy and any riders as specified in the policy.

Guaranteed Values

The guaranteed values are calculated based on the guaranteed interest rates, the guaranteed maximum cost of insurance rates, the guaranteed maximum expense charges, and the guaranteed account value enhancement rates specified in the policy.

Incontestability

We rely on the statements made in the application. These statements are considered representations and not warranties. Outside of exceptions listed in your contract, We cannot contest this policy after it has been in force for two years.

Lapse

Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable.

Loans and Withdrawals

Policy loans can be taken at any time while the policy is in force. Annual loan interest is assessed at the start of the policy year. Refer to the policy for more information about policy loans. Withdrawals represent amounts withdrawn from the policy which are not loans. The loans and withdrawals shown in the illustration are assumed to be paid as of the beginning of the period for the selected Disbursement Mode. The illustration shows the sum of all loans and withdrawals taken in a policy year.

Maximum Non-Guaranteed Hypothetical Index Interest Rate

See Index Interest Illustrated section. The Maximum Non-Guaranteed Hypothetical Index Interest Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be more or less favorable than shown.

Mid-Point Account Value Enhancement

The Mid-Point Account Value Enhancement for an account is a non-guaranteed account value enhancement that is equal to the average of the applicable Guaranteed Account Value Enhancement and Current Account Value Enhancement for such account.

Mid-Point Charges

The Mid-Point Charges are non-guaranteed charges that are calculated using the average of the rates used to calculate Guaranteed Charges and Current Charges.

Mid-Point Rate

The Mid-Point Rate for an account is a non-guaranteed hypothetical rate that is equal to the average of the applicable Guaranteed Interest Rate and Current Non-Guaranteed Hypothetical Rate for such account.

Monthly Charges

This represents the sum of the Cost of Insurance amount, Monthly Administration Fee amount, Monthly Expense Charge amount, and any applicable rider charges for each month illustrated.

Monthly Expense Charge

See Your Transaction Charges and Expenses section.

Net Annual Loan Interest Credited

This represents interest credited to the Accumulation Value offset by policy loans. These amounts may be credited at a different rate than those values not offset by policy loans.

Net Outlay

Net Outlay shows the Premium Outlay less any loans and withdrawals taken during a policy year.

Non-Guaranteed Interest Rate

The Non-Guaranteed Interest Rate used in this illustration is the user selected interest rate(s) up to the Maximum Current Non-Guaranteed Hypothetical Rates for each Interest Account. The Non-Guaranteed Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be more or less favorable than shown.

Non-Guaranteed Values

Non-guaranteed values means that values are calculated based on non-guaranteed hypothetical rates, current cost of insurance rates for the policy and any riders, current expense charges, and non-guaranteed account value enhancement rates. These values are not guaranteed.

The values shown in the current and mid-point columns are Non-Guaranteed Values 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 and actual results may be more or less favorable. Future credits for interest and deductions for mortality and expenses can vary at the company's discretion depending upon factors such as death claims, investment earnings and overhead costs.

Partial Surrenders/Withdrawals

This represents the amount withdrawn from the policy.

Premium Class**Preferred Plus**

Exceptional mortality risk and non-user of tobacco and/or other products that contain nicotine.

Premium Loads

This represents the expense charge assessed for each Premium Outlay payment.

Premium Mode

The Premium Mode is the frequency selected for recurring premiums.

Premium Outlay

Premium outlay is the amount the Owner plans to pay for the policy. It is equal to planned premium payments and loan repayments. This illustration assumes that the Company receives all premiums and loan repayments in time to be processed on the first day of each modal period.

Surrender Charges

A surrender charge will be applied when the policy is surrendered during the surrender charge period. If the specified amount is increased, the increased portion is subject to a new surrender charge period. The initial surrender charge period is 14 years. Refer to the policy for more information about Surrender Charges.

Year and Age

Year is the policy year; Age is the Insured's age at the Date of Issue plus on the Insured's nearest birthday the number of years the policy is assumed to have been in force.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Numeric Summary

Initial Planned Premium: \$65,160.00
Premium Mode: Annual

Guaranteed Account Value Enhancement¹
for all strategies:

0.10%

Current Account Value Enhancement¹

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

0.10%

				Guaranteed Values based on		Non-Guaranteed Values ³ based on			
End of Year	Age	Premium Outlay ²	Cumulative Premium Outlay	Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate		Mid-Point Charges Mid-Point Account Value Enhancement Mid-Point Rate	Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate		
				Index High Cap Acct (S&P 500 Index)	0.00%		Index High Cap Acct (S&P 500 Index)	7.02%	
5	54	65,160	325,800	19,547	3,000,000	84,339	3,000,000	159,767	3,000,000
10	59	65,160	651,600	126,451	3,000,000	296,979	3,000,000	524,277	3,000,000
20	69	0	651,600	0	0	50,784	2,818,888	938,576	2,822,048
21	70	0	651,600	0	0	0	0	912,100	2,725,670
36	85	0	651,600	0	0	0	0	479,425	631,001
41	90	0	651,600	0	0	0	0	399,541	610,427

Lapses at year 19

Lapses at year 21

Matures at year 72

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Mid-Point and Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

I have reviewed the Important Disclosures provided in this illustration. I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. Finally, I also understand the policy form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of my insurance contract for the purposes of application and interpretation.

Owner's Signature

Date

Joint Owner's Signature

Date

I certify that this illustration has been presented to the applicant, and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I understand the method used to allocate overhead expenses is the fully allocated expenses method.

Agent's Signature

Date

Agent's Address

Your Tabular Detail

			<u>Guaranteed Account Value Enhancement¹</u> all strategies:			0.10%	<u>Current Account Value Enhancement¹</u> High Cap Rate Account (Utilizing S&P 500 Index):					
End of Year	Age	Premium Outlay ²	Guaranteed Values based on			Non-Guaranteed Values ³ based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account		0.00%	Index High Cap Account		4.25%	Index High Cap Account			
End of Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
1	50	65,160	23,408	0	3,000,000	41,943	0	3,000,000	43,286	0	0	3,000,000
2	51	65,160	46,419	0	3,000,000	85,731	0	3,000,000	89,676	0	0	3,000,000
3	52	65,160	68,980	0	3,000,000	131,443	35,443	3,000,000	139,390	43,390	0	3,000,000
4	53	65,160	91,040	0	3,000,000	179,165	86,165	3,000,000	192,669	99,669	0	3,000,000
5	54	65,160	112,547	19,547	3,000,000	228,985	138,985	3,000,000	249,767	159,767	0	3,000,000
Subtotal			325,800									
6	55	65,160	133,602	43,602	3,000,000	281,273	191,273	3,000,000	311,256	221,256	0	3,000,000
7	56	65,160	153,999	63,999	3,000,000	335,913	248,913	3,000,000	377,215	290,215	0	3,000,000
8	57	65,160	173,662	86,662	3,000,000	393,009	309,009	3,000,000	447,968	363,968	0	3,000,000
9	58	65,160	192,513	108,513	3,000,000	452,672	368,672	3,000,000	523,864	439,864	0	3,000,000
10	59	65,160	210,451	126,451	3,000,000	515,018	434,018	3,000,000	605,277	524,277	0	3,000,000
Subtotal			651,600									
11	60	0	173,620	107,620	3,000,000	533,130	467,130	3,000,000	644,172	578,172	0	3,000,000
12	61	0	135,242	81,242	3,000,000	551,407	503,407	3,000,000	685,271	637,271	0	3,000,000
13	62	0	95,095	56,095	3,000,000	569,799	536,799	3,000,000	728,689	695,689	0	3,000,000
14	63	0	52,949	25,949	3,000,000	588,463	573,463	3,000,000	774,759	759,759	0	3,000,000

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

			<u>Guaranteed Account Value Enhancement¹</u> all strategies:			0.10%			<u>Current Account Value Enhancement¹</u> High Cap Rate Account (Utilizing S&P 500 Index):				0.10%	
			Guaranteed Values based on						Non-Guaranteed Values ³ based on					
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate					
			Index High Cap Account			0.00%			Index High Cap Account				7.02%	
End of Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit		
15	64	0	8,496	0	3,000,000	607,469	607,469	3,000,000	823,741	823,741	0	3,000,000		
Subtotal			651,600											
16	65	0	0	0	3,000,000	626,795	626,795	3,000,000	875,830	875,830	0	3,000,000		
17	66	0	0	0	3,000,000	646,311	646,311	3,000,000	931,140	931,140	0	3,000,000		
18	67	0	0	0	3,000,000	665,795	665,795	3,000,000	989,727	989,727	0	3,000,000		
L	19	68	0	0	0	685,775	599,179	2,913,404	1,051,555	964,959	-82,085	2,913,404		
L	20	69	0	0	0	705,868	527,916	2,822,048	1,116,528	938,576	-82,085	2,822,048		
Subtotal			651,600											
L	21	70	0	0	0	727,897	453,568	2,725,670	1,186,430	912,100	-82,085	2,725,670		
L	22	71	0	0	0	752,011	376,007	2,623,996	1,261,635	885,631	-82,085	2,623,996		
L	23	72	0	0	0	778,138	294,871	2,516,733	1,342,368	859,101	-82,085	2,516,733		
L	24	73	0	0	0	805,058	208,633	2,403,575	1,428,019	831,593	-82,085	2,403,575		
L	25	74	0	0	0	832,659	116,855	2,284,197	1,518,905	803,102	-82,085	2,284,197		
Subtotal			651,600											
L	26	75	0	0	0	0	0	0	1,615,386	773,643	-82,085	2,158,257		
L	27	76	0	0	0	0	0	0	1,717,868	743,264	-82,085	2,025,396		

