

QoL Max Accumulator+

Index Universal Life Insurance



Policies issued by American General Life Insurance Company (AGL), member company of AIG.



GROWTH Help accumulate tax-deferred funds

STABILITY Help protect against losses due to market volatility

ACCESS Leverage multiple options for tax-free income

PROTECTION Help provide security for beneficiaries

Quality of Life...Insurance®
Your Money. Your Insurance. Your Choice.



**More people are turning to life insurance
for protection, supplemental retirement
income, and long-term wealth accumulation.**

**Discover how this life insurance product
can help you on your journey.**



The primary reason to buy life insurance is to provide a tax-free death benefit to the ones you love—the people who depend on you. This doesn't have to be the only reason to buy life insurance anymore.

With the powerful life insurance options that are available today, you can do much more than provide a death benefit to your loved ones.

Did you know that an index universal life insurance policy like **QoL Max Accumulator+** can also help provide you with tax-free income over time?

You can later withdraw cash value or borrow against the policy for any reason –for example, but not limited to:

- **Supplementing retirement income**
- **Starting a business**
- **Paying for college or a wedding**
- **Covering emergency or business expenses**
- **Purchasing a vacation home or taking a vacation**
- **Making home improvements**

It's really up to you—it's just nice to have a policy that you can use to help meet some of life's challenges.

¹ All guarantees are backed by the claims-paying ability of American General Life Insurance Company.

Why Index Universal Life?



QoL Max Accumulator+ Index Universal Life (IUL), also called cash value life insurance, is a flexible life insurance policy that may fit many needs. An IUL policy can provide you with tax-free income and a greater potential for interest than a traditional universal life policy while safeguarding against market downturns. That's because an IUL policy offers the potential to credit interest based in part on the upward movement of a stock market index. Additionally an IUL policy offers protection against the impact of market downturns with a minimum guaranteed interest rate offered through the various account options within the policy.

This may provide you with more cash value to use for any reason, including supplemental retirement income, and the flexibility to lower premiums if needed.

It is important to note that IUL is not an investment, it is a life insurance product that provides growth potential through index interest crediting. You cannot invest directly in an index.

When you purchase an IUL policy, you have the power to choose what works for you. You can decide within policy guidelines:

- The amount of **insurance** that's right for you
- The amount of **premium(s)** you want to pay (you can increase or decrease payments over time)
- The **timing or frequency** of planned premiums (monthly, quarterly, annually)
- **How to allocate** your premiums among several interest crediting accounts

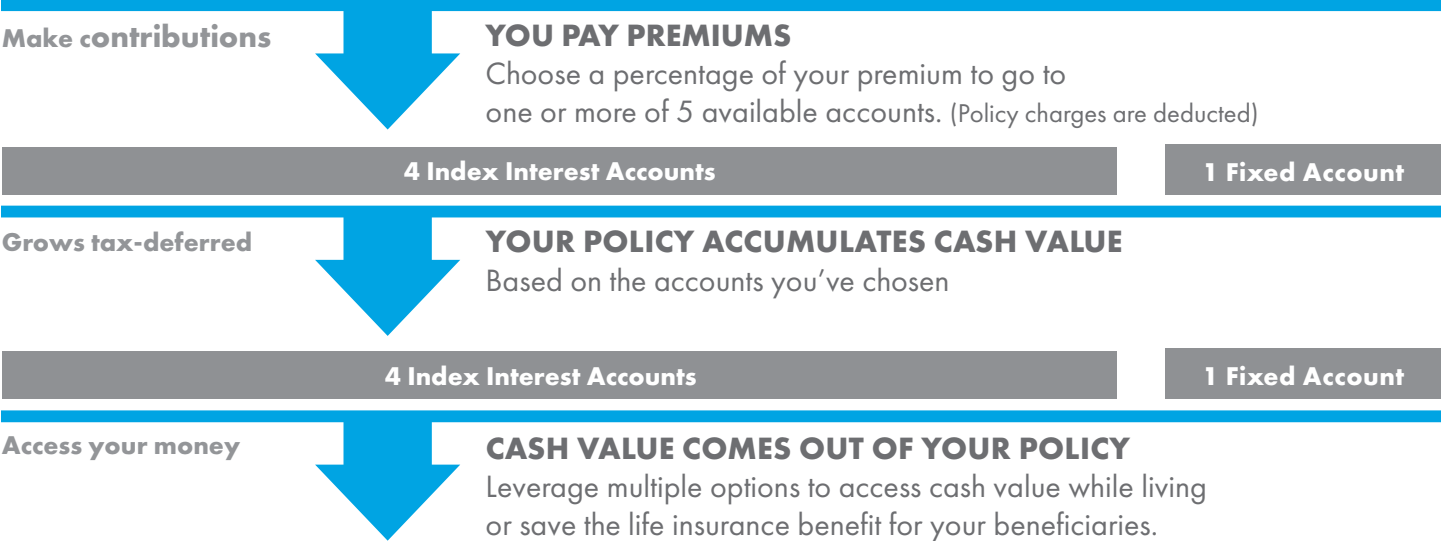
QoL Max Accumulator+ is an innovative IUL policy

