



AIG Elite Global IUL

Surrender Value Enhancement Term Rider

Product Specifications	
Availability	AIG will only underwrite rider when used with an approved program. Contact your profit center representative to confirm that you are offering the rider under an approved program.
Key Benefits	<ul style="list-style-type: none"> • Design flexibility • Ability to generate higher/earlier cash surrender values (vs. base product performance)
Issue Ages	Only available up to issue age 75
Minimum/Maximum Benefit	<ul style="list-style-type: none"> • At no time can the combined Surrender Value Enhancement Term Rider and base policy specified amount be less than the minimum specified amount of the base policy • The total maximum benefit is restricted by normal underwriting guidelines • Maximum specified amount of the rider will be 99% of the total specified amount
Surrender Refund	<ul style="list-style-type: none"> • 7-year surrender value enhancement • No surrender enhancement on 1035 exchanges if the specified amount has been decreased or if a partial withdrawal (of any kind) has been processed in the first 7 years of the policy • The amount of the Surrender Value Enhancement is not available for policy loan
Loads and Charges	<ul style="list-style-type: none"> • The target premiums and commissions are the same as the base policy • There are monthly expense charges per \$1,000 of rider amount and COI charges • The current COI rates are different from the base policy • The monthly expense charges per \$1,000 of rider amount is deducted for the first 10 policy years • While early cash values are increased, long-term performance will be impacted
Policy Changes	<ul style="list-style-type: none"> • Decreases permitted after 1st policy year; however, the surrender value enhancement will not be given if the specified amount has been decreased • No other changes permitted • The policy owner can terminate the rider at any time
Conversion	<ul style="list-style-type: none"> • Rider amount will be automatically converted to base policy specified amount at age 100 • No other conversion options permitted
7702 and 7702(A)	<ul style="list-style-type: none"> • This rider will be considered as a Qualified Additional Benefit for 7702 and 7702(A) • The charges of the rider will be included in the guideline premiums and 7-pay premium calculation

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These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference guide in APEX or 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

Surrender Value Enhancement Term Rider 06790

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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