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Tabular Detail

			<u>Guaranteed Account Value Enhancement¹</u> all strategies:			0.10%	<u>Current Account Value Enhancement¹</u> High Cap Rate Account (Utilizing S&P 500 Index):				0.10%	
			Guaranteed Values based on			Non-Guaranteed Values ³ based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account			Index High Cap Account			Index High Cap Account			
End of Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
L	28	77	0	0	0	0	0	0	1,826,823	712,055	-82,085	1,885,231
L	29	78	0	0	0	0	0	0	1,942,812	680,175	-82,085	1,737,363
L	30	79	0	0	0	0	0	0	2,066,499	647,867	-82,085	1,581,368
Subtotal			651,600									
L	31	80	0	0	0	0	0	0	2,198,700	615,498	-82,085	1,416,799
L	32	81	0	0	0	0	0	0	2,340,317	583,501	-82,085	1,243,184
L	33	82	0	0	0	0	0	0	2,492,399	552,425	-82,085	1,060,027
L	34	83	0	0	0	0	0	0	2,656,807	523,609	-82,085	866,802
L	35	84	0	0	0	0	0	0	2,835,644	498,601	-82,085	662,958
Subtotal			651,600									
L	36	85	0	0	0	0	0	0	3,031,516	479,425	-82,085	631,001
L	37	86	0	0	0	0	0	0	3,240,772	461,812	-82,085	623,851
L	38	87	0	0	0	0	0	0	3,463,443	445,146	-82,085	618,318
L	39	88	0	0	0	0	0	0	3,700,146	429,356	-82,085	614,363
L	40	89	0	0	0	0	0	0	3,951,398	414,237	-82,085	611,807
Subtotal			651,600									

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Tabular Detail

			Guaranteed Account Value Enhancement ¹ all strategies:			0.10%	Current Account Value Enhancement ¹ High Cap Rate Account (Utilizing S&P 500 Index):			0.10%		
			Guaranteed Values based on			Non-Guaranteed Values ³ based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account			Index High Cap Account			Index High Cap Account			
End of Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
L	41	90	0	0	0	0	0	0	4,217,713	399,541	-82,085	610,427
L	42	91	0	0	0	0	0	0	4,499,555	384,925	-82,085	609,903
L	43	92	0	0	0	0	0	0	4,801,899	374,518	-82,085	566,594
L	44	93	0	0	0	0	0	0	5,127,332	370,011	-82,085	523,831
L	45	94	0	0	0	0	0	0	5,479,076	373,679	-82,085	483,260
Subtotal			651,600									
L	46	95	0	0	0	0	0	0	5,861,172	388,567	-82,085	447,179
L	47	96	0	0	0	0	0	0	6,276,978	416,983	-82,085	416,983
L	48	97	0	0	0	0	0	0	6,722,292	453,614	-82,085	453,614
L	49	98	0	0	0	0	0	0	7,199,211	499,387	-82,085	499,387
L	50	99	0	0	0	0	0	0	7,709,979	555,312	-82,085	555,313
Subtotal			651,600									
L	51	100	0	0	0	0	0	0	8,257,000	622,491	-82,085	622,491
L	52	101	0	0	0	0	0	0	8,842,849	702,124	-82,085	702,124
L	53	102	0	0	0	0	0	0	9,470,285	795,519	-82,085	795,519
L	54	103	0	0	0	0	0	0	10,142,261	904,103	-82,085	904,103

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Tabular Detail

Initial Planned Premium: Premium Mode:			\$65,160.00 Annual	Guaranteed Account Value Enhancement ¹ all strategies:			0.10%	Current Account Value Enhancement ¹ High Cap Rate Account (Utilizing S&P 500 Index):				0.10%			
				Guaranteed Values based on				Non-Guaranteed Values ³ based on							
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate				
				Index High Cap Account			0.00%	Index High Cap Account			4.25%	Index High Cap Account			7.02%
End of Year	Age	Premium Outlay ²		Accumulation Value	Cash Surrender Value ⁴	Death Benefit		Accumulation Value	Cash Surrender Value ⁴	Death Benefit		Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
L	55	104	0	0	0	0		0	0	0		10,861,941	1,029,424	-82,085	1,029,424
Subtotal			651,600												
L	56	105	0	0	0	0		0	0	0		11,632,714	1,173,170	-82,085	1,173,170
L	57	106	0	0	0	0		0	0	0		12,458,209	1,337,175	-82,085	1,337,175
L	58	107	0	0	0	0		0	0	0		13,342,315	1,523,432	-82,085	1,523,432
L	59	108	0	0	0	0		0	0	0		14,289,195	1,734,108	-82,085	1,734,108
L	60	109	0	0	0	0		0	0	0		15,303,310	1,971,553	-82,085	1,971,553
Subtotal			651,600												
L	61	110	0	0	0	0		0	0	0		16,389,436	2,238,321	-82,085	2,238,321
L	62	111	0	0	0	0		0	0	0		17,552,689	2,537,182	-82,085	2,537,182
L	63	112	0	0	0	0		0	0	0		18,798,551	2,871,141	-82,085	2,871,141
L	64	113	0	0	0	0		0	0	0		20,132,890	3,243,456	-82,085	3,243,456
L	65	114	0	0	0	0		0	0	0		21,561,995	3,657,661	-82,085	3,657,661
Subtotal			651,600												
L	66	115	0	0	0	0		0	0	0		23,092,599	4,117,581	-82,085	4,117,581
L	67	116	0	0	0	0		0	0	0		24,731,915	4,627,365	-82,085	4,627,365

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Tabular Detail

Initial Planned Premium: Premium Mode:			\$65,160.00 Annual	Guaranteed Account Value Enhancement ¹ all strategies:			0.10%	Current Account Value Enhancement ¹ High Cap Rate Account (Utilizing S&P 500 Index):				0.10%			
				Guaranteed Values based on				Non-Guaranteed Values ³ based on							
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate				
				Index High Cap Account			0.00%	Index High Cap Account			4.25%	Index High Cap Account			
End of Year	Age	Premium Outlay ²		Accumulation Value	Cash Surrender Value ⁴	Death Benefit		Accumulation Value	Cash Surrender Value ⁴	Death Benefit		Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
L	68	117	0	0	0	0		0	0	0		26,487,668	5,191,504	-82,085	5,191,504
L	69	118	0	0	0	0		0	0	0		28,368,134	5,814,859	-82,085	5,814,859
L	70	119	0	0	0	0		0	0	0		30,382,175	6,502,695	-82,085	6,502,695
Subtotal			651,600												
L	71	120	0	0	0	0		0	0	0		32,539,286	7,260,707	-82,085	7,260,707
L	72	121***	0	0	0	0		0	0	0		34,849,633	8,095,057	-82,085	8,095,057
L	73	122	0	0	0	0		0	0	0		37,324,235	9,012,534	-82,085	9,012,534
L	74	123	0	0	0	0		0	0	0		39,974,659	10,106,846	0	10,106,846
L	75	124	0	0	0	0		0	0	0		42,813,406	11,303,950	0	11,303,950
Subtotal			651,600												
L	76	125	0	0	0	0		0	0	0		45,853,863	12,612,533	0	12,612,533
L	77	126	0	0	0	0		0	0	0		49,110,368	14,041,975	0	14,041,975
L	78	127	0	0	0	0		0	0	0		52,598,280	15,602,402	0	15,602,402
L	79	128	0	0	0	0		0	0	0		56,334,052	17,304,746	0	17,304,746
L	80	129	0	0	0	0		0	0	0		60,335,303	19,160,806	0	19,160,806
Subtotal			651,600												

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

QoL Max Accumulator+ III

Female
Female; Age: 49; Preferred Plus; CA
Initial Death Benefit: \$3,000,000; Level

ALLOCATION

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

100.00%



Your Tabular Detail

			<u>Guaranteed Account Value Enhancement¹</u> all strategies:			0.10%	<u>Current Account Value Enhancement¹</u> High Cap Rate Account (Utilizing S&P 500 Index):				0.10%	
			Guaranteed Values based on			Non-Guaranteed Values ³ based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account			Index High Cap Account			Index High Cap Account			
End of Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
L	81	130	0	0	0	0	0	0	64,620,908	21,183,312	0	21,183,312
L	82	131	0	0	0	0	0	0	69,211,083	23,386,001	0	23,386,001
Total			651,600									

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Illustration Assumptions for Non-Guaranteed Interest Rates

Index Interest Rate Selected									
Policy Year	Blend Participation Rate Account (Utilizing MLSB Index)		Global Blend Participation Rate Account (Utilizing PIMCO Index)		High Cap Rate Account (Utilizing S&P 500 Index)		Dividend Blend Participation Rate Account (Utilizing FQD Index)		Weighted Average
	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current
1+	6.36%	3.18%	6.03%	3.02%	7.02%	3.51%	5.12%	2.56%	7.02%

Important Information About Your Illustration

Guaranteed Values

This illustration demonstrates that the proposed policy, if issued as illustrated, will provide a Death Benefit of \$3,000,000 through Policy Year 18, Insured Age 67 to be paid upon the insured's death provided:

- The Owner timely pays the scheduled premiums due as shown in this illustration;
- The Owner elects no policy loans or withdrawals of cash values not otherwise shown in this illustration; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change of the death benefit option, addition/termination of any riders; receipt of an accelerated death benefit).

These events are not likely to occur. Actual results may be more or less favorable than those shown.

All guaranteed assumptions shown in this illustration are based upon any and all policy values and material changes as shown in the illustration and exclude the exercise of any riders/benefits or any assumptions demonstrated in any supplemental illustration attached to this illustration.

Non-Guaranteed Values

Except where otherwise noted as "Guaranteed", accumulation values, cash values, death benefits, interest rates, loans and surrender values are "Non-Guaranteed". Non-guaranteed values and benefits are affected by elements including, but not limited to, interest crediting rates, cost of insurance and expense charges (including the cost of any rider), and policy charges.

Assumptions and Changes in Assumptions

This illustration assumes that the currently illustrated non-guaranteed elements will not change during the years illustrated and that AGL receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. The non-guaranteed elements in the illustration are subject to change by AGL and are likely to change. It is possible that premiums will not be paid as assumed in this illustration.

