



Secure Lifetime GUL 3

A Flexible Premium Adjustable Life Insurance Policy
Rates Effective April 14, 2018

Designed for
Valued Client
Client State: California

Presented by

123 Main St
Delray, FL 12345
123-456-7890
License # 0000000

Date Prepared
December 01, 2018

Life Insurance with *Optionality*[®] - *Your needs. Your choices. Your way.*

**American General Life Insurance
Company**
2727-A Allen Parkway
Houston, TX 77019

Please read your hypothetical quotation carefully. This quotation is not a contract and is not intended to predict actual performance. No current values have been used in this quotation. All values shown are guaranteed.

American General Life Insurance Company, its employees, agents and representatives do not render legal or tax advice. You should contact your own tax or legal advisor regarding the tax and other consequences, which may result from alternatives shown in this quotation.

(Form 15442)



YOUR POLICY SUMMARY

Initial Death Benefit (Specified Amount)	\$500,000.00
Death Benefit Option	Level
Initial Planned Premium	\$14,046.45
Annual Premium Outlay	\$14,046.45
Premium Mode	Annual
Death Benefit Guaranteed to (Guaranteed Period)	To Age 98
Premium Paid To.....	To Year 51
IRC 7702 Life Insurance Test	Cash Value Accumulation Test
Initial 7-Pay Premium	\$46,564.65
Annual Target Premium	\$13,321.80

Rider(s)	Initial Premium	Initial Benefit
Terminal Illness Rider	See Riders Section	See Riders Section
Enhanced Surrender Value Rider*	Automatically Included	See ROP Section

*Automatically included in policy

Input Modal Premium ScheduleAmounts below exclude any 1035 exchange/Lump sum premium listed above
 To Year 51 \$14,046.45

This quotation projects that the proposed policy, if issued as quoted would not lapse and that the Death Benefit of \$500,000 through Policy Year 28, Insured Age 98 would be paid upon the Insured's death provided:

- The Owner pays the scheduled premiums due as quoted on a timely basis;
- The Owner does not elect to take policy loans or withdrawals of cash values not otherwise quoted; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change death benefit option, add/terminate any riders).

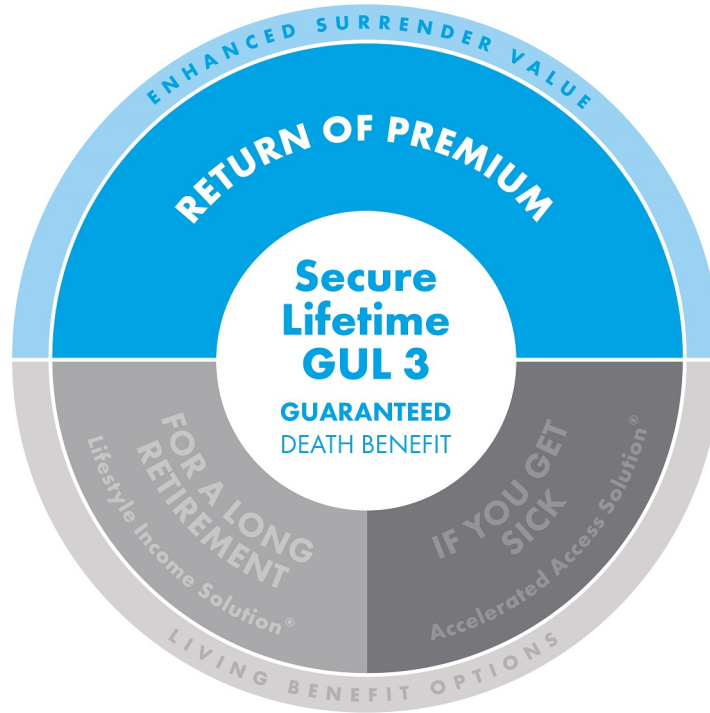
The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect. Refer to the Assumptions and Changes in Assumptions section below.



