



Introducing the Next Generation of Indexed Universal Life Insurance

AIG Elite Global IUL

Ground-breaking product accumulation methodology based in part on the performance of multiple global financial indices

AIG Elite Global IUL, from American General Life Insurance Company, provides solid death benefit protection and an opportunity for cash value accumulation based in part on the performance of three external financial indices—the **Standard & Poor's 500[®] Composite Price Index**, **Hang Seng** (Hong Kong) and the **Dow Jones EURO STOXX 50[®]** (Western Europe).

Key Benefits

- œ Strong death benefit protection
- œ Competitive values and charges
- œ Diversity of 3 external global indices
- œ Indexed interest credited based on a 5-year term with automatic overweighting to best-performing indices
- œ Flexible allocation choices includes excess interest and/or indexed interest options
- œ Annual effective minimum guaranteed interest rate of 2.5%

All backed by the strength and experience of American General Life Insurance Company in the indexed universal life market.

Indexed interest is credited based on a five-year term with automatic overweighting to the two best-performing indices. At the end of each five-year term, the value of each index is compared to the value at the beginning of that term. Indexed interest, if any, is calculated using

- œ 75% of the return of the best-performing index (after adjustment for the participation rate, currently 55%)
- œ Plus 25% of the return of the second-best performing index (after adjustment for the participation rate)
- œ The third-best performing index over the period is not used in calculating the amount of indexed interest to be credited

State Availability

AIG Elite Global IUL is available for sale in the following states: AL, AK, AZ, AR, CA, CO, CT, DC, ID, KS, KY, ME, MI, MT, NE, NH, NM, OH, SC, SD, TN, TX, WA, WV, and WY. **AIG Elite Global IUL** is issued by American General Life and is not available in New York.

Illustrations

AIG Elite Global IUL is available on the illustration software starting on **July 18, 2006**.

Marketing Materials

The following marketing materials are available to order:

- ☞ Consumer and Producer Guide AGLC102051
- ☞ Product Spec Sheet (Agent only) AGLC102069
- ☞ Product Spec Sheet—Surrender Value Enhancement Term Rider (Agent only) AGLC102070

AIG Elite Global IUL [Policy Form 06444, Maturity Extension Rider (Accumulation Value) 99110, Maturity Extension Rider (Death Benefit) 99111, Terminal Illness Rider 91401, Waiver of Monthly Deduction Rider 82001, Surrender Value Enhancement Term Rider 06790] is issued by American General Life, 2727-A Allen Parkway, Houston, Texas 77019. The underwriting risks, financial obligations and support functions associated with the policies issued by 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.

All guarantees are subject to the claims-paying ability of American General Life. This policy and applicable riders are subject to fees and charges.

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