

The AG Select-a-Term® life insurance policy, issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York, offers customizable term life insurance coverage tailored to individual needs. It provides 17 different term durations ranging from 10 years to 30 years, allowing policyholders to select the coverage amount and term length that best fits their financial goals, such as protecting family income, paying off a mortgage, or funding children's education. The policy includes full convertibility to a permanent life insurance policy up to the end of the level-premium period or until the insured reaches age 70, whichever comes first.

The policy emphasizes flexibility and affordability, ensuring that customers only pay for the coverage they require. For example, a 40-year-old male can secure a 30-year policy with a \$1 million death benefit, while a 29-year-old female can obtain a 17-year policy for \$250,000 to cover her children's college expenses. Additionally, the policy can be aligned with specific financial obligations, such as a mortgage, allowing couples to each purchase a \$500,000 policy for 23 years.

The issuing companies, AGL and US Life, are responsible for the financial obligations of the insurance products, which are backed by their claims-paying ability. However, these guarantees are not supported by the broker or insurance agency selling the policy. The policy is not a deposit, is not insured by any federal government agency, and may lose value. It is important for potential policyholders to consult with a financial professional for more information and to understand the specific terms and conditions of the policy.