Policy values and benefits may also be affected by the Owner's decisions to: change elements including but not limited to; amount of premium paid; timing of premium payments; lapse and reinstatement, loans, withdrawals, addition/termination of riders; rate class changes; and/or any other Owner-initiated contractual changes such as increasing the death benefit, accelerating a death benefit, or changing the death benefit option.

Periodic Review

An in-force illustration may be produced at any time after the policy has been in-force for one year.

INTEREST CREDITING

The Accumulation Value in your QoL Max Accumulator+ III policy is eligible for interest crediting through a flexible allocation of funds into one or more of the following accounts:

Three Index Interest Participation Rate Accounts

The participation rate is the percentage of the annual increase in the index that will be used to calculate index interest. Index interest will vary year to year, depending upon the participation rates and changes in the index. The initial participation rate is guaranteed for the index account established on the Date of Issue. AGL may declare a new participation rate that will apply to each new index account and may be higher or lower than the initial participation rate. Once an index account is established, the participation rate will not change for that index account.

1-Year Point-to-Point Dividend Blend Participation Rate Index Account

Utilizing Franklin Quality Dividend Index

Index Interest Rider with Participation Rate; (Form 22691)

The Frank Quality Dividend Index ("FQD Index") uses a systematic, rules-based approach to dynamically combine high-quality dividend-paying stocks and cash. It is designed to deliver steady growth across different market environments.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Participation Rate is 100.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.75% after policy year 5.

1-Year Point-to-Point Blend Participation Rate Index Account

Utilizing ML Strategic Balanced Index®

Index Interest Rider with Participation Rate; (Form 15273)

The ML Strategic Balanced Index ("MLSB Index") uses a rules-based, non-discretionary approach to blend equity (S&P 500 Index, excluding dividends) and fixed income (Merrill Lynch 10 Year US Treasury Futures Total Return Index) indices, while managing volatility with a cash position. By dynamically allocating exposures to equity, fixed income and cash, the MLSB Index seeks to reduce volatility in changing market environments and may provide consistent returns over time. It is important to note that volatility control measures seek to mitigate the impact of market downturns; however, they also lessen the impact of market upturns.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Participation Rate is 100.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.75% after policy year 5

1-Year Point-to-Point Global Blend Participation Rate Index Account

Utilizing PIMCO Global Optima Index®

Index Interest Rider with Participation Rate; (Form 18276)

The PIMCO Global Optima Index ("PIMCO Index") is a quantitative, rules-based index designed to capture upside from a diversified range of global equity and U.S. bond markets. The Index examines market behavior and volatility on a daily basis to determine what is believed to be an optimal allocation between equities and fixed income to provide upside potential while seeking to maintain a target volatility level of 7.5%. To help optimize returns in up markets, the Index may increase its equity allocation to as high as 100.00%. During periods of extremely high volatility, the Index may move some or all of its allocation to cash.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Index Participation Rate is 75.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.40% after policy year 5.

One Index Interest Cap Rate Account

The index cap limits the amount of interest that can be credited to the index account. Index interest will vary year to year, depending upon the index caps and changes in the S&P 500. The initial index cap is guaranteed for the index account established on the Date of Issue. AGL may declare a new index cap that will apply to each new index account and may be higher or lower than the initial index cap. Once an index account is established, the index cap will not change for that index account.

1-Year Point-to-Point High Cap Rate Index Account

Utilizing S&P 500 Index

Index Interest Rider with Index Cap; (Form 15274)

This index is often regarded as the standard for broad stock market performance. It is used to measure the average stock price changes of the 500 most widely held large capitalization companies representing over 100 specific industry groups.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Index Cap Rate is 11.50%; guaranteed minimum cap rate of 3.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

One Fixed Account

Declared Interest Account

- Guaranteed at a rate of no less than 2.00% annually
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

Net premiums and loan repayments that are not designated to receive index interest will be placed in the Fixed Account. Your cash value is never invested directly in the stock market for any of the interest crediting selections.

New Index accounts can be established on any monthaversary day ("monthaversary day" is the same date of the month as the date of the month on which the policy was issued) if premiums are received on such day. Any premiums received between monthaversary days will be placed in an Interim Account and will receive excess interest. On each monthaversary, all or part of the money receiving excess interest will be rolled into one or more index and/or fixed accounts. The AVE will be applied on each anniversary.

Here is a summary of each of the interest crediting accounts available for allocation:

Account Name	Interest Strategy	Underlying Index	Index Strategy
1-Yr Pt-to-Pt Fixed Index Interest Dividend Blend Participation Rate Account	Dividend Blend Participation Rate Strategy	Franklin Quality Dividend Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Blend Participation Rate Account	Blend Participation Rate Strategy	ML Strategic Balanced Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Global Blend Participation Rate Account	Global Blend Participation Rate Strategy	PIMCO Global Optima Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Cap	High Cap Strategy	S&P 500 Index (excluding dividends)	Equity Index
Fixed Account	Declared Interest Strategy	NA	NA

Interest crediting is based solely on the growth in your Fixed Account and/or selected index(s) interest accounts. Your QoL Max Accumulator+ III policy also includes an additional interest bonus to your Accumulation Value after policy year 5 through an AVE.

Interest Strategy	Guaranteed Minimum** Interest (Floor)	Cap Rate	Participation Rate	Current Non-Guaranteed Hypothetical Rate	Current Account Value Enhancement*
Dividend Blend Participation Rate Strategy(Utilizing Franklin Quality Dividend Index)	0.00%	NA	100%	5.12%	0.75%
Blend Participation Rate Strategy (Utilizing MLSB Index)	0.00%	NA	100%	6.36%	0.75%
Global Blend Participation Rate Strategy (Utilizing PIMCO Index)	0.00%	NA	75%	6.03%	0.40%
High Cap Strategy (Utilizing S&P 500)	0.00%	11.50%	NA	7.02%	0.10%
Declared Interest Strategy	2.00%**	NA	NA	4.25%	0.10%

*Current Account Value Enhancement (AVE) includes guaranteed AVE of 0.10%.

**Minimum Guaranteed Interest Rate.

Historical Graphs

The following chart reflects the 20-year historical hypothetical annualized current non-guaranteed index parameters for the 1-year point-to-point returns of the 4 index strategies including FQD, MLSB, PIMCO and S&P 500 from the end of December 2006 to the end of December 2025 against the actual historical S&P 500 Index returns.

The Franklin Quality Dividend Index was created in December 2019. Levels for the index prior to December 2019 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Dividend Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical FQD Index where positive.] The chart below compares the hypothetical Dividend Blend Participation Rate Account (Utilizing FQD Index) strategy to the actual S&P 500 Index historical returns.

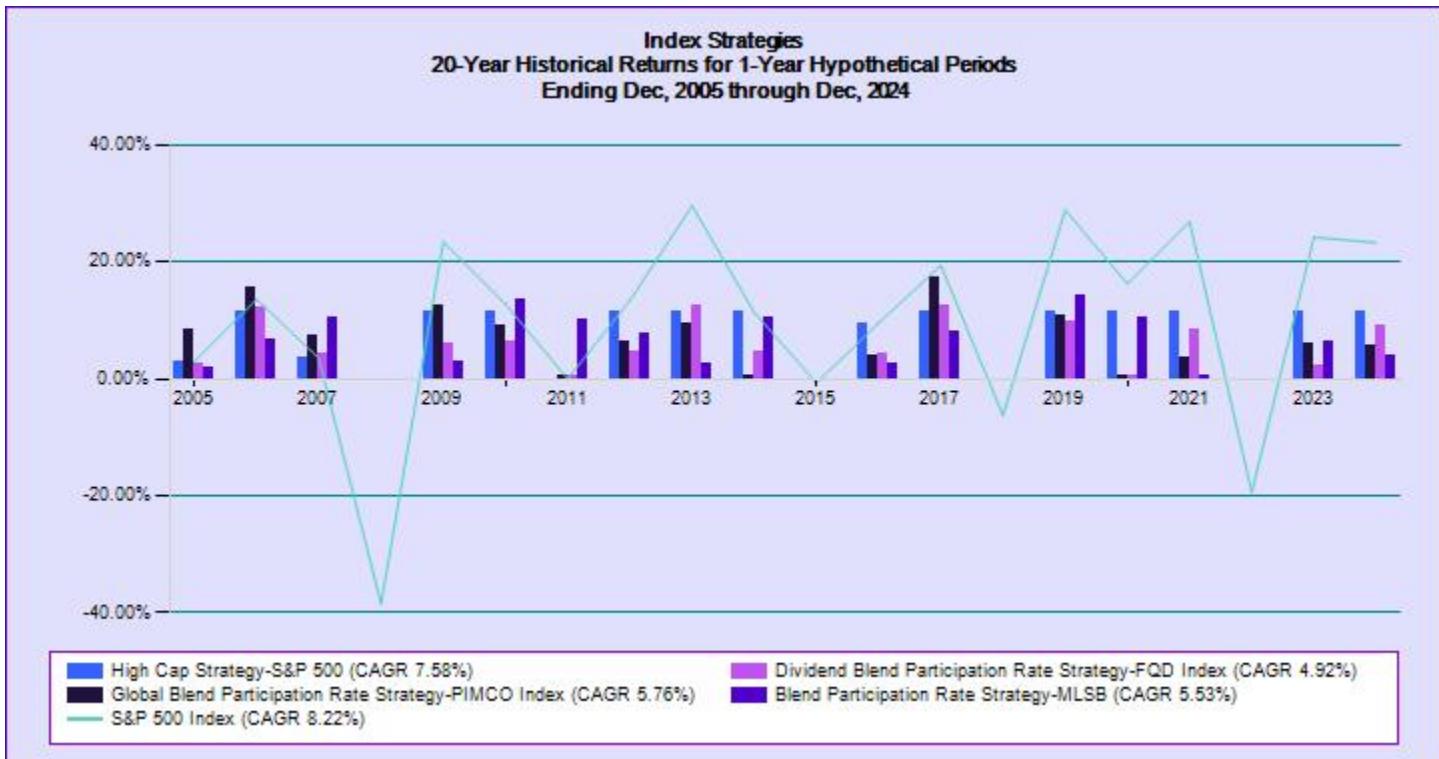
The MLSB Index was created in August 2014. Levels for the index prior to August 2014 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical MLSB Index where positive.] The chart below compares the hypothetical Blend Participation Rate Account (Utilizing MLSB Index) strategy to the actual S&P 500 Index historical returns.

