



Final Expense Sample Policy

The following is a sample policy, not a promise to issue coverage.

Choice Mutual is licensed to sell AIG products.

To apply, call us at  [1-800-644-2926](tel:1-800-644-2926)

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
[Houston, Texas]

[2727-A Allen Parkway
Houston, Texas 77019]
[(713) 522-1111]

[JOHN DOE]
POLICY NUMBER: [0000000000]

WE WILL PAY THE DEATH BENEFIT PROCEEDS to the Beneficiary if the Insured dies prior to the Maturity Date and while this policy is in force. Payment will be made after We receive due proof of the Insured's death, and will be subject to the terms of this policy.

WE WILL PAY THE NET CASH VALUE of this policy to the Owner on the Maturity Date if the Insured is living on that date and if this policy is in force.

The consideration for this policy is the application and payment of the first premium. The first premium must be paid on or before delivery of this policy.

THIS POLICY HAS A LIMITED GRADED DEATH BENEFIT- PLEASE READ YOUR POLICY CAREFULLY.

This is a GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY. Insurance is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. This policy provides a limited benefit for death from natural causes in the first two policy years with the Ultimate Face Amount payable in the third policy year and beyond. Premiums are payable for the period shown on the Policy Schedule NONPARTICIPATING-THIS POLICY WILL NOT PAY DIVIDENDS.


NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within thirty* days after delivery if You are not satisfied with it for any reason. This policy may be returned to Us or to the agent through whom it was purchased. Upon surrender of this policy within the thirty* day period, it will be void from the beginning, and We will refund any premium paid.

*If the application for this policy indicates a replacement, the number of days is longer if required by the applicable law in the state where this policy is issued for delivery.

SIGNED AT THE HOME OFFICE ON THE DATE OF ISSUE.


Secretary


President

GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY
READ YOUR POLICY CAREFULLY

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DEFINITIONS

Company Reference. The words “We”, “Our”, “Company”, or “Us” mean American General Life Insurance Company.

Accidental Death. The term “Accidental Death” means death that:

1. Resulted directly, and independently of all other causes, from Accidental Injury; and
2. Occurred within 180 days after the Accidental Injury.

Accidental Injury. The term “Accidental Injury” means accidental bodily injury sustained by the Insured which is a direct result of an accident, independent of disease or bodily or mental illness or infirmity or any other cause, and which occurs while this policy is in force.

Age. The term “Age” means the Insured’s age nearest birthday at the beginning of a policy year.

Home Office. Our office at [2727-A Allen Parkway, Houston, Texas 77019; Mailing Address P.O. Box 1931, Houston, Texas 77210-1931.]

Premium Class. The risk classification assigned to the Insured under this policy. The Premium Class is shown on the Policy Schedule.

Written, In Writing. A Written request or notice in acceptable form and content, which is signed and dated, and received at Our Home Office.

You, Your. The words “You” or “Your” mean the Owner of this policy.

NOTICE

This Policy Is A Legal Contract Between
The Policy Owner And The Company

POLICY SCHEDULE

Insured: [John Doe] Policy Number: [000000000]
Ultimate Face Amount: [\$5,000] Date of Issue: [May 1, 2015]
[Gender: [Male]] Age at Issue: [50]
Underwriting Class: [Standard] Maturity Date: [May 1, 2086]
This Is A [Sex Distinct] Policy

Death Benefit Amount:	Death from Natural Causes	Accidental Death
Policy Years 1 and 2	110% of premiums paid	[\$5,000]
Policy Years 3 and later	[\$5,000]	[\$5,000]

AN AMOUNT EQUAL TO AT LEAST THE ULTIMATE FACE AMOUNT, LESS ANY OUTSTANDING LOAN AMOUNT AND ANY UNPAID PREMIUM, IS ALWAYS PAID FOR ACCIDENTAL DEATH.