QoL Max Accumulator+ is an index interest flexible premium life insurance policy designed to provide the advantages of IUL with four interest crediting accounts to help your policy earn interest, plus a unique combination of features and riders not currently available in any other single IUL policy.

With this powerful combination of features and riders, QoL Max Accumulator+ can provide:

- GROWTH** Help accumulate tax-free income¹
- STABILITY** Help protect against losses due to market volatility
- ACCESS** Leveraging multiple options for income
- PROTECTION** Help provide security for beneficiaries

Here’s how QoL Max Accumulator+ works:



FOR YOU		FOR BENEFICIARIES
<ul style="list-style-type: none">• QoL SelectChoice II Accelerated Benefit Riders (ABRs)² (provide an advance of your policy’s death benefit if you suffer a qualifying chronic, critical, or terminal illness or condition)• Policy loans & withdrawals[*] (for whatever purpose you choose)	<ul style="list-style-type: none">• Income for Life Rider (optional guaranteed income for life)• Accelerated Access Solution[®] (optional income for a qualifying chronic condition)• Select Income Rider (may increase cash value in account)	<ul style="list-style-type: none">• Lump-sum life insurance benefit• Select Income Rider (option to receive life insurance benefit in installments)

^{*} Policy loans and partial withdrawals will reduce the life insurance death benefit and cash value and could reduce the duration of coverage. Partial withdrawals may be taxed as regular earnings. The policy owner should consult a tax advisor to determine the effect of these proportions.

¹ If a policy is planned to be a Modified Endowment Contract (MEC), please consult a tax advisor to confirm tax-free eligibility.

² Rider names, availability, features and benefits may vary by state.

Withdrawals and distributions:

Multiple options to access your money



FOR YOU

Take income for any purpose

You can use the policy's **loan and withdrawal** features at any time to access cash value for any purpose you choose, including, but not limited to, the examples on page 3.

Take income for retirement

In addition to loans and withdrawals that can be used to supplement your retirement income, you also have an innovative option that is automatically included in your policy.

With the **Income for Life Rider**, your cash values can be used to produce a guaranteed stream of lifetime income for you, plus includes optional annual cost-of-living increases.¹ There is no additional charge to add this rider to the policy, only a one-time charge deducted from the accumulation value when you choose to activate this feature.

Take income if you get sick² along the way

The built-in, no-cost **Quality of Life Accelerated Death Benefit Riders**³ can provide an advance of your policy's death benefit to cover the costs of care, recoup lost income or any other purpose should you suffer a qualifying chronic, critical, or terminal illness or condition. These benefits can help make an impact on your lifelong security and peace of mind.

Accelerated Benefit Riders

Chronic Illness Accelerated Benefit

Chronic illnesses are typically conditions that have existed for a long period of time, during which normal daily living is disrupted. The qualifying illness or conditions affect the ability to perform simple tasks like eating or dressing without assistance or they may also involve severe cognitive impairment that necessitates substantial supervision such as Alzheimer's Disease.

¹ Limitations apply. Please review the rider. Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

² In this context, "sick" means having a Qualifying Critical Illness, Qualifying Chronic Illness, or Qualifying Terminal Illness.

³ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements. Riders may not be available in all states. Rider features and benefits may vary.

The illness or condition does not need to be considered permanent, but must impair the insured where he or she are unable to perform at least two Activities of Daily Living (ADLs);

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

Additional chronic illness coverage may be added to your policy by purchasing the Accelerated Access Solution® rider.

Critical Illness Accelerated Benefit

Critical illnesses often come suddenly and without warning and the financial affect can be life-altering. **Quality of Life... Insurance** can help you reduce the financial effects of the following qualifying critical illnesses or conditions⁴:

- Major Heart Attack
- Coronary Artery Bypass
- Stroke
- Invasive Cancer
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Coma
- Severe Burn

Terminal Illness Accelerated Benefit

Quality of Life... Insurance can help you financially make the most of your remaining journey following a terminal illness diagnosis. Terminal illnesses are defined as those in which a physician reasonably expects will result in the insured person's death within 24 months.⁵

Accelerated Access Solution

If you have concerns about future medical expenses for a chronic illness, an optional rider, called the **Accelerated Access Solution®** (AAS), allows you to access a portion of your death benefit if you suffer from a qualifying illness or condition³. Choose from payments of 2%, 4% or an IRS per diem amount monthly.⁶ The tax-free income can be used to cover medical expenses or nursing care, supplement lost income or for any other purpose. AAS is elected at the time of policy purchase for an additional charge.

