

## We thrive at 65!

With a suite of unrivaled guarantees and the flexibility to adapt to future needs, AG Secure Lifetime GUL<sup>SM</sup> provides retirees with the choices they want.

- Guaranteed death benefit up to a lifetime
- Guaranteed cash value accumulation
- Guaranteed access if needs change—unique flexibility to access cash value with a proportional reduction of the accumulation value, death benefit amount and guaranteed premiums

Compare the premium and guaranteed cash value accumulation in AG Secure Lifetime GUL to its competitors.

**Male, 65, Preferred No Tobacco, Guaranteed to Age 100  
\$1,000,000 Death Benefit**

Company	Level Premium to Age 100	Target	Rolling Targets	Guaranteed Cash Value in 20 Years
<b>American General Life Companies</b> AG Secure Lifetime GUL <sup>SM</sup>	\$19,101	\$22,050	Yes	\$127,669
<b>Aviva</b> Advantage Builder Series III (with No Lapse Guaranteed Rider v.2)	\$20,063	\$21,631	Yes	0
<b>ING</b> ING Guaranteed Death Benefit UL II	\$20,301	\$23,400	No	0
<b>Lincoln Financial Group</b> Lincoln LifeGuarantee <sup>®</sup> UL (2009)	\$20,284	\$21,310	Yes	0
<b>MetLife</b> Guarantee Advantage UL <sup>SM</sup> (with Coverage Continuation Rider)	\$19,426	\$24,391	No	0
<b>Protective</b> Protective Centennial G II UL 1/11	\$19,574	\$20,610	Yes	0

Level premium data generated on 1/21/2011. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Companies. AG Secure Lifetime GUL and Lincoln LifeGuarantee UL, policy form UL 5049, show only guaranteed cash values. Current cash values are not shown. Other competitors' products on this chart are illustrated and include both guaranteed and current cash values for the state of Colorado. In year 20, the current cash value for ING Guaranteed Death Benefit UL II, policy form 1174-12/07, (4.25%) is \$1,003. For Aviva's Advantage Builder Series II, policy form 2EDB08, (7.3%), MetLife's Guarantee Advantage UL, policy form 5E-34-07-Co, (5.45%) and for Protective's Protective Centennial G II UL, policy form UL-15-CO 11-06, (4.00%), the 20th year current cash value is \$0.

Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019, Policy Form Number 10460. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) are its responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. AGL is not authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. including AGL. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. **IMPORTANT:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

© 2011. All rights reserved.

**FOR PRODUCER USE ONLY—NOT FOR DISSEMINATION TO THE PUBLIC.**

AGLC104754

You'll like AG Secure Lifetime GUL for the competitive pricing. You'll love it for the guaranteed cash value, access, and flexibility!

Contact your American General Life Companies representative for more information.

**American General**  
Life Companies