The PIMCO Index was created in October of 2017. Levels for the index prior to October 2017 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Global Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical PIMCO Index where positive.] The chart below compares the hypothetical Global Blend Participation Rate Account (Utilizing PIMCO Index) strategy to the actual S&P 500 Index historical returns.

Past performance is not indicative of future performance. Actual performance may vary, perhaps materially, from the performance set forth herein.

1-Year Point-to-Point Index Dividend Blend Participation Rate Account (Utilizing Franklin Quality Dividend Index)	Guaranteed Interest Rate: 0.00% Current Participation Rate: 100%
1-Year Point-to-Point Index Blend Participation Rate Account (Utilizing ML Strategic Balanced Index)	Guaranteed Interest Rate: 0.00% Current Participation Rate: 100%
1-Year Point-to-Point Global Blend Participation Rate Account (Utilizing PIMCO Global Optima Index)	Guaranteed Interest Rate: 0.00% Current Participation Rate 75%
1-Year Point-to-Point Index High Cap Rate Account (Utilizing S&P 500 Index)	Guaranteed Interest Rate: 0.00% Current Cap Rate: 11.50%

Historical performance does not take into consideration the Account Value Enhancement feature.



INDEX INTEREST ILLUSTRATED

The Current Non-Guaranteed Hypothetical Rate for an index account in this illustration may not exceed the applicable Maximum Hypothetical Non-Guaranteed Index Interest Rate for such account, determined based on certain regulatory requirements (including but not limited to requirements in the applicable version of the Actuarial Guideline for illustration of policies with index-based Interest). The Maximum Hypothetical Non-Guaranteed Index Interest Rate for an index account is subject to a number of limitations, including one that is based on the historical performance of the hypothetical benchmark index account for the product. The hypothetical benchmark index account is a one-year point-to-point index account that uses the S&P 500 Index (without dividends) and that has a 100% participation rate, a 0% interest floor, and an index cap determined as prescribed by applicable regulations. The historical performance is measured using an approach that averages the performance of the hypothetical benchmark index account using all 25-year look back periods over past years. The Maximum Hypothetical Non-Guaranteed Index Interest Rate for the hypothetical benchmark index account is calculated based on its historical performance using applicable rules, and the resulting rate is used to set a limit on the Maximum Hypothetical Non-Guaranteed Index Interest Rate for each index account under the product.

The averages of past performance can be calculated using a number of different, reasonable methods, yielding different historical averages. The table below shows the minimum historical performance, average historical performance, and maximum historical performance of the hypothetical benchmark index account and its Maximum Hypothetical Non-Guaranteed Index Interest Rate, as calculated by AGL in the way as required by applicable rules.

Hypothetical Benchmark Index Account Performance			
Minimum Historical Performance	Average Historical Performance	Maximum Historical Performance	Maximum Hypothetical Non-Guaranteed Index Interest Rate
4.72%	7.02%	8.57%	7.02%

The Historical Performance is not intended as an indication of future performance and is not guaranteed. The Owner's actual results may be more or less favorable than those shown, perhaps materially.

HISTORICAL INDEX CHANGES AND HYPOTHETICAL INTEREST RATES

The table below, for the most recent 20-year period, shows the actual historical index changes and the corresponding hypothetical interest rates that would have applied for each Index Account assuming that the index parameters each year were the same as the current values for these parameters:

Period		1-Yr Pt-to-Pt Blend Participation Rate Account (Utilizing MLSB Index) Participation Rate: 100%		1-Yr Pt-to-Pt Participation Rate Account (Utilizing PIMCO Index) Participation Rate: 75%		1-Yr Pt-to-Pt Index High Cap Account (Utilizing S&P 500) Cap Rate: 11.5%		1-Yr Pt-to-Pt Index Dividend Blend Participation Rate Account (Utilizing FQD Index) Participation Rate: 100%	
Begin Date	End Date	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited
12/31/2004	12/31/2005	1.74%	1.74%	11.01%	8.25%	3.00%	3.00%	2.65%	2.65%
12/31/2005	12/31/2006	6.81%	6.81%	20.72%	15.54%	13.62%	11.50%	12.13%	12.13%
12/31/2006	12/31/2007	10.57%	10.57%	9.98%	7.48%	3.53%	3.53%	4.47%	4.47%
12/31/2007	12/31/2008	-0.36%	0.00%	-11.45%	0.00%	-38.49%	0.00%	-4.15%	0.00%
12/31/2008	12/31/2009	2.92%	2.92%	16.48%	12.36%	23.45%	11.50%	6.17%	6.17%
12/31/2009	12/31/2010	13.39%	13.39%	12.05%	9.04%	12.78%	11.50%	6.22%	6.22%
12/31/2010	12/31/2011	10.17%	10.17%	0.70%	0.52%	0.00%	0.00%	0.30%	0.30%
12/31/2011	12/31/2012	7.82%	7.82%	8.31%	6.23%	13.41%	11.50%	4.67%	4.67%
12/31/2012	12/31/2013	2.68%	2.68%	12.44%	9.33%	29.60%	11.50%	12.67%	12.67%
12/31/2013	12/31/2014	10.52%	10.52%	0.69%	0.52%	11.39%	11.39%	4.50%	4.50%
12/31/2014	12/31/2015	-1.41%	0.00%	-3.60%	0.00%	-0.73%	0.00%	-1.09%	0.00%
12/31/2015	12/31/2016	2.73%	2.73%	5.41%	4.06%	9.54%	9.54%	4.21%	4.21%
12/31/2016	12/31/2017	7.95%	7.95%	23.14%	17.36%	19.42%	11.50%	12.47%	12.47%
12/31/2017	12/31/2018	-2.93%	0.00%	-6.47%	0.00%	-6.24%	0.00%	-1.06%	0.00%
12/31/2018	12/31/2019	14.18%	14.18%	14.35%	10.76%	28.88%	11.50%	9.66%	9.66%
12/31/2019	12/31/2020	10.52%	10.52%	0.82%	0.62%	16.26%	11.50%	0.55%	0.55%
12/31/2020	12/31/2021	0.39%	0.39%	4.95%	3.71%	26.89%	11.50%	8.32%	8.32%
12/31/2021	12/31/2022	-12.77%	0.00%	-15.13%	0.00%	-19.44%	0.00%	-1.09%	0.00%
12/31/2022	12/31/2023	6.29%	6.29%	8.25%	6.19%	24.23%	11.50%	2.28%	2.28%
12/31/2023	12/31/2024	3.91%	3.91%	7.65%	5.74%	23.31%	11.50%	8.98%	8.98%
Compound Annual Average		5.53%		5.76%		7.58%		4.92%	

Your Distribution Options

POLICY LOANS

Your QoL Max Accumulator+ III policy offers two types of loans: Standard Loans and Participating Loans. Only one type of loan can be on a policy at any given time. You may switch between Standard and Participating loans a maximum of 3 times during the life of the policy. After the 10th policy anniversary, Preferred Loans are available. During the Allocation Restriction Period, Standard Loans are not available to switch to Participating Loans.

Standard Loans

For a Standard Loan the amount of the loan will be deducted proportionately based on the Accumulation Value in each Index Account, the Declared Interest Account, and the Interim Account. The annual loan interest for Standard Loans is due in advance. The annual loan interest rate for Standard Loans is 2.91% (equal to an effective rate of 3.00% paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. Standard Loan balances are not eligible for Account Value Enhancement.

Preferred Loans

After the 10th policy anniversary, your QoL Max Accumulator+ III provides a preferred rate to your Standard Loan, or a Preferred Loan option. For a Preferred Loan, the amount of the loan will be deducted proportionately according to the Standard Loan rules. The annual loan interest for Preferred Loans is due in advance. The annual loan interest rate for Preferred Loans will be no less than 1.96% and no more than 2.15% (equal to an effective rate of not less than 2.00% and no more than 2.20% respectively, paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. The Preferred Loan available is restricted to a policy year maximum of 10.00% of the Accumulation Value at the beginning of the policy year.

Participating Loans

For a Participating Loan, the amount of the loan will not be deducted and will remain in the existing interest accounts. The loan amount will continue to be eligible for Index Interest as if no loan had been taken from the policy. The annual loan interest for Participating Loans is due in advance. The annual loan interest rate for Participating Loans is declared monthly and will be no more than 7.40% (equal to an effective rate of 8.00% paid at the end of the policy year). The participating loan rate used in this illustration is 5.50% paid in arrear, equal to 5.21% paid in advance. The participating loan used in this illustration receives an additional 1.00% account value enhancement on any index interest rate account beginning in policy year 6.

There is a risk associated with Participating Loans because an Index Account's actual credited rate could be less than the Participating Annual Interest Rate. The use of Participating Loans could potentially result in policy lapse if poor index performance among the indices is sustained. Participating Loans do not include participation in AGL's profits or surplus through receipt of dividends.

Under some circumstances policy loans and withdrawals are taxable. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Overloan Protection Rider

(Form 07620)

This optional rider guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Cash Value.

The tax consequences of the Overloan Protection Rider have not been determined by the IRS or the courts, and it is possible that the IRS could assert that the outstanding loan balance should be treated as a taxable distribution when the Overloan Protection Rider is exercised. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions in the Tax and Compliance section.

