

It's "Term" To Get More

Most people buy term insurance to help protect them over a certain period of time. But with our return of premium term life insurance, (ROP Term™), you can also get more. Here's how.

Example: Male Age 45
Face Amount \$500,000
Rate Class Preferred
30 Year Level Term¹

Monthly Premium:

Straight Term	ROP	Monthly Difference
\$120.31	\$168.68	\$48.37

Over the 30-year-level term period, the additional \$48.37 per month would need to grow at more than 6.58 percent after tax to generate the \$60,724.80 return of the entire premium paid back to you at the end of the term.²

To learn more contact:

¹ Premium rates current as of July 2007; rates may vary by state. Premiums for other rate classes, ages and payment plans are available. Premium charges will depend on each applicant's evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level and is payable in lump sum, or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause, except suicide, within first two policy years. In the event of suicide in the first two years, policy is limited to return of premium paid.

² 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. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy.

Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

2727-A Allen Parkway, Houston, Texas 77019

ROP Term Policy Form No. 06001

ROP Term Disability Income Rider Form No. 06301

Select A Term (Straight Term Sample) (Form #07007)

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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