YOUR QUOTATION DESCRIPTION

Your Secure Lifetime GUL 3 policy is an individual universal life insurance policy that features flexible premiums and guaranteed death benefit protection. With Secure Lifetime GUL 3, you may select your guarantee period, or how long you want your death benefit protection to be guaranteed. With your premium funding period, you can decide how long you want to pay.

Besides receiving death benefit protection, included in your policy is a guaranteed return of premium (ROP) feature.



IMPORTANT NOTICE ABOUT YOUR QUOTATION

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For Enhanced Surrender Value Rider (Return of Premium Rider), see page 4

GUARANTEED MINIMUM CASH VALUES

With your Secure Lifetime GUL 3 policy, you have access to guaranteed minimum Cash Values which often exceed the Cash Values that would be generated by your policy without this feature. You may access this free, additional provision through Full or Partial Surrenders.

The Cash Value of your policy will vary by sex, age, duration, and smoking classification.

Please note:

- Increases in the Specified Amount or any changes to underwriting class will terminate the guaranteed Cash Value provision.
- The guaranteed Cash Values will not be reinstated once terminated.



YOUR GUARANTEED RETURN OF PREMIUM (ROP)

Enhanced Surrender Value Rider

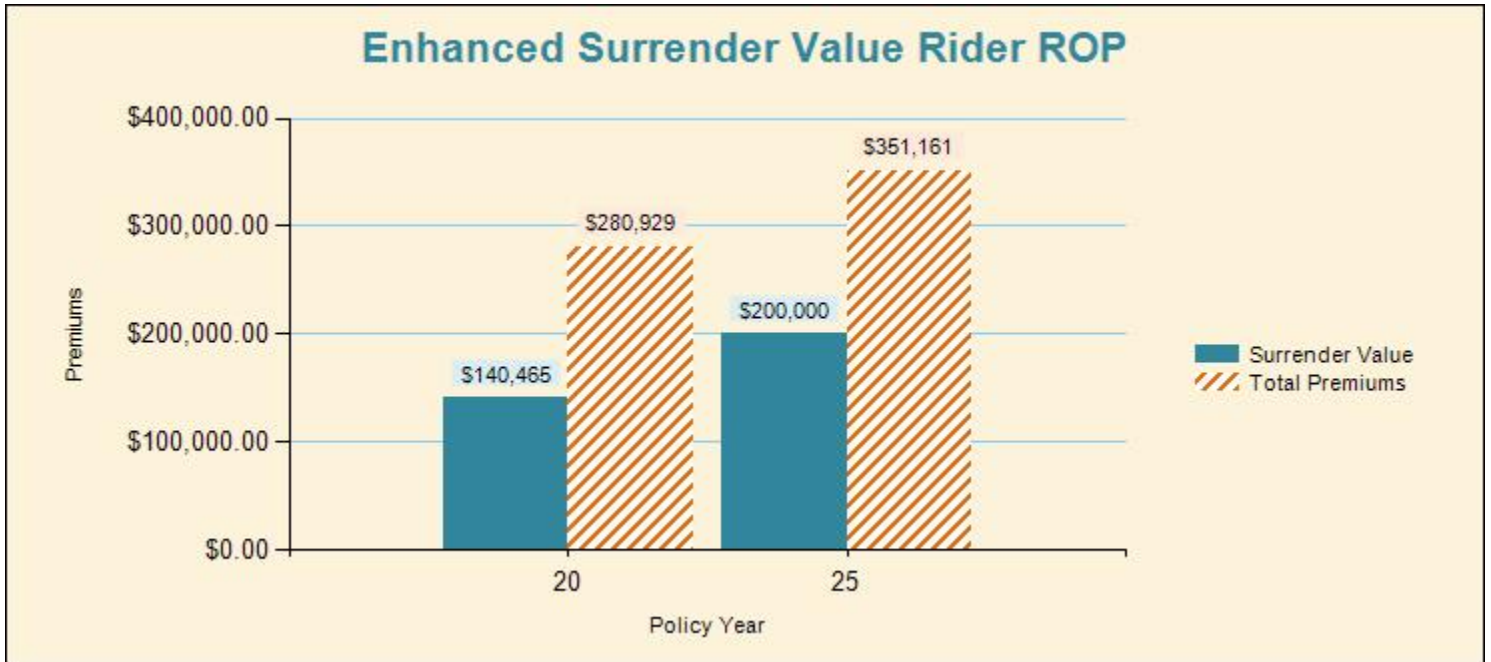
(Form # 15990)