FOR BENEFICIARIES

Flexible income for your family or business if you die too soon

The **tax-free life insurance benefit** can help ensure that your family or business lives on with a lump-sum benefit payment.¹

Another benefit you can choose is the optional **Select Income Rider**⁷, which distributes the life insurance payment in installments rather than a lump-sum to help beneficiaries manage ongoing expenses.

Selecting this rider may also lower your policy's cost of insurance charges, which may enable your cash value to accumulate faster. You can also opt for just a partial amount to be paid as a lump sum and the remainder in installments.

The rider provides annual payout options over a specified period for the life insurance benefit amount chosen. This option is selected at issue and is irrevocable. This provides a guaranteed income stream for your beneficiaries that will grow at a fixed interest rate. There is no charge for this rider.



⁴ Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

⁵ Life expectancy criteria varies by state.

⁶ California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145) for specifics on the payout options available.

⁷ The rider must be selected at the time of policy purchase.

Your Interest Crediting Choices

With QoL Max Accumulator+, you have a choice of selecting from several interest crediting accounts to help your policy earn interest. Your choices include a **fixed interest account** and four distinct **index interest accounts**.

An **index interest account** uses a formula that calculates interest based in part on the movement of a stock market index.

Benefits of index interest accounts include:

- Built in safety—no risk of loss of cash value
- Gains based in part on upward movement of an index
- Tax-free growth of cash value

A **fixed interest account** uses a fixed rate of interest that's declared by the company for a certain period of time.

It's important to note that while an IUL credits interest based in part on the upward movement of an index, this product is not an investment. Your cash value is never invested directly in the stock market.

A Closer Look at Index Interest Accounts

What is an index?

An index is a statistical composite that measures changes in the financial markets. Indices are hypothetical portfolios of securities designed to represent a certain market or portion of the overall market.

What are the indices used in QoL Max Accumulator+?

QoL Max Accumulator+ offers three index interest accounts utilizing the **S&P 500® Index** as the basis for interest crediting and one account that uses the **ML Strategic Balanced Index®**.

S&P 500 Index

This index is often regarded as the standard for broad stock market performance. It is used to measure the average stock price changes of the 500 most widely held large capitalization companies representing over 100 specific industry groups.

ML Strategic Balanced Index®

The ML Strategic Balanced Index® provides a systematic, rules-based process of blending equity and fixed income indices—the S&P 500 (without dividends), which serves to represent the equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage volatility, the Index may also systematically utilize cash allocations.³ This index is designed to generate equal risk contribution for each asset class.

¹ Life insurance death benefits are generally tax-free for beneficiaries under IRC 101(a), but may under certain situations be taxable in part or whole.

² The rider must be selected at the time of policy purchase. There is no additional fee for this rider. Installment payments under this rider may be taxable.

³ It is important to note that volatility control measures may help to limit the impact of market downturns; however, these measures can also limit the impact of positive market performance.

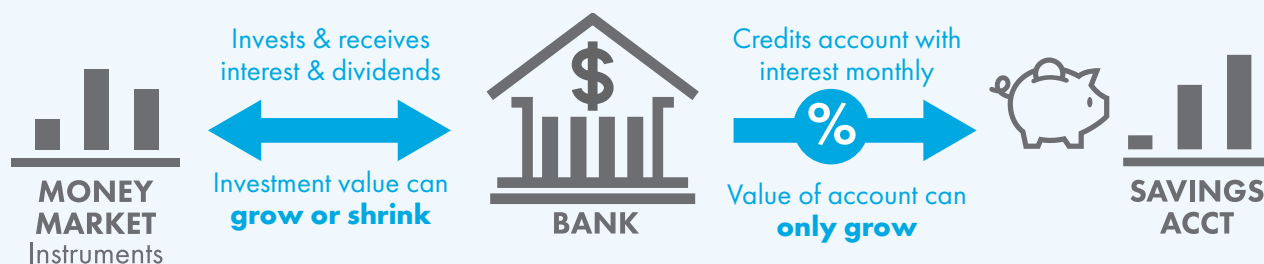
How do Index Interest Accounts work?