Standard Loans (Not qualified as Preferred)

Interest Credited - Guaranteed 2.00%

Interest Charged - Guaranteed 3.00%

Interest Credited - Non-Guaranteed Current 2.00%

Interest Charged - Non-Guaranteed Current 3.00%

Standard Loans (Qualified as Preferred)

Interest Credited - Guaranteed 2.00%

Interest Charged - Guaranteed 2.20%

Interest Credited - Non-Guaranteed Current 2.00%

Interest Charged - Non-Guaranteed Current 2.00%

Participating Loans

Interest Credited - Guaranteed 0.00%

Interest Charged - Guaranteed 8.00%

Interest Credited - Non-Guaranteed Current Varies by Year

Interest Charged - Non-Guaranteed Current 5.50%

Your Transaction Charges and Expenses

Cost of Insurance (COI)

Each month AGL deducts charges from the policy's Accumulation Value to cover the expenses and costs of providing the policy benefits. The cost of insurance rates will ultimately depend on the outcome of the underwriting process and may vary significantly from what is shown in this illustration.

Premium Load

Varies by gender, issue age, class and policy year with a maximum of 18.00%.

Monthly Charges

Monthly Administration Fee

Non-Guaranteed Current Charge - \$10.00

Maximum Charge - \$20.00

Monthly Expense Charge

The initial Monthly Expense Charge for the Specified Amount is deducted during the first 10 policy years and is applied to the amount of any allowable increase in the Specified Amount during the first 10 years following the increase. The initial Monthly Expense Charge cannot exceed the maximum Monthly Expense Charge.

Surrender Charges

Surrender charges apply if you surrender your policy in years 1-15. Surrender charges vary by sex (unless your policy is issued on a unisex basis), premium class, age, and policy duration.

Interest Adjusted Indices

	Net Payment 10 Yr	Cost Index 20 Yr	Surrender 10 Yr	Cost Index 20 Yr
Guaranteed Basis	21.72	N/A	18.53	N/A
Current Basis	21.72	13.49	8.49	4.46

Tax and Compliance

Definition of Life Insurance

Section 7702 of the Internal Revenue Code requires that a policy meet one of the two tests, the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) in order to qualify as life insurance. The computation to determine compliance with either of these tests is complex and specific questions should be directed to your tax advisor.

In general, the GPT requires the policy must meet the criteria in order to qualify as life insurance. First the cumulative premiums paid cannot exceed, on any date, the greater of the guideline single premium and the cumulative guideline annual premiums to date. Second, the ongoing relationship between the cash value on the policy and the death benefit is restricted.

CVAT, as an alternative test, generally requires that the policy's cash surrender value can at no time exceed the net single premium needed to fund the death benefit provided under the policy in order to qualify as life insurance.

Unless otherwise provided by your specific life insurance policy, both of the tests are available. Once the definition of life insurance test is selected at issue, it cannot be changed.

Modified Endowment Contract

The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% tax penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, the Owner should discuss the transaction with his insurance, legal, and/or tax advisors.

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions

Policy loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent they exceed the Owner's basis in the policy.

Generally, withdrawals and surrenders from a policy that is not a MEC are not taxable until the amount withdrawn or surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy.

When there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years.

Policy Changes and Extending Coverage

The Company will not permit a change to the policy that would result in the policy not meeting the definition of life insurance under section 7702 of the Internal Revenue Code. The 2017 CSO Mortality Tables provide a stated termination date of age 121. The Extension of Maturity Date, described in this Illustration, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2017 CSO Mortality Tables are unclear. After the insured reaches the attained age of 121, this policy may not qualify as life insurance under the federal income tax definition of life insurance and may be subject to adverse tax consequences. The Owner should consult with a personal tax advisor about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables.

Replacement of Existing Insurance

If the Owner is purchasing a new life insurance policy that will replace an existing policy or if the Owner is using the funds from one policy to pay all or part of the premiums on a new policy, make sure that these actions are in the Owner's best interest. Many times it will be in the Owner's best interest to keep or modify an existing policy. Depending upon the type of policies involved, the Owner should gather information to compare such things as: premiums, guaranteed interest rates, surrender charges, policy fees and expenses, cash surrender values, contract provisions, company financial strength, and tax consequences. Ultimately, it is the Owner's decision whether to proceed with the transaction.

Policy Assignment

During the lifetime of the Insured, unless restricted by federal tax law, you may assign the policy as security for an obligation, subject to approval by any irrevocable beneficiary. Your right to assign this the policy may be limited by the method chosen to pay Death Benefit Proceeds. We will not be bound by an assignment unless it is received in writing at the Company's Home Office. Your rights and those of any other person referred to in the policy will be subject to the assignment. The assignment, unless you specify otherwise, will take effect on the date that you signed the notice of assignment, subject to any payments made or actions taken by AGL before such assignment is received. Two copies of the assignment must be submitted. AGL will retain one copy and return the other. AGL will not be responsible for the validity or tax consequences of any assignment.

AGL not Providing Legal or Tax Advice

This material is not intended or written by AGL to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties imposed on the taxpayer. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice from an independent tax advisor.

Although the information contained in this illustration is based on our understanding of the Internal Revenue Code and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. In some cases, these changes could result in a decrease in policy values or lapse. After the first policy year, you should periodically request an in-force illustration from your insurance producer to monitor your policy's performance in light of any tax law changes. Your actual taxes may be different from what is illustrated.

Index Disclosures

Index Disclosure for the S&P 500

The S&P 500 is a product of S&P Dow Jones Indices LLC and has been licensed for use by American General Life Insurance Company (AGL).

The life insurance products underwritten and issued by AGL are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or their respective third party licensors. Neither S&P Dow Jones Indices nor its third party licensors make any representation or warranty, express or implied, to the owners of AGL's products or any member of the public regarding the advisability of paying premiums for AGL's products particularly or the ability of the S&P 500 to track general stock market performance. S&P Dow Jones Indices and its third party licensors' only relationship to AGL with respect to the S&P 500 is the licensing of the S&P 500 and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its third party licensors. The S&P 500 is determined, composed and calculated by S&P Dow Jones Indices or its third party licensors without regard to AGL or its products. S&P Dow Jones Indices and its third party licensors have no obligation to take the needs of AGL or the owners of its products into consideration in determining, composing or calculating the S&P 500. S&P Dow Jones Indices and its third party licensors are not responsible for and have not participated in the determination of the prices, and amount of AGL's products or the timing of the issuance or sale of AGL's products or in the determination or calculation of the equation by which AGL's products may be cash surrendered or may pay an insurance benefit. S&P Dow Jones Indices and its third party licensors have no obligation or liability in connection with the administration or marketing of AGL's products. There is no assurance that insurance products based in whole or in part on the S&P 500 will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR ITS THIRD PARTY LICENSORS GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500 OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATIONS, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATIONS (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND ITS THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND ITS THIRD PARTY LICENSORS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AGL, OWNERS OF ITS PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE MARKS, THE S&P 500 OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR ITS THIRD PARTY LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AGL, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Standard & Poor's, S&P, and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC, and Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to S&P Dow Jones Indices LLC and have been sublicensed for use for certain purposes by AGL.

Index Disclosure for Franklin Quality Dividend Index

The Franklin Quality Dividend ("FQD") Index has been developed and is owned solely by QS Investors LLC, a subsidiary of Franklin Resources, Inc. Neither Blackrock (the sponsor of iShares ETFs) nor Invesco is affiliated with Franklin Resources, Inc. and QS Investors, LLC. FQD and any security or product based on or making use of FQD are not sponsored, endorsed, or promoted by Blackrock or Invesco, and neither company bears any responsibility or liability for or with respect to FQD or any security or product based on or making use of FQD.

FQD is calculated on behalf of QS Investors, LLC by Solactive or its affiliate, agent or partner. Solactive, QS Investors, LLC, Franklin Resources, Inc. and their respective affiliates do not make any claim, prediction, warranty or representation as to the accuracy and completeness of FQD, the results to be obtained from use of FQDI or the suitability of FQD for the purpose to which it is being put by American General Life Insurance Company, and bear no liability for FQD or for any security or product based on or making use of FQD.

FQD embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

**Index Disclosure
for the ML
Strategic
Balanced Index®**

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices - the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

Important Note: The ML Strategic Balanced Index embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This "embedded index cost" will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by AGL. AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes the AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates ("BofA Merrill Lynch"). Indices and related information, the name "BofA Merrill Lynch", and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed. Without BofA Merrill Lynch's prior written approval. The products of licensee American General Life Insurance Company have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index (the "Index") is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

**Index Disclosure
for the PIMCO
Global Optima
Index® Strategy**

The PIMCO Global Optima Index® (the "Index") is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by American General Life Insurance Company (the "Company") with respect to this life insurance ("the Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index.

PIMCO does not make any warranty or representation as to the accuracy, completeness, or availability of the Index or information included in the Index and shall have no responsibility or liability for the impact of any inaccuracy, incompleteness, or unavailability of the Index or such information. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation or warranty, express or implied, to the Product owner, the Company, or any member of the public regarding the advisability of purchasing annuities generally or the Product particularly, the legality of the Product under applicable federal securities, state insurance and tax laws, the ability of the Product to track the performance of the Index, any other index or benchmark or general fixed income market or other asset class performance, or the results, including, but not limited to, performance results, to be obtained by the Company, the Product, Product owners, or any other person or entity. PIMCO does not provide investment advice to the Company with respect to the Product, to the Product, or to Product owners.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability with respect to the Product.

The Licensed PIMCO Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The PIMCO Indices rely on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the PIMCO Indices. The constituents of the Licensed PIMCO Indices include: MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs.