Your Secure Lifetime GUL 3 offers a guaranteed Enhanced Surrender Value Rider that is offered at no additional cost and is automatically attached to your policy. The rider provides you, with two opportunities to fully surrender your policy and receive enhanced cash surrender value:

- At the end of Policy Year 20, you may fully surrender the policy and receive 50% of premiums paid; or, alternatively,
- At the end of Policy Year 25, you may fully surrender the policy and receive 100% of premiums paid
- The Enhanced Surrender Value ("ROP") Rider is limited to a maximum cap of 40% of the specified face amount; for example, the benefit under a policy with a \$1,000,000 specified amount could never be greater than \$400,000.
- See the rider for additional terms and conditions

Example:



	Face Amount: \$500,000	
	Annual Premium: \$14,046	
Year 20 Cumulative Premiums: \$280,929		Year 25 Cumulative Premiums: \$351,161
Enhanced Surrender Value Year 20: \$140,465		Enhanced Surrender Value Year 25: \$200,000

The Enhanced Surrender Value Rider will terminate on the earliest of the date the policy terminates or the date of insufficient funds.

- The option to surrender the policy for its Enhanced Surrender Value rider must be exercised, if at all, during one of the 60-day periods following Policy Year 20 or Policy Year 25.
- Payment of the Enhanced Surrender Value assumes that all premiums are paid. The Enhanced Surrender Value is less any partial surrenders and outstanding loans.
- The Enhanced Surrender Value will not be paid in addition to the policy's Cash Surrender Value.



IMPORTANT INFORMATION ABOUT YOUR QUOTATION

Life Insurance Quote

Your guaranteed Policy Quotation concept shows guaranteed values only.

The net annual premium outlay column includes total quoted annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as the policy becoming a Modified Endowment Contract.

Please refer to the Guaranteed Values section and to the Key Terms section for a complete description of guaranteed values including definitions of cash value and death benefit columns.

Guaranteed Values

This quotation is based on guaranteed values provided you make timely payments of the scheduled premiums due as quoted; you do not elect to take policy loans or withdrawals of cash values not otherwise quoted; and you make no material policy changes (e.g., increase of death benefit, add/terminate any riders). This is a quotation only and does not constitute an offer or contract. The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect. The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect.

Periodic Review

An in-force quotation may be produced at any time after the policy has been in-force for one year. You should always consider a periodic review of your insurance coverage with your insurance producer.

Assumptions and Changes in Assumptions

This quotation assumes the Company receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. This is not likely to occur. Policy values and benefits may also be affected by your decisions to change elements, such as but not limited to: amount of premium paid, timing of premium payments, lapse and reinstatement, loans, full surrenders, addition/termination of riders, and/or any other Owner-initiated contractual changes such as increasing or decreasing the death benefit. Actual policy results will be more or less favorable. You may request quotations with different assumptions to better understand how the changes affect policy values and benefits. Changes to your policy could result in distributions that are subject to tax penalties or limit the amount of future premiums that can be paid into the policy.

Underwriting Class

The underwriting class used in this quotation has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.

KEY TERMS

Cash Surrender Value

The Cash Surrender Value is the amount available to you when the policy is terminated for a reason other than death. This is equal to the Cash Value less policy loans and accumulated loan interest. This quotation shows the Cash Surrender Value at the end of each policy year.

