



Provide
protection
until your
retirement



Get rewarded for doing
the right thing!

Policies issued by:
American General Life Insurance Company
(American General Life)

The United States Life Insurance Company in
the City of New York (United States Life)

Subsidiaries of American International Group, Inc. (AIG)

You know you need life insurance to protect your family if a wage earner dies before retirement. That's your objective – to provide protection until you retire.

But what if you could provide that protection until retirement AND get the money you paid for the coverage back if you live until retirement?¹ Now you can with AIG ROP Select-a-TermSM.

The return of premium is guaranteed, as long as you keep the policy in force until the end of the level premium period, which can be at your retirement. While this is not enough money to retire on, it is money to retire WITH. Plus, under current tax code, it is income tax-free². It can help you transition from your working life to your retired life. It can also help you to:

- Relocate to your new retirement location
- Buy that new car for retirement
- Buy a recreational "toy"
- Take that trip you never had time to take before

This money is provided because you did the right thing and protected your family with life insurance until retirement. By paying the additional premium for the ROP plan, you are guaranteed to get base policy premium returned. If coverage is needed, and you do keep it for the full level period, this guaranteed return makes for a nice reward for doing the right thing. And, who couldn't use extra cash to jump-start retirement?

For more information, contact:

AIG ROP Select-a-Term:

- 1 AIG ROP Select-a-Term accumulates a cash value that first appears beginning the fifth policy year. At the end of the level term period, the cash value of the inforce policy provides an endowment benefit equal to the total of all cumulative premiums paid, less any charges for substandard ratings and riders and any outstanding loan balance. If the policy is surrendered or converted to permanent insurance, the client will receive the cash value that has built up in relation to the age of the policy, minus any outstanding loan balance. The loan interest rate is 8.00% per year, payable in arrears. Consult with your tax professional to determine if transaction is a taxable event. Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70. Rider charges are not included as part of the money back guarantee. 31 to 35-year term periods are not available in the state of Washington.
- 2 The amount received is a tax-free return of basis under current tax law. Please consult your personal tax advisor for any questions you may have.

Policy issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019
Policy Form Number 06001

The United States Life Insurance Company in the City of New York
New York, New York
Policy Form Number 08701N

Subsidiaries of American International Group, Inc. (AIG)

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United States Life is authorized to do an insurance business in New York.
Policies and riders are not available in all states.

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