THIS PRODUCT IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MSCI INC. ("MSCI"), ANY OF ITS AFFILIATES, ANY OF ITS INFORMATION PROVIDERS OR ANY OTHER THIRD PARTY INVOLVED IN, OR RELATED TO, COMPILING, COMPUTING OR CREATING ANY MSCI INDEX (COLLECTIVELY, THE "MSCI PARTIES"). THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES ARE SERVICE MARK(S) OF MSCI OR ITS AFFILIATES AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY [LICENSEE]. NONE OF THE MSCI PARTIES MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY REGARDING THE ADVISABILITY OF INVESTING IN PRODUCTS GENERALLY OR IN THIS PRODUCT PARTICULARLY OR THE ABILITY OF ANY MSCI INDEX TO TRACK CORRESPONDING STOCK MARKET PERFORMANCE. MSCI OR ITS AFFILIATES ARE THE LICENSORS OF CERTAIN TRADEMARKS, SERVICE MARKS AND TRADE NAMES AND OF THE MSCI INDEXES WHICH ARE DETERMINED, COMPOSED AND CALCULATED BY MSCI WITHOUT REGARD TO THIS PRODUCT OR THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION TO TAKE THE NEEDS OF THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY INTO CONSIDERATION IN DETERMINING, COMPOSING OR CALCULATING THE MSCI INDEXES. NONE OF THE MSCI PARTIES IS RESPONSIBLE FOR OR HAS PARTICIPATED IN THE DETERMINATION OF THE TIMING OF, PRICES AT, OR QUANTITIES OF THIS PRODUCT TO BE ISSUED OR IN THE DETERMINATION OR CALCULATION OF THE EQUATION BY OR THE CONSIDERATION INTO WHICH THIS PRODUCT IS REDEEMABLE. FURTHER, NONE OF THE MSCI PARTIES HAS ANY OBLIGATION OR LIABILITY TO THE ISSUER OR OWNERS OF THIS PRODUCT OR ANY OTHER PERSON OR ENTITY IN CONNECTION WITH THE ADMINISTRATION, MARKETING OR OFFERING OF THIS PRODUCT.

ALTHOUGH MSCI SHALL OBTAIN INFORMATION FOR INCLUSION IN OR FOR USE IN THE CALCULATION OF THE MSCI INDEXES FROM SOURCES THAT MSCI CONSIDERS RELIABLE, NONE OF THE MSCI PARTIES WARRANTS OR GUARANTEES THE ORIGINALITY, ACCURACY AND/OR THE COMPLETENESS OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES MAKES ANY WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY THE ISSUER OF THE PRODUCT, OWNERS OF THE PRODUCT, OR ANY OTHER PERSON OR ENTITY, FROM THE USE OF ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. NONE OF THE MSCI PARTIES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS OR INTERRUPTIONS OF OR IN CONNECTION WITH ANY MSCI INDEX OR ANY DATA INCLUDED THEREIN. FURTHER, NONE OF THE MSCI PARTIES MAKES ANY EXPRESS OR IMPLIED WARRANTIES OF ANY KIND, AND THE MSCI PARTIES HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO EACH MSCI INDEX AND ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL ANY OF THE MSCI PARTIES HAVE ANY LIABILITY FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR ANY OTHER DAMAGES (INCLUDING LOST PROFITS) EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any MSCI trade name, trademark or service mark to sponsor, endorse, market or promote any product without first contacting MSCI to determine whether MSCI's permission is required. Under no circumstances may any person or entity claim any affiliation with MSCI without prior written permission of MSCI.

SPDR® S&P 500® ETF Trust (SPY ETF), SPDR® S&P® MidCap 400 ETF Trust (MDY ETF), and iShares Core U.S. Aggregate Bond ETF (AGG ETF) are constituents of the PIMCO Global Optima Index®. S&P® and SPDR® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); iShares™ is a registered trademark of BlackRock Fund Advisors or BlackRock, Inc. and its subsidiaries, collectively, the "ETF Trademark Owners." The PIMCO Global Optima Index® is not sponsored, endorsed, sold, or promoted by the ETF Trademark Owners. The ETF Trademark Owners make no representations or warranties to the owners of products utilizing the PIMCO Global Optima Index or any member of the public regarding the advisability of purchasing a product utilizing the PIMCO Global Optima Index. The ETF Trademark Owners have no obligation or liability in connection with the operation, marketing, trading or sale of the PIMCO Global Optima Index.

ADDITIONAL INFORMATION REGARDING YOUR ACCELERATED BENEFIT RIDERS (ABRs)



The Accelerated Benefit Riders for Critical, Chronical and Terminal Illness are three valuable built-in riders that provide accelerated benefits, also known as “living benefits”, which provide you the option to receive a portion of the policy death benefit early - while the Insured is still alive – in the event the Insured has a qualifying critical, chronic, or terminal illness. You can use the benefit to help pay for the costs of treatment for qualifying illnesses or conditions - or any other expenses.

How Do the Riders Work?

These riders are automatically attached to your policy at no additional premium. However, the actual benefit will not be known until the time of claim. You can choose to accept or reject any benefit payment offer at that time. You can accelerate up to 100% of the death benefit, subject to a limit of the lesser of \$2,000,000 or any lesser amount set forth in your policy. The benefit amount will be less than the portion of the death benefit you elect to accelerate because it is subject to the following deductions:

- An actuarial discount since the death benefit is being paid prior to death,
- An administrative charge, not to exceed the maximum administrative charge shown in the rider, and
- If applicable, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans and loan interest.

As a result of these deductions, the benefit amount will, in all cases, be less than the death benefit you elect to accelerate, and may be substantially less, but not less than the applicable minimum accelerated benefit amount under the rider less unpaid premiums and pro-rata loan balances.

The actuarial discount is determined by the Company using factors including but not limited to the following:

1. The Accumulation Value and Cash Surrender Value, if any, under the policy; and
2. The future premiums or charges payable under the policy; and
3. The Company's assessment of the expected future mortality of the Insured; and
4. An interest rate that will not exceed the greater of the yield on 90-day U.S. Treasury Bills or the statutory adjustable policy loan interest rate on the accelerated benefit payment date.

The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. **Under certain circumstances where an insured's expected mortality (the Company's expectation of the insured's life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued, the accelerated benefit may be zero.**

Minimum Accelerated Benefit Amount

The benefit amount may never be less than the pro rata portion of the cash surrender value, if any, that corresponds to the death benefit you elect to accelerate.

Effect of Benefit Payment

If you elect to accept an offer to receive an accelerated benefit, then upon payment of the accelerated benefit amount, the death benefit under the policy is reduced by the full amount of the death benefit you elect to accelerate. Other policy values including the policy coverage amount, accumulation value, policy loan, and cash surrender value are reduced in the same proportion as the reduction in death benefit.

CRITICAL ILLNESS ACCELERATED BENEFIT RIDER (Form # AGLA 04CRIR)

The Critical Illness Accelerated Benefit Rider provides you access to your policy's death benefit if you have one of the qualifying critical illnesses or conditions as specified below. There is a 30-day waiting period (90-day for Invasive Cancer) during which your policy must be in-force before the benefit from this rider is available.

Qualifying Critical Illness

- | | | | |
|----------------|--------------------------|---------------------------|---|
| • Heart Attack | • Invasive Cancer | • End Stage Renal Failure | • Blindness |
| • Stroke | • Major Organ Transplant | • Paralysis | • Amyotrophic Lateral Sclerosis (ALS - or Lou Gehrig's Disease) |

Please see rider for the definitions of these qualifying illnesses or conditions.

Critical Illness Benefit

If you have a qualifying critical illness, you can file a claim and accelerate all or a portion of your policy's death benefit. Your benefit will be paid in the form of a lump sum payment.

The actual critical illness accelerated benefit amount available to be paid as an accelerated benefit will be based on our determination of the expected future mortality of a qualifying insured at the time an accelerated benefit claim is made. Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness, the accelerated benefit may be zero. See the rider for details.

If a benefit under the Critical Illness Accelerated Benefit Rider is payable, we will provide you with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within 60 days of the owner's receipt of the election form. For example, if you have a qualifying heart attack, you will be provided an opportunity to elect a Critical Illness Accelerated Benefit Amount if you file a claim. If you elect not to receive an Accelerated Benefit, you will not be able to elect another Critical Illness Accelerated Benefit Amount for the same heart attack. However, if you have another qualifying illness event later, you can still choose to accelerate your remaining death benefit.

If, as to the occurrence of a Qualifying Critical Illness, You decide not to elect a Critical Illness Accelerated Benefit or if You decide to elect to receive less than the maximum Accelerated Benefit available for such Qualifying Critical Illness, You cannot thereafter elect a Critical Illness Accelerated Benefit and receive an Accelerated Benefit for the same occurrence of such Qualifying Critical Illness.

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER (Form # AGLA 04CHIR-CA (0514))

The Chronic Illness Accelerated Death Benefit Rider provides you access to your policy's death benefit if you have a qualifying chronic illness. There is a 30-day waiting period during which your policy must be in-force before the benefit from this rider is available. There is also an Elimination Period following the waiting period. The Elimination Period is a 90-day period in which you must be chronically ill before you become eligible for an accelerated death benefit.

Qualifying Chronic Illness

To qualify as chronically ill, you must be certified by a Licensed Health Care Practitioner within the preceding 12-month period as:

- unable to perform, without Substantial Assistance from another person, at least two Activities of Daily Living (ADLs) for a period of at least 90 consecutive days due to a loss of functional capacity; or
- Requires Substantial Supervision to protect such Insured Person from threats to health and safety due to Severe Cognitive Impairment;

You must be deemed a "chronically ill person" as defined under the federal Health Insurance Portability and Accountability Act (Public Law 104-191), as amended.

ADLs: Bathing, Dressing, Toileting, Transferring, Continence, Eating.

Severe Cognitive impairment is a loss or deterioration in intellectual capacity that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia. Proof of the determination is required prior to receiving any accelerated death benefit.

Chronic Illness Accelerated Death Benefit

If you have a qualifying chronic illness, you can file a claim to accelerate your death benefit. You can choose to receive your chronic illness benefit in one lump-sum payment or in periodic payments. We will divide the Chronic Illness Accelerated Death Benefit Amount you elect into equal periodic payments over the requested period. Such periodic payments may extend for no more than 24 months from inception. If you request to receive the Chronic Illness Benefit in periodic payments beyond the 12-month period from the initial certification submitted in support of your claim, a new certification must be provided as described by the rider for each benefit period.

Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Chronic Illness from what it was when the coverage was issued, the accelerated death benefit may be zero. See the rider for details.

Payments received under this chronic illness accelerated death benefit rider are not part of a health, long-term care, or nursing home insurance policy and may not be sufficient to cover medical, nursing home or other bills.

Coordination of Chronic Illness Accelerated Death Benefit Rider with Accelerated Access Solution Rider.

When you file a claim and are determined to be eligible to receive an Accelerated Access Solution benefit for a qualified chronic illness, any benefit will be paid under the Accelerated Access Solution rider first. Once the benefit under this rider is exhausted, you may be paid under the Chronic Illness Accelerated Death Benefit Rider if there is any benefit remaining available.

TERMINAL ILLNESS ACCELERATED BENEFIT RIDER (Form # AGLA 04TIR)

Terminal Illness Accelerated Benefit Rider provides you access to your policy's death benefit if you are terminally ill.

Qualifying Terminal Illness

A Qualifying Terminal Illness is an illness or physical condition that is diagnosed by a physician to be reasonably expected to result in the insured's death within 24 months from the date of diagnosis.

Terminal Illness Benefit

If you have a qualifying terminal illness, you can file a claim and request a one-time full acceleration or partial acceleration of the policy's death benefit. Your benefit will be paid in the form of a lump sum payment.

The actual accelerated death benefit payment that we will offer for acceleration will be based on our determination of the expected future mortality of a qualifying insured at the time an accelerated death benefit claim is made and will be at least as great as the pro rata portion of the Cash Surrender Value corresponding to the accelerated death benefit.

Important Considerations – All Accelerated Death Benefit Riders

Any benefits paid under the Accelerated Benefit Riders will impact the policy. The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid. You should contact your personal tax advisor for specific advice before exercising these benefits.

All provisions of the policy that do not conflict with this rider apply to this rider. Where there is any conflict between the rider provisions and the policy provisions, the rider provisions prevail.

You should consider that receiving or having the contractual right to receive any Accelerated Death Benefit payment may affect your eligibility for Medicaid, Supplemental Security Income (SSI), or other government benefits or entitlements. You are advised to contact the Medicaid Unit of your local Department of Public Welfare and the Social Security Administration for more information.

Benefits may be subject to taxation and may impact eligibility for Medicaid or other public assistance programs. Consult your legal and tax advisor for more information and refer to the rider for qualifications, limitations and fees.

Important Considerations – Chronic Illness Accelerated Death Benefit Rider

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

The owner should consult a competent tax advisor to determine the current tax consequences before requesting any accelerated death benefits. This rider is not intended to be a health contract, qualified long term care insurance contract under section 7702B(b) of the Internal Revenue Code or a non-qualified long term care insurance contract.

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long-Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death. Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will terminate also.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive and the policyholder must use LTC benefits for LTC services.

This illustration is not a contract and is not intended to predict actual performance. It is not complete unless all pages are included.

Disclosures Applicable to Critical Illness Accelerated Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Benefit Rider

- (1) When filing a claim for Critical Illness under the Critical Illness Accelerated Benefit Rider, Terminal Illness under a Terminal Illness Accelerated Benefit Rider, Chronic Illness under the Chronic Illness Accelerated Death Benefit Rider, the claimant, except as otherwise provided in the applicable rider, must provide to the Company a completed claim form which must be received at its Administrative Center within the time frame specified in the rider, if any.
- (2) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Critical Illness or Chronic Illness from what it was when the coverage was issued, the accelerated benefit may be zero.
- (3) The failure to provide a required claim form and a required election form (with the requested attachments) within the periods set forth for each in a Policy, if any, may preclude payment of a benefit.
- (4) Benefits payable under an accelerated benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (5) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.
- (6) The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (7) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (8) See your policy for details.

Disclosures Applicable to the Critical Illness Accelerated Benefit Rider and the Terminal Illness Accelerated Benefit Rider Only.

- (1) If a benefit under the Critical Illness Accelerated Benefit Rider or Terminal Illness Accelerated Benefit Rider is payable and the Owner elects to receive such benefit, the Owner must complete an election form and return it to the Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect an Accelerated Benefit under a Policy as to the same Critical Illness or Chronic Illness under such riders.

Disclosures Applicable to the Chronic Illness Accelerated Death Benefit Rider Only.

- (1) For a claimant to be able to elect an Accelerated Benefit under the Chronic Illness Accelerated Death Benefit Rider, such claimant must have been certified as Chronically Ill within the past twelve (12) months by a Licensed Health Care Practitioner. Where an Accelerated Benefit under such a rider is paid periodically, such written certification must be renewed by a Licensed Health Care Practitioner every 12 months.

Supplemental Benefit Riders limit or expand the policy's terms of coverage and may increase your premium. Each rider may be subject to requirements and limitations not contained within these explanations. Refer to the policy and riders for a full description of your available riders.

TABLE OF CONTENTS (*Supplemental Illustration*)*Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.*

Supplemental Illustration: Loans and Withdrawals.....	Page 2 of 5
---	-------------

Supplemental Illustration: Loans and Withdrawals

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

Initial Planned Premium: **\$65,160.00**

Premium Mode: **Annual**

Disbursement Mode: **Annual**

Loan Type: **Participating Loan**

Loan Interest Type: **Borrow from Policy**

Current Loan Interest Charge: **5.50%**

Current Loan Interest Credited: **Varies by Year**

			Loans and Withdrawals ²					
Year	Age	Premium Outlay ¹	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
1	50	65,160	65,160	0	0	0	0	3,000,000
2	51	65,160	65,160	0	0	0	0	3,000,000
3	52	65,160	65,160	0	0	0	43,390	3,000,000
4	53	65,160	65,160	0	0	0	99,669	3,000,000
5	54	65,160	65,160	0	0	0	159,767	3,000,000
Subtotal		325,800						
6	55	65,160	65,160	0	0	0	221,256	3,000,000
7	56	65,160	65,160	0	0	0	290,215	3,000,000
8	57	65,160	65,160	0	0	0	363,968	3,000,000
9	58	65,160	65,160	0	0	0	439,864	3,000,000
10	59	65,160	65,160	0	0	0	524,277	3,000,000
Subtotal		651,600						
11	60	0	0	0	0	0	578,172	3,000,000
12	61	0	0	0	0	0	637,271	3,000,000
13	62	0	0	0	0	0	695,689	3,000,000
14	63	0	0	0	0	0	759,759	3,000,000
15	64	0	0	0	0	0	823,741	3,000,000
Subtotal		651,600						
16	65	0	0	0	0	0	875,830	3,000,000
17	66	0	0	0	0	0	931,140	3,000,000
18	67	0	0	0	0	0	989,727	3,000,000
19	68	0	-82,085	4,512	0	86,596	964,959	2,913,404
20	69	0	-82,085	9,271	0	177,952	938,576	2,822,048
Subtotal		651,600						
21	70	0	-82,085	14,293	0	274,330	912,100	2,725,670
22	71	0	-82,085	19,590	0	376,004	885,631	2,623,996
23	72	0	-82,085	25,178	0	483,267	859,101	2,516,733
24	73	0	-82,085	31,074	0	596,425	831,593	2,403,575
25	74	0	-82,085	37,293	0	715,803	803,102	2,284,197
Subtotal		651,600						
26	75	0	-82,085	43,855	0	841,743	773,643	2,158,257

¹A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

²Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

This 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

This illustration is not a contract and is not intended to predict actual performance. It is not complete unless all pages are included.

January 28, 2026 FCU3,000.000 FCP65,761.74

Winflex Web / Rev. 07.15.2022 / Rel. 2025.12.1

Page 2 of 5

Supplemental Illustration: Loans and Withdrawals

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

Initial Planned Premium: **\$65,160.00**

Premium Mode: **Annual**

Disbursement Mode: **Annual**

Loan Type: **Participating Loan**

Loan Interest Type: **Borrow from Policy**

Current Loan Interest Charge: **5.50%**

Current Loan Interest Credited: **Varies by Year**

			Loans and Withdrawals ²					
Year	Age	Premium Outlay ¹	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
27	76	0	-82,085	50,777	0	974,604	743,264	2,025,396
28	77	0	-82,085	58,079	0	1,114,769	712,055	1,885,231
29	78	0	-82,085	65,783	0	1,262,637	680,175	1,737,363
30	79	0	-82,085	73,911	0	1,418,632	647,867	1,581,368
Subtotal		651,600						
31	80	0	-82,085	82,485	0	1,583,201	615,498	1,416,799
32	81	0	-82,085	91,530	0	1,756,816	583,501	1,243,184
33	82	0	-82,085	101,073	0	1,939,974	552,425	1,060,027
34	83	0	-82,085	111,140	0	2,133,198	523,609	866,802
35	84	0	-82,085	121,760	0	2,337,042	498,601	662,958
Subtotal		651,600						
36	85	0	-82,085	132,964	0	2,552,091	479,425	631,001
37	86	0	-82,085	144,784	0	2,778,959	461,812	623,851
38	87	0	-82,085	157,253	0	3,018,297	445,146	618,318
39	88	0	-82,085	170,408	0	3,270,790	429,356	614,363
40	89	0	-82,085	184,286	0	3,537,161	414,237	611,807
Subtotal		651,600						
41	90	0	-82,085	198,927	0	3,818,172	399,541	610,427
42	91	0	-82,085	214,372	0	4,114,629	384,925	609,903
43	92	0	-82,085	230,667	0	4,427,380	374,518	566,594
44	93	0	-82,085	247,856	0	4,757,322	370,011	523,831
45	94	0	-82,085	265,991	0	5,105,397	373,679	483,260
Subtotal		651,600						
46	95	0	-82,085	285,123	0	5,472,605	388,567	447,179
47	96	0	-82,085	305,306	0	5,859,995	416,983	416,983
48	97	0	-82,085	326,598	0	6,268,678	453,614	453,614
49	98	0	-82,085	349,061	0	6,699,824	499,387	499,387
50	99	0	-82,085	372,758	0	7,154,666	555,312	555,313
Subtotal		651,600						
51	100	0	-82,085	397,758	0	7,634,509	622,491	622,491
52	101	0	-82,085	424,132	0	8,140,725	702,124	702,124

¹A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

²Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

This 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

This illustration is not a contract and is not intended to predict actual performance. It is not complete unless all pages are included.