Death Benefit

The Death Benefit is the amount of money payable to the beneficiary if you die while the policy is in force. The Initial Specified Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions. Fees and/or charges may apply when changing the Specified Amount and it may have adverse tax consequences. Refer to the Tax and Compliance section of this quotation and consult your legal and tax advisor for more information.

Lapse

Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable. Zeros in the Death Benefit, Accumulation Value, and Cash Surrender Value columns indicate the policy has lapsed under that scenario.

Premium Outlay

Premium outlay is the amount you plan to pay. It is equal to planned premium payments plus loan repayments.

ROP (Enhanced Surrender Value)

Your Enhanced Surrender Value Rider is the guaranteed return of premium available. Refer to the Enhanced Surrender Value section for details.

Withdrawals

This represents the amount withdrawn from the policy.

Year and Age

Year is the policy year; Age is the Insured's age at the Date of Issue plus the number of years the policy is assumed to have been in force.



Your Policy Quotation

Initial Annual Premium: \$14,046.45
Premium Mode: Annual

Guaranteed at 2.00%

Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	71	14,046	0		500,000	0
2	72	14,046	0		500,000	0
3	73	14,046	0		500,000	0
4	74	14,046	0		500,000	0
5	75	14,046	0		500,000	0
6	76	14,046	0		500,000	0
7	77	14,046	0		500,000	0
8	78	14,046	0		500,000	0
9	79	14,046	0		500,000	0
10	80	14,046	0		500,000	9,125
		140,465				
11	81	14,046	0		500,000	11,955
12	82	14,046	0		500,000	14,784
13	83	14,046	0		500,000	17,614
14	84	14,046	0		500,000	20,444
15	85	14,046	0		500,000	27,381
16	86	14,046	0		500,000	32,495
17	87	14,046	0		500,000	37,897
18	88	14,046	0		500,000	42,861
19	89	14,046	0		500,000	47,040
20	90	14,046	0	140,465	500,000	52,824
		280,929				
21	91	14,046	0		500,000	54,775
22	92	14,046	0		500,000	57,507
23	93	14,046	0		500,000	57,666
24	94	14,046	0		500,000	57,235
25	95	14,046	0	200,000	500,000	56,166
26	96	14,046	0		500,000	49,395
27	97	14,046	0		500,000	36,623
28	98	14,046	0		500,000	18,596
29	99	14,046	0		0	0
30	100	0	0		0	0
		407,347				
31	101	0	0		0	0
32	102	0	0		0	0
33	103	0	0		0	0
34	104	0	0		0	0
35	105	0	0		0	0
36	106	0	0		0	0



Your Policy Quotation

Initial Annual Premium: \$14,046.45
Premium Mode: Annual

Guaranteed at 2.00%

Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
37	107	0	0		0	0
38	108	0	0		0	0
39	109	0	0		0	0
40	110	0	0		0	0
		407,347				
41	111	0	0		0	0
42	112	0	0		0	0
43	113	0	0		0	0
44	114	0	0		0	0
45	115	0	0		0	0
46	116	0	0		0	0
47	117	0	0		0	0
48	118	0	0		0	0
49	119	0	0		0	0
50	120	0	0		0	0
		407,347				
51	121**	0	0		0	0
52	122	0	0		0	0
53	123	0	0		0	0
54	124	0	0		0	0
55	125	0	0		0	0
56	126	0	0		0	0
57	127	0	0		0	0
58	128	0	0		0	0
59	129	0	0		0	0
60	130	0	0		0	0
		407,347				
61	131	0	0		0	0
		407,347				

*Based on the planned Premium Outlay and other assumptions used in preparing this quotation, the proposed policy, if issued as quoted, will remain in force through policy year 28, Insured's Age 98. The Owner may need to continue or increase premium payments due to certain events, such as skipping a premium or paying a premium late.

**The Option to Extend Coverage is a policy feature that permits coverage to continue until the Insured's death. It is available on the original maturity date if the Insured is still living and the Owner has elected to extend the policy.