Benefits:	Annual Premium	Years Payable
Base Policy:		
Graded Death Benefit Whole Life	[\$299.30]	[71]
Policy Fee	[\$24.00]	[71]
[Additional Benefits Provided by Riders:		
Chronic Illness Accelerated Death Benefit Rider	\$0.00	[71]
Terminal Illness Accelerated Death Benefit Rider	\$0.00	[71]
Total Annual Premium:	[\$323.30]	[71]

Premiums payable other than annually are computed by multiplying the above annual premium by the premium percentage shown below. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$323.30].

Premium Interval	Premium Percentage
Semi-annual	[50%]
Quarterly	[25%]
Monthly	[8.34%]

Loan Interest Rate: 8% per year, payable in arrears
Mortality Table: 2001 Commissioners Standard Ordinary, ALB, [Male and Female], Unismoker Mortality Table
Guaranteed Interest Rate: 4.25%

[State] Insurance Department

Telephone: [xxx-xxx-xxxx]

This Is A[n] [State Name] Policy

TABLE OF GUARANTEED VALUES

The values and periods shown are based on the age of the Insured on the Date of Issue.

The Net Single Premiums and Cash Values referred to in this policy are based on the Mortality Table shown on the Policy Schedule. The Guaranteed Interest Rate used to compute the guaranteed values is shown on the Policy Schedule.

End of Policy Year	Cash Or Loan Value	Paid-Up Life Insurance
[1	0	0
2	50	140
3	145	390
4	240	625
5	340	855
6	440	1075
7	540	1280
8	640	1470
9	745	1655
10	855	1845
11	965	2020
12	1070	2175
13	1180	2335
14	1290	2480
15	1405	2630
16	1515	2760
17	1625	2885
18	1740	3010
19	1855	3130
20	1970	3245
AGE 60	855	1845
AGE 62	1070	2175
AGE 65	1405	2630]

Annual Non-Forfeiture Factor Per \$1000 of Ultimate Face Amount 21st Year and Thereafter:

[22.7198]

Entire Contract. Your policy is a legal contract that You have entered into with Us. You have paid the first premium and have submitted an application, a copy of which is attached. In return, We promise to provide the insurance coverage described in this policy.

The entire contract consists of:

1. This policy; and
2. The attached riders, if any, and
3. The attached endorsements, if any; and
4. The attached copy of Your application and any attached amendments or attached supplemental applications.

We rely on the statements made in the application for this policy and any amendments of the

application, supplemental applications, and applications for any reinstatements. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under this policy unless it is in such applications.

Date of Issue. The Date of Issue of this policy is the date on which the first premium is due. The Date of Issue is also the date from which all policy years, and policy anniversaries are determined.

Owner. The Owner of this policy is the Insured, unless later changed. During the Insured's lifetime and while this policy is in force, the Owner may exercise every right this policy confers or We allow (subject to the rights of any assignee of record or irrevocable beneficiary).

PREMIUM PAYMENTS

The first premium is due on the Date of Issue. Insurance will not take effect before this premium is paid. Later premiums are due and payable at the intervals and for the period shown on the Policy Schedule, while the Insured is alive. With Our prior consent, premiums may be paid at other intervals.

You may make Your premium payments to Us at Our Home Office. All premium checks must be payable to the Company. A receipt signed by an officer of the Company will be furnished upon request.

Any premium, after the first, not paid on or before its due date will be in default. Such due date will be the date of default.

DEATH BENEFIT PROCEEDS

If the Insured dies prior to the Maturity Date and while this policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary after We receive due proof of the Insured's death. Due proof of the Insured's death will consist of a certified copy of the death certificate of the Insured, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the proceeds.

Schedule, with the additions and/or deductions described below.

We add to the Death Benefit Amount:

1. Any insurance on the Insured's life that is payable under any attached riders; and
2. Any part of the premium paid for coverage beyond the policy month in which the Insured dies.

DEATH BENEFIT PROCEEDS (Cont'd)

We deduct from the Death Benefit Amount:

1. Any outstanding loan amount; and
2. Any unpaid premium but not more than one month's premium) if the Insured dies within the Grace Period.

An amount equal to the Ultimate Face Amount, less any outstanding loan amount and any unpaid premium, is always paid for Accidental Death.

CHANGING