While an IUL policy is not a savings account, it may be easier to understand how an IUL account works by understanding the fundamentals of how a savings account at your bank works.

Traditional Savings Accounts

Banks credit an individual's savings account with interest. The interest rate that is earned in the individual savings account can go up and down, but the balance will not get smaller from the interest crediting – no money is lost. Bank savings accounts typically do not charge a fee. So how does the bank make money?

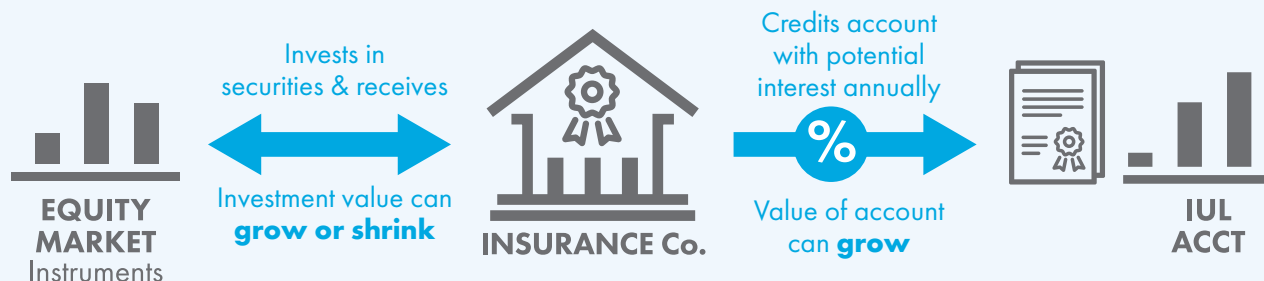
The bank, in turn, invests money in to money market instruments. The bank pays a fraction of its earnings as interest to your account.



Index Interest Accounts

Index interest accounts have a similar interest crediting strategy except instead of a bank, it is a life insurance company. Instead of tying the account's interest to money market instruments, the life insurance company ties the IUL policy's index interest account to an index, such as the S&P 500 Index, which is a statistical measure of a securities market. Think of it like an imaginary portfolio of securities that represents the stock market or a certain portion of it. It's important to remember, as we have mentioned before, the IUL policy is **not** invested in any securities. Clients cannot invest in an index.

Generally speaking, when the index goes up, the interest rate credited to your cash value account can go up. If the index goes down, there's simply no interest credited. You either receive interest payments or, in the worst case, you do not. Like a traditional savings account, the index interest account is not invested directly in the stock market and cannot lose money from the interest crediting strategy.* This is what is called **"upside potential with downside protection."**



* It is important to reiterate that an IUL policy and the index interest crediting accounts are not equivalent to a savings account. Savings accounts held at a bank are backed by the Federal Deposit Insurance Corporation or, in the case of a credit union, by the National Credit Union Administration. IUL policies and any guarantees associated with them are backed by the claims-paying ability of the issuing insurance company.

Index interest accounts: [A little more detail.](#)





The four index interest accounts are broken into two categories:

All four account options are based in part on a single stock market index, offer guaranteed protection against loss of principal due to market performance; and use a one-year timeframe to calculate interest called a “point-to-point” strategy.

Participation Rate Accounts

A participation rate is used to determine interest credited to the insurance policy. These accounts share or “participate” in a percentage (e.g., 60%) of the index performance in positive years, while the negative years are protected by a ‘floor’ (e.g., 0%).

Blend Participation Rate Account

Based on ML Strategic Balanced Index® performance

Participation Rate Account

Based on S&P 500 Index performance

Cap Rate Accounts

Capped “cap” interest rate - is used to determine interest credited to the insurance policy. These accounts enjoy 100% of the positive performance of the index up to a limit, a “cap” of a specified rate (e.g., 12%), while the negative years are protected by the same floor.

High Cap Account

Based on S&P 500 Index performance

Core Cap Account

Based on S&P 500 Index performance

Highlights:

Tailor Your QoL Max Accumulator+ Policy with Rider Options*

The QoL SelectChoice II Accelerated Death Benefit Riders (ABRs)¹

- Critical, Chronic and Terminal Illness Riders are automatically included in the policy at no additional cost
- Allows access to all or a portion of the policy death benefit if policy owner suffers a qualifying critical, chronic or terminal illness or condition
- Benefit amount available depending on qualifying critical, chronic, or terminal illness
- Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy
- Guaranteed minimum payout based on table of issue age, duration, condition and severity
- The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid

Income for Life Rider

- Issue Ages: 0-75
- Converts cash value into guaranteed income stream (similar to an annuity payout)
- Optional annual adjustments for cost of living increases: 0%, 1%, 2%, or 3% options
- Exercise ages between 55-85
- Accumulation/waiting period: earlier of 10 years or age 65; possible bonus added if exercised in later years (20 years+)
- Step up: guaranteed lifetime income amount can increase if index performance exceeds a certain level
- Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.
- One time charge if annual payments; annual fee if payments are more frequent.
- Requires Guideline Premium Death Benefit Compliance test

Select Income Rider

- Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments
- Minimum percentage of life insurance benefit available to convert is 10% (up to 100%)
- May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster
- Schedule of life insurance benefit payments will be determined at issue
- Benefit schedule will be based on initial face amount of policy at issue and is irrevocable for the beneficiary
- Life insurance benefit payments will increase annually at a rate set at issue

Accelerated Access Solution® (Chronic Illness Rider)

- Premium paying rider provides income for qualifying chronic condition. Three options available:²
 - 2% of AAS benefit per month
 - 4% of the AAS benefit per month
 - IRS per diem maximum of the AAS benefit per month
- Monthly benefit is capped at the maximum IRS daily rate at the time of claim
The 2016 maximum per diem is \$340/day or \$10,341/month. Subsequent years may be higher

Coordination of Benefits

If the Accelerated Access Solution (AAS) is selected, these additional coordination of benefits apply:

- In the event of a qualifying Chronic Illness, the AAS benefit rider pays out prior to QoL Chronic Illness Accelerated Benefit Rider (ABR)
- Additional qualifying events will be covered under the QoL Chronic Illness ABR
- May accelerate Chronic Illness benefits from both the AAS and QoL Chronic Illness Rider depending on the elected AAS benefit amount
- 100% of the death benefit up to \$2,000,000 for qualifying critical and terminal illnesses or conditions from the QoL Critical and Terminal ABRs

¹ Rider names, features and benefits may vary by state.

² California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145) for specifics on the payout options available.

Accidental Death Benefit Rider (ADB)	<ul style="list-style-type: none"> • Provides an additional death benefit if death resulted from certain accidental injuries • Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance • Minimum: \$25,000; Maximum: The lesser of \$200,000 or the initial sum insured under the policy
Children's Insurance Benefit Rider (CIB)	<ul style="list-style-type: none"> • Pays a benefit to the insured parent upon the death of an insured child • Minimum death benefit is \$1,000; maximum is \$25,000 • May be issued for parent's ages 17-50; and children ages 15 days up to, but not including, the 19th birthday. • Maximum underwriting class: Table D • Expires on the earlier of policy anniversary nearest the child's age 25 or parent's age 65 • Covers all eligible children
Overloan Protection Rider	<ul style="list-style-type: none"> • Rider guarantees that base policy will not lapse due to an outstanding loan • Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived • Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary
Spouse/Other Insured Rider	<ul style="list-style-type: none"> • Provides level term insurance on the owner's spouse • The minimum spouse rider term amount available is \$10,000. The maximum is 2 times base specified amount • Minimum: \$10,000; Maximum: two times the base policy
Waiver of Monthly Deduction Rider	<ul style="list-style-type: none"> • Waives the monthly deduction while the insured is disabled after six months of disability • Rider charges are based on the insured's attained age and increase annually • Rider not available for face amounts greater than \$5 million
Waiver of Specified Premium Rider	<ul style="list-style-type: none"> • Issue ages: 15-55 • Proof of total disability is required • Eligibility requirements: Total disability has existed continuously for at least six months, and total disability began while this rider is in force

* There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.

Disclosures Applicable to:

- **Critical Illness Accelerated Death Benefit Rider**
- **Chronic Illness Accelerated Death Benefit Rider**
- **Terminal Illness Accelerated Death Benefit Rider**

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

(5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.

(6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.

(9) See your policy for details.

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive and the policyholder must use LTC benefits for LTC services.

Disclosures from Index Companies

Information about the ML Strategic Balanced Index®

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income Performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of the two underlying indices.

Important Note: The ML Strategic Balanced Index® embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company. The Company’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes the Company’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates. Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”) indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch’s prior written approval. The products of licensee American General Life Insurance Company have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch.

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For more information, contact
your financial professional or visit
QualityofLifeInsurance.com

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 15646, ICC15-15646, 15646-5; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 82012, 82012-CA, 82410, 88390, 14002, 14002-5, ICC14-14002, 14306, 14306-5, 07620, 15997, ICC15-15997, 15996, 15996-5, 15994, ICC15-15994, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, 13600-5, ICC13-13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR REV1005, and AGLA 04TIR REV1005. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of American General Life Insurance Company.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language.

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