YOUR SIGNATURE CONFIRMATION

BY SIGNING THIS FORM, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO THE FOLLOWING STATEMENTS:

I have received a copy of this quotation and understand it is not a contract. I have been advised to consult my own tax or legal advisors regarding the tax effects of the proposed Coverage. I understand that proper maintenance of the policy is essential, and it is recommended that I regularly review my policy. Annual reviews of my policy include review of the annual statement, review of my in-force quotation, review to determine whether any adjustments are necessary to my planned premium payments, and review of distributions. I further understand the guarantees are directly affected by the amount or timing of premiums paid.

 Owner's Signature

 Date

 Joint Owner's Signature

 Date

I certify that this quotation has been presented to the applicant and that I have explained that the Owner should consult with his or her legal or tax advisor. I have made no statements that are inconsistent with the quotation.

 Insurance Producer's Signature

 Date

Insurance Producer's Address
 123 Main St, Delray, FL 12345



YOUR POLICY FEATURES AND OPTIONS

Cash Access

Partial Withdrawals

You have the option to access cash from your Secure Lifetime GUL 3 policy through partial withdrawals. You may take partial withdrawals from your policy any time after the fifth policy year without losing guarantees, allowing you to maintain your policy with proportionately reduced premiums, Cash Value accumulation, and Death Benefit. The amount available for a partial withdrawal will be the Accumulation Value less surrender charges and any outstanding loans. See your policy for details.

Loans

Standard Loans

You have the option to access cash from your Secure Lifetime GUL 3 policy through variable loans. The loan interest due on variable loans accrues daily at a variable rate. The maximum interest rate charged shall not exceed the greater of:

1. The Moody's Corporate Bond Yield Average - Monthly Average Corporates (hereafter referred to as "Moody's Bond Yield Average") for the month of October preceding the calendar year for which the loan interest rate is determined; or
2. The interest rate used to calculate Cash Values under this policy during the period for which the interest rate is being determined, plus 1%.

Preferred Loans

You have access to Preferred Loans after ten policy years. The amount that may be taken for a Preferred Loan is restricted to policy earnings, which is the excess of the Accumulation Value less Surrender Charge, less outstanding loans at the beginning of the year, less the sum of premiums paid over Partial Withdrawals. The amount of Preferred Loan has a guaranteed interest credited rate of 3.00%. The charge rate will equal the interest credited rate and will be a net zero cost.

Other Riders

Terminal Illness Rider (Form #13601)

This rider provides advance access to a qualified portion of the Death Benefit if you become terminally ill with a limited life expectancy. There is no charge unless you elect a benefit; you will then be charged a one-time administrative fee, and a lien will be placed against future policy benefits that will be deducted upon the final Death Benefit payment.

Other Features

Continuation Guarantee Account

Your Secure Lifetime GUL 3 policy includes a Continuation Guarantee Account (CGA). The CGA can prevent the policy from lapsing when the Cash Surrender Value falls to zero. This is shown on the quotation in years where the Cash Surrender Value shown is zero, but the Death Benefit continues and is not zero. This quotation assumes that the Company receives all premiums by the beginning of each modal period, starting with the Date of Issue. Any premium received prior to the next Monthly Deduction Day following its due date will be applied to the CGA as if the premium had been received on the Monthly Deduction Day. Any deviations from the amount, frequency, or timing of premium payments or policy elements shown in the quotation may cause the policy not to continue as quoted. The quotation will show a zero for the Death Benefit if the Cash Surrender Value is zero and the criteria outlined in the Continuation Guarantee provisions and other policy provisions are not met. The Continuation Guarantee does not add value to the Death Benefit Proceeds. Refer to the policy for more information about the initial premium.



Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$500,000
Death Benefit Option: Level

Prepared for:
Valued Client
Female; Age: 70; Standard Non-Tobacco
Client State: CA

Effect of Premium Payments on Your CGA Value and Accumulation Value

- a) *Your Initial Premium - If Paid on a Timely Basis.* This quotation assumes the initial premium is received by the Company prior to the next Monthly Deduction Day following the Date of Issue. If it is, the policy's CGA will be credited as if the premium had been paid on the Date of Issue. This means that the CGA will be assessed all policy charges and credited with interest from the Date of Issue, and the policy's guarantee will remain intact.
- b) *Your Initial Premium - If Paid Later than the Next Monthly Deduction Day Following the Date of Issue.* If the initial premium is received later than the next Monthly Deduction Day following the Date of Issue, both the Accumulation Value and the CGA will be assessed all policy charges from the Date of Issue, but will be credited with interest only from the date the initial premium is paid and all other delivery requirements are completed. Because of the potentially significant impact of late payment (the policy's cash values and guarantees will be impacted), a new quotation will be provided to you upon payment of your initial premium to demonstrate the effect of that timing of premium payments has on the policy's Accumulation Value and CGA in future policy years.
- c) The new quotation will display the effect upon the policy's CGA and Accumulation Value of: (i) assessing all policy charges from the Date of Issue; and (ii) crediting interest only from the Monthly Deduction Day that immediately follows the date you paid the initial premium and all other delivery requirements were completed. Death Benefit coverage will begin only upon payment of the initial premium to the Company and all other delivery requirements are completed, as is outlined in your application for insurance and if issued, the policy documents.
- d) *Subsequent Premiums and Continuation Guarantee Account.* For purposes of the policy's CGA only, each subsequent modal premium you pay prior to the next Monthly Deduction Day following its due date will be credited as if the premium had been paid on its due date. This means that the CGA will be assessed all policy charges and credited with interest from the application due date, and the policy's guarantees will remain intact.
- e) *Subsequent Premiums and Accumulation Value.* Your policy's Accumulation Value will also be assessed all charges as of the due date and interest will be credited only from the date you paid the modal premium.

Continuation of Coverage After the Maturity Date

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless You elect to terminate this policy and request a full surrender. You may request a full surrender at any time during the Insured's lifetime while this policy is in force.

External Rollovers

This quotation assumes your External Rollover premium, if any, is received on the Date of Issue. An External Rollover is Cash Surrender Value from a policy issued by another company that qualifies under Internal Revenue Code section 1035. If the entire External Rollover premium is not received by the time this policy is issued, your cash value will be affected and the policy will not continue as quoted.

Refer to IRC section 1035 for more information about 1035 exchanges. You should also obtain your own legal and tax advice.

Lump Sum/1035 Premium

A 1035 Exchange is an exchange of contracts, generally upon which no gain or loss is recognized under section 1035 of the Internal Revenue Code of 1986, as amended. 1035 Premium is premium received from the issuer of one or more life insurance contracts exchanged for the quoted policy in a 1035 Exchange. A Lump Sum is additional out-of-pocket money paid in the first policy year above the initial planned premium outlay. A 1035 Exchange may result in non-recognition of gain on the exchange.

Option to Reset Date of Issue

Within twenty calendar days of the date the initial premium is paid, you may elect to have the policy's Date of Issue reset to the first designated issue date after the initial premium was paid. Such an election must be made in writing. In the event you elect to have the Date of Issue reset and the date of the initial premium payment was either the 29th, 30th or 31st calendar day of the month, the Date of Issue will be reset to the 1st designated issue date of the month following the month in which the initial premium was paid.

Interest Adjusted Indices

	Net Payment	Cost Index	Surrender	Cost Index
	10 Yr	20 Yr	10 Yr	20 Yr
Guaranteed Basis	28.09	28.09	26.71	25.05



