



The game you can always win.....

**Pay a little higher premium, and get it all back – TAX FREE!^{1,2}
Return of Premium. . . No Matter What!**

Here are the options you have with a Return of Premium Level Term Insurance Policy

- Based upon the schedule in each policy you can choose to drop the policy after the 6th policy year and get a partial refund of the premiums paid to that date.
- At the end of the term period you can just take the Return of Premium and drop the policy.
- Take the Return of Premium amount and continue the death benefit at Annual Renewable Term (ART) rates.
- Use the Return of Premium in a new conversion policy to reduce the scheduled normal premiums. (Age 75 or under)
- Elect the reduced paid up option to have a lower face amount of insurance for life with no further premiums.
- Any new policy will retain the same rate classification as the original policy no matter what your current health status.

To learn more contact:

1 The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to you at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money.

2 Based on current federal income tax laws.

Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

2727-A Allen Parkway, Houston, Texas 77019

ROPterm Policy Form No. 06001

ROPterm Disability Income Rider Form No. 06301

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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THE STRENGTH TO BE THERE.

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GENERAL