January 28, 2026 FCU3,000.000 FCP65,761.74

Winflex Web / Rev. 07.15.2022 / Rel. 2025.12.1

Page 3 of 5

Supplemental Illustration: Loans and Withdrawals

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

Initial Planned Premium: **\$65,160.00**

Premium Mode: **Annual**

Disbursement Mode: **Annual**

Loan Type: **Participating Loan**

Loan Interest Type: **Borrow from Policy**

Current Loan Interest Charge: **5.50%**

Current Loan Interest Credited: **Varies by Year**

			Loans and Withdrawals ²					
Year	Age	Premium Outlay ¹	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
53	102	0	-82,085	451,955	0	8,674,765	795,519	795,519
54	103	0	-82,085	481,308	0	9,238,158	904,103	904,103
55	104	0	-82,085	512,274	0	9,832,517	1,029,424	1,029,424
Subtotal		651,600						
56	105	0	-82,085	544,942	0	10,459,544	1,173,170	1,173,170
57	106	0	-82,085	579,406	0	11,121,034	1,337,175	1,337,175
58	107	0	-82,085	615,764	0	11,818,883	1,523,432	1,523,432
59	108	0	-82,085	654,120	0	12,555,087	1,734,108	1,734,108
60	109	0	-82,085	694,585	0	13,331,757	1,971,553	1,971,553
Subtotal		651,600						
61	110	0	-82,085	737,273	0	14,151,114	2,238,321	2,238,321
62	111	0	-82,085	782,308	0	15,015,507	2,537,182	2,537,182
63	112	0	-82,085	829,818	0	15,927,410	2,871,141	2,871,141
64	113	0	-82,085	879,940	0	16,889,434	3,243,456	3,243,456
65	114	0	-82,085	932,816	0	17,904,334	3,657,661	3,657,661
Subtotal		651,600						
66	115	0	-82,085	988,598	0	18,975,017	4,117,581	4,117,581
67	116	0	-82,085	1,047,447	0	20,104,549	4,627,365	4,627,365
68	117	0	-82,085	1,109,530	0	21,296,164	5,191,504	5,191,504
69	118	0	-82,085	1,175,026	0	22,553,274	5,814,859	5,814,859
70	119	0	-82,085	1,244,121	0	23,879,480	6,502,695	6,502,695
Subtotal		651,600						
71	120	0	-82,085	1,317,014	0	25,278,578	7,260,707	7,260,707
72	121	0	-82,085	1,393,913	0	26,754,577	8,095,057	8,095,057
73	122	0	-82,085	1,475,040	0	28,311,701	9,012,534	9,012,534
74	123	0	0	1,556,113	0	29,867,814	10,106,846	10,106,846
75	124	0	0	1,641,643	0	31,509,457	11,303,950	11,303,950
Subtotal		651,600						
76	125	0	0	1,731,873	0	33,241,330	12,612,533	12,612,533
77	126	0	0	1,827,063	0	35,068,393	14,041,975	14,041,975
78	127	0	0	1,927,485	0	36,995,878	15,602,402	15,602,402

¹A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

²Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

This 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

This illustration is not a contract and is not intended to predict actual performance. It is not complete unless all pages are included.

January 28, 2026 FCU3,000.000 FCP65,761.74

Winflex Web / Rev. 07.15.2022 / Rel. 2025.12.1

Page 4 of 5

Supplemental Illustration: Loans and Withdrawals

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

Initial Planned Premium: **\$65,160.00**

Premium Mode: **Annual**

Disbursement Mode: **Annual**

Loan Type: **Participating Loan**

Loan Interest Type: **Borrow from Policy**

Current Loan Interest Charge: **5.50%**

Current Loan Interest Credited: **Varies by Year**

			Loans and Withdrawals ²					
Year	Age	Premium Outlay ¹	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
79	128	0	0	2,033,427	0	39,029,305	17,304,746	17,304,746
80	129	0	0	2,145,191	0	41,174,496	19,160,806	19,160,806
Subtotal		651,600						
81	130	0	0	2,263,099	0	43,437,595	21,183,312	21,183,312
82	131	0	0	2,387,487	0	45,825,082	23,386,001	23,386,001
Total		651,600						

¹A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

²Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

This 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. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

Name: Female F/49

Company/ Product: AG Partners Group QoL/ QoL Max Accumulator+ III (Sept 2024)

Product Warning(s)

- Solve Stop year is greater than the duration.

Client Input Summary

Company: AG Partners Group QoL

January 28, 2026

Product: QoL Max Accumulator+ III (Sept 2024)

Insured

Revised Illustration?	N
Client Name	Female
Sex	Female
Age	49
Class	Preferred Plus
Temporary Flat Extra	1 to 82 -
State of Issue	California

Solve For

Solve For	No Solve (Enter Face and Premium)
Face Amount	1 to 82 - 3,000,000
Premium	1 to 10 - 65,160 11 to 82 - 0

Index Strategy

Allocation	Allocation
Blend Participation Rate Account - MLSB	0
Global Blend Par Rate Account - PIMCO	0
Dividend Blend Par Rate Account - FQD	0
High Cap Rate Account - S&P 500	100
Declared Interest - Fixed Account	0
Total Allocation % MUST EQUAL 100%	100
Max Illustrative Rate	MaximumIllustrativeRate
Blend Participation Rate Account - MLSB (Max)	6.36
Global Blend Par Rate Account - PIMCO (Max)	6.03
Dividend Blend Par Rate Account - FQD (Max)	5.12
High Cap Index Strategy - S&P 500 (Max)	7.02
Declared Interest - Fixed Account	4.25
Current Persistency Bonus	CurrentPersistencyBonus
Blend Participation Rate Account - MLSB (CPB)	0.75
Global Blend Participation Rate Account - PIMCO (CPB)	0.40
Dividend Blend Par Rate Account - FQD (CPB)	0.75
High Cap Index Strategy - S&P 500 (CPB)	0.10
Declared Interest - Fixed Account	0.10
Current Cap Rate	CurrentCapRate
Blend Participation Rate Account - MLSB (Cap)	NA
Global Blend Participation Rate Account - PIMCO (Cap)	NA
Dividend Blend Par Rate Account - FQD (Cap)	NA
High Cap Index Strategy - S&P 500 (Cap)	11.50
Current Participation Rate	CurrentParticipationRate
Blend Participation Rate Account - MLSB (Par)	100
Global Blend Participation Rate Account - PIMCO (Par)	75
Dividend Blend Par Rate Account - FQD (Par)	100
High Cap Index Strategy - S&P 500 (Par)	NA

Client Input Summary

Company: AG Partners Group QoL

January 28, 2026

Product: QoL Max Accumulator+ III (Sept 2024)

Index Strategy

Guaranteed Minimum	GuaranteedMinimum
Blend Participation Rate Account - MLSB (Min)	0.00
Global Blend Participation Rate Account - PIMCO (Min)	0.00
Dividend Blend Par Rate Account - FQD (Min)	0.00
High Cap Index Strategy - S&P 500 (Min)	0.00
Declared Interest - Fixed Account (Min)	2.00
Illustrative Rate	Illustrative Rate
Blend Participation Rate Account- MLSB (Rate)	1 to 72 - 6.36
Global Blend Participation Rate Account- PIMCO (Rate)	1 to 72 - 6.03
Dividend Blend Par Rate Account- FQD (Rate)	1 to 72 - 5.12
High Cap Rate Account- S&P 500 (Rate)	1 to 72 - 7.02

Disbursements

Disbursements	Y
Disbursements	1 to 18 - 0
Disbursement Option	19 to 82 - Solve for Max
Disb Loan Type	Loans
Participating Loan Rate	Participating Loan
Pay Loan Interest	5.5
Disb. Target Surr Value	Borrow from policy
Disb. Target Year/Age	0
Age	Age
Increasing Payout Adjustment	121
Disbursement Mode	N
	Annually

Policy Options

Solve Illustrative Basis	Current
Death Benefit Option	1 to 82 - Level
Face Amount Reduction	Y
Premium Payment Mode	Annually
Death Benefit Compliance Test	Guideline
External 1035 Deposit Month	1
External 1035 Loan Balance	0
External 1035 Cost Basis	0
Internal 1035 Loan Balance	0
Internal 1035 Cost Basis	0
Loan Type	Participating Loan
External Lump Sum Amount	1 to 82 - 0
Internal Lump Sum Amount	1 to 82 - 0
Financial Institution?	N

Discounts

Associated Term Available	Associated Term Available
---------------------------	---------------------------

Client Input Summary

Company: AG Partners Group QoL

January 28, 2026

Product: QoL Max Accumulator+ III (Sept 2024)

Discounts

Are you applying for QoL Flex Term at the same time as base UL Policy?

N

Riders

QoL Accelerated Benefit Riders - Critical, Chronic, Terminal	N
Terminal Illness ABR	Y
Chronic Illness ABR	Y
Critical Illness ABR	Y
Accelerated Access Solution	N
Early Cash Value Rider	N
Maturity Extension Rider	Y
Overloan Protection Rider	Y
Waiver of Monthly Deduction	N
Waiver of Specified Premium Rider	N
Accidental DB	N
Child Insurance Benefit	N
Select Income Rider	N

Reports

NAIC Compliant Illustration?	Y
IRR Report?	N
Agent Pages?	Y
Summary Page?	Y
Policy Costs and Benefits Report?	N

Agent Info

Agent Name	Sample	Sample
Agent Address1	Sample	
Agent City	Sample	
Agent State	California	
Agent Zip Code	00000	
Agent Phone	000-000-0000	
Agent Email	sample@sample.com	
Agent License #	000000	