TAX AND COMPLIANCE

Cash Value Accumulation Test - Section	Under current federal tax law, this policy will qualify as life insurance under the cash value accumulation test.
Modified Endowment Contract	The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, you should discuss the transaction with your insurance, legal, and/or tax advisors.
MEC Status	Based on our understanding of the Internal Revenue Code, a policy issued and maintained consistent with the assumptions in this quotation would not be a MEC at issue or become one thereafter. The Owner should ask the Company to recalculate the 7-Pay Premium before making any change to the policy, including changes that are shown in this quotation. The TAMRA 7-Pay Premium indicated in the Policy Summary section is based upon the lowest specified amount in the first seven years. Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.
Replacement of Existing Insurance	If the Owner is purchasing a new life insurance policy that will replace an existing policy or if the Owner is using the funds from one policy to pay all or part of the premiums on a new policy, make sure that these actions are in the Owner's best interest. Many times it will be in the Owner's best interest to keep or modify an existing policy. Depending upon the type of policies involved, the Owner should gather information to compare such things as: premiums, guaranteed interest rates, surrender charges, policy fees and expenses, cash surrender values, contract provisions, company financial strength, and tax consequences. Ultimately, it is the Owner's decision whether to proceed with the transaction.
Policy Loans, Surrenders and Specified Amount Reductions	Generally, surrenders from a policy that is not a MEC are not taxable until the amount surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy. However, when there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years. Loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent they exceed the Owner's basis in the policy.
Company not Providing Legal or Tax Advice	<p>This material is not intended or written by the Company to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties imposed on the taxpayer. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.</p> <p>Although the information contained in this quotation is based on our understanding of the Internal Revenue Code and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than quoted. For example, tax law changes may result in distributions that are more or less than quoted. In some cases, these changes could result in a decrease in policy values or lapse. After the first policy year, you should periodically request an in-force quotation from your insurance producer to monitor your policy's performance in light of any tax law changes. Your actual taxes may be different from what is quoted.</p>
Policy Changes and Extending Coverage	The Company will not permit a change to the policy that would result in the policy not meeting the definition of life insurance under section 7702 of the Internal Revenue Code. The 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described in this quotation, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. The Owner should consult with a personal tax adviser about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables since, after the insured reaches the attained age 121, this policy may not qualify as life insurance under the federal income tax definition of life insurance and may be subject to adverse tax consequences.

Life Insurance Quotation

Name: Valued Client

Female Age : 70-StandardNonTobacco Date: 12/1/2018

Initial Death Benefit \$500,000	Initial Payment \$14,046	Guaranteed Interest Rate 2.00%	Tax Bracket 35%
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Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Surrender Value	Net Death Benefit
1	71	14,046	14,046	0	0	500,000
2	72	14,046	28,093	0	0	500,000
3	73	14,046	42,139	0	0	500,000
4	74	14,046	56,186	0	0	500,000
5	75	14,046	70,232	0	0	500,000
T@	75	70,232	70,232	0	0	500,000
6	76	14,046	84,279	0	0	500,000
7	77	14,046	98,325	0	0	500,000
8	78	14,046	112,372	0	0	500,000
9	79	14,046	126,418	0	0	500,000
10	80	14,046	140,465	9,125	9,125	500,000
T@	80	140,465	140,465	9,125	9,125	500,000
11	81	14,046	154,511	2,830	11,955	500,000
12	82	14,046	168,557	2,830	14,784	500,000
13	83	14,046	182,604	2,830	17,614	500,000
14	84	14,046	196,650	2,830	20,444	500,000
15	85	14,046	210,697	6,936	27,381	500,000
T@	85	210,697	210,697	27,381	27,381	500,000
16	86	14,046	224,743	5,114	32,495	500,000
17	87	14,046	238,790	5,401	37,897	500,000
18	88	14,046	252,836	4,964	42,861	500,000
19	89	14,046	266,883	4,179	47,040	500,000
20	90	14,046	280,929	5,784	52,824	500,000
T@	90	280,929	280,929	52,824	52,824	500,000

V2.51.00 C2.41.01. This is a supplemental life insurance quotation. It must be accompanied by a(n) Secure Lifetime GUL 3 (Form 15442) basic quotation from American General Life Insurance Company which contains guaranteed elements and other important information. Any non-guaranteed elements quoted are subject to change and can be either higher or lower.

American General Life Insurance Company, its employees, agents and representatives do not render legal or tax advice and this quotation should not be construed as such. You should contact your own tax or legal advisor regarding the tax and consequences which may result from alternatives shown in this quotation.

