

Product Information—Marketing
Universal Life – Platinum Protector G

Product Highlights

Policy Type

Platinum Protector G, issued by the American General Life Insurance Company, is a universal life contract maturing at age 100.

Issue Ages

- **25-80** Preferred Plus
- **25-90** Preferred No Tobacco, Standard No Tobacco underwriting classes
- **25-90** The maximum issue age for all underwriting classes in Florida is 80.

Underwriting Classifications

- **Preferred Plus** (exceptional mortality risk, no tobacco)
- **Preferred No Tobacco** (above-standard mortality, no tobacco)
- **Standard No Tobacco** (standard mortality, no tobacco)
- **Preferred Tobacco** (above-standard mortality, tobacco)
- **Standard Tobacco** (standard mortality, tobacco)
Note: The company's no tobacco policy is no tobacco use of any type for the past 24 months.

Death Benefit:

- **Minimum Death Benefit:** \$100,000
- **Options:**
- **Changes to Specified Amount**
 - Option 1 (level) – Death Benefit equal to the Specified Amount
 - Option 2 (increasing) – Death Benefit equal to the Specified Amount plus the Accumulation Value
 - Changes available at any time
- **Base and Supplemental Coverages**
 - No supplemental coverage is permitted for Platinum Protector G.

Premiums

- **Target Premium**
 - A unique Target premium associated with the amount of base coverage is selected at issue.

Expense Charges & Deductions

- **Percentage of Premium Load**
 - Current charge of %30 of all premiums (maximum charge of %30)
- **Monthly Deductions**
 - Current monthly administration fee of \$7 (maximum charge of \$7)
 - Five-year monthly expense charge per \$1,000 of Base Coverage
 - Current Cost of Insurance based on net amount at risk
- **Surrender Charges**
 - Decreasing 19-year surrender charge schedule

Loans & Withdrawals

- **Loans**
 - Interest rate of 4.76% payable in advance or 5.00% in arrears
- **Withdrawals (Partial Surrenders)**
 - Available at any time after first policy year
 - As a result of the withdrawal, the Death Benefit cannot be reduced below \$100,000
 - Current charge of \$25 (maximum contractual charge of \$50)
 - Any applicable pro-rata surrender charges are deducted from each withdrawal

Policy Values

- **Guaranteed Interest Rate:** 3.0%
- **Current Interest Rate:** Credited monthly and subject to change

Additional Features

- **No-Lapse Guarantee**
 - Provides guaranteed coverage until the scheduled Maturity Date.
- **Conversion Credits**
 - Based on current company practice at time of conversion
- **Maturity Extension**
 - Maturity Extension is a built-in-feature, therefore, no rider is required

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Riders

- **Terminal Illness**
 - Provides an accelerated Death Benefit (Living Benefit) when the insured is diagnosed with a terminal illness (12 months or less to live).
 - One-time acceleration benefit of up to 50% of the Death Benefit (less policy loans and excluding riders); maximum of \$250,000
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- **Accidental Death Benefit (ADB)**
 - Provides an additional Death if the death is accidental
 - Double ADB is paid if the death is sustained while a passenger on public conveyance
 - Minimum Size: \$25,000
 - Maximum Size: The lesser of \$200,000 or the initial sum insured under the base policy
- **Children's Insurance Benefit**
 - Provides term insurance on the children (up to age 19) of the base insured
 - Minimum Size: 1unit
 - Maximum Size: 10 Units

