



Premium protection. Premium returns.SM

ROP^{Term}TM

With ROP^{Term} life insurance from American General Life Insurance Company, you can offer your clients reliable term coverage for 15, 20 or 30 years — and something more. At the end of the term, the company will refund all premiums paid directly to the policy holder.¹ Clients can also enhance and customize their coverage by adding one of the numerous riders available.

Product Specifications

Policy Form	06001
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus (Pref. Plus) • Preferred Nontobacco (Pref. NT) • Standard Plus (Std. Plus) • Standard Nontobacco (Std. NT) • Preferred Tobacco (Pref. T) • Standard Tobacco (Std. T) • Special Nontobacco (Spec. NT) • Special Tobacco (Spec. T)
Substandard	<ul style="list-style-type: none"> • Through Table H (applied to Special Nontobacco rates for nontobacco and Special Tobacco for tobacco users) • ROP^{Term} 15: 15% additional per table • ROP^{Term} 20: 20% additional per table • ROP^{Term} 30: 25% additional per table
Minimum Death Benefit	\$100,000
Premium Face Amount Bands	<ul style="list-style-type: none"> • Band 1: Policy amounts from \$100,000 to \$149,999 • Band 2: Policy amounts from \$150,000 to \$249,999 • Band 3: Policy amounts from \$250,000 to \$499,999 • Band 4: Policy amounts of \$500,000 and higher
Policy Fee	None
Premium Calculations	<ul style="list-style-type: none"> • Annual: Multiply the rate in the table by the number of thousands • Semiannual: Multiply the annual premium by 0.50 • Quarterly: Multiply the annual premium by 0.25 • PAC: Multiply the annual premium by 0.0833
Loans	<ul style="list-style-type: none"> • Loans are available on the cash value accrued on the policy • Loan interest rate is 8% per year, payable in arrears
Exchange Option (Conversion)	<ul style="list-style-type: none"> • ROP^{Term} policies may be converted to a permanent life insurance plan of the company's choosing during the conversion period without evidence of insurability • The conversion period extends to the earlier of the end of the level-premium period or the insured's attainment of age 75 • If the policy holder chooses to convert during the level term period, any available cash value will be transferred to the new policy
Option on Premium Default	As long as the policy has a cash value, it will automatically convert to a paid-up policy with a smaller death benefit should the policyholder stop making premium payments. ²
Illustrations	A signed illustration is not required

Available Riders³

Accidental Death	<ul style="list-style-type: none"> • Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries • Maximum face amount is the lesser of \$250,000 or the face amount to which the policy is attached • Available to standard rated individuals only • Pays double the death benefit if death was the result of an injury sustained while a passenger in a public conveyance being operated for hire by a common carrier • Coverage expires on the policy anniversary nearest the insured's 70th birthday • This rider can be added after issue and can be dropped after issue
Child Rider	<ul style="list-style-type: none"> • Pays a death benefit to the insured parent upon the death of an insured child • Available for: (a) parent's issue ages 20–55 on policies through Table H; and (b) children age 15 days or more but less than 19 years old and not substandard-rated • Minimum death benefit is 1/2 unit (\$500) and maximum death benefit is 10 units (\$10,000) • Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65 • This rider can be added after issue and can be dropped after issue

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Product Specifications (Cont'd.)

Terminal Illness Endorsement

- An accelerated death benefit rider is provided at no additional premium on all eligible ROPTerm plans, regardless of underwriting classification
- Terminal Illness benefit is a one-time acceleration of up to 50% of the death benefit proceeds payable under the base policy, not to exceed \$250,000
- Insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live
- An actuarial discount and a one-time administrative fee reduce the amount received. The fee may not exceed \$250.
- Payment of the benefit will reduce the amount of any death benefit that may be payable
- Not available in all states, and state variations may apply

Waiver of Premium

- Waives premiums for the base policy and any attached riders upon the total disability of the insured after a 6-month waiting period
- Waiver of Premium is not available if the face amount of the base policy exceeds \$5 million
- Available on policies through Table D
- Coverage expires following the insured's attainment of age 65, unless total disability has on that date existed continuously for more than 5 years
- This rider cannot be added after issue
- This rider can be dropped after issue

Issue Ages

Policy Term	Class	Issue Ages
ROPTerm 15	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT	20-65
ROPTerm 15	Pref. T, Std. T, Special T	20-55
ROPTerm 20	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT	20-60
ROPTerm 20	Pref. T, Std. T, Special T	20-55
ROPTerm 30	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT	20-50
ROPTerm 30	Pref. T, Std. T, Special T	20-45

Cash Values

Cash values are equal to a percentage of the accumulated base premiums paid (not including substandard or rider premiums) based on the following table:

Year	Percent of Total Premiums Paid			Year	ROPTerm 15	ROPTerm 20	ROPTerm 30
	ROPTerm 15	ROPTerm 20	ROPTerm 30				
1-5	0%	0%	0%	18	—	80%	25%
6	6	4	1	19	—	90	30
7	12	7	3	20	—	100	35
8	18	10	5	21	—	—	40
9	24	13	7	22	—	—	45
10	30	17	9	23	—	—	50
11	40	23	11	24	—	—	55
12	55	31	13	25	—	—	60
13	70	38	15	26	—	—	65
14	85	44	17	27	—	—	70
15	100	50	19	28	—	—	80
16	—	60	21	29	—	—	90
17	—	70	23	30	—	—	100

See illustrations for actual cash values.

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 the policyholder 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 the policy is surrendered.

² The amount of paid-up life insurance is based on how much the cash value will buy when applied as a net single premium at the insured's age on the date of default. The Company reserves the right to pay the cash value to the owner and terminate the policy if the cash value is less than \$1,000.

³ Rider charges are not included in the Return of Premium.

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please contact your profit center or view the policy for complete details.



Policies issued by: American General Life Insurance Company

A member company of American International Group, Inc., 2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 06001; Accidental Death Benefit Rider 79002; Child Rider 79410; Terminal Illness Endorsement 91401; Waiver of Premium Rider 79001

The underwriting risks, financial obligations and support functions associated with the policies 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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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 profit center for assistance.

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