Life Insurance Quotation

Name: Valued Client

Female Age : 70-StandardNonTobacco Date: 12/1/2018

Initial Death Benefit \$500,000	Initial Payment \$14,046	Guaranteed Interest Rate 2.00%	Tax Bracket 35%
---------------------------------------	--------------------------------	--------------------------------------	--------------------

Year	Age	<i>Net Annual Outlay</i>	<i>Cumulative Net Outlay</i>	<i>Annual Cash Value Incr / Decr</i>	<i>Net Surrender Value</i>	<i>Net Death Benefit</i>
21	91	14,046	294,975	1,951	54,775	500,000
22	92	14,046	309,022	2,732	57,507	500,000
23	93	14,046	323,068	160	57,666	500,000
24	94	14,046	337,115	-431	57,235	500,000
25	95	14,046	351,161	-1,069	56,166	500,000
T@	95	351,161	351,161	56,166	56,166	500,000
26	96	14,046	365,208	-6,771	49,395	500,000
27	97	14,046	379,254	-12,772	36,623	500,000
28	98	14,046	393,301	-18,026	18,596	500,000
29	99	14,046	407,347	-18,596	0	0
T@	99	407,347	407,347	0	0	0

V2.51.00 C2.41.01. This is a supplemental life insurance quotation. It must be accompanied by a(n) Secure Lifetime GUL 3 (Form 15442) basic quotation from American General Life Insurance Company which contains guaranteed elements and other important information. Any non-guaranteed elements quoted are subject to change and can be either higher or lower.

American General Life Insurance Company, its employees, agents and representatives do not render legal or tax advice and this quotation should not be construed as such. You should contact your own tax or legal advisor regarding the tax and consequences which may result from alternatives shown in this quotation.

Life Insurance Quotation

Net Annual Outlay

Cumulative Net Outlay

Annual Cash Value Incr / Decr

Net Surrender Value

Net Death Benefit

Quotation Concept:
Life Insurance Quote

The Guaranteed Ledger concept illustrates guaranteed values only.

The net annual premium outlay column includes total quoted annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as a Modified Endowment Contract.

Please refer to the Basic Ledger and Supplemental Ledger for a complete description of guaranteed values including definitions of cash value and death benefit columns.

Client Input Summary

Company: AG - American General

December 1, 2018

Product: Secure Lifetime GUL 3

Insured

Client Name	Valued Client
Sex	Female
Age	70
Class	Standard Non-Tobacco
Table Rating	None
Temporary Flat Extra	1 to 121 -
State of Issue	California

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YOUR MARKETING DEPARTMENT

Standard Class now incorporates up to table B through age 70.

Solve For

Solve For	No Solve (Enter Face and Premium)
Face Amount	1 to 121 - 500,000
Premium	1 to 121 - 14,046.45
Accelerated Access Solution (AAS)	N

Disbursements

Disbursements	N
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Policy Options

Death Benefit Option	Level
Premium Payment Mode	Annually
Death Benefit Compliance Test	Cash Value
External 1035 Amount	0
External Lump Sum Amount	1 to 121 - 0
Internal Lump Sum Amount	1 to 121 - 0
Revised Quote?	N
Financial Institution?	N

Riders

Terminal Illness Rider	Y
Enhanced Surrender Value Rider [ROP]	Y
Spouse/Other Insured Term Rider	N

Reports

Quote?	Y
IRR Report?	N
Disclosure of Policy Charges?	N

Agent Info

Agent Name	James Costello
Agent Company	Agency 101
Agent Address1	123 Main St

Client Input Summary

Company: AG - American General
Product: Secure Lifetime GUL 3

December 1, 2018

Agent Info

Agent City	Delray
Agent State	Florida
Agent Zip Code	12345
Agent Phone	123-456-7890
Agent License #	0000000

Concept

Concept	Guaranteed Ledger
Tax Bracket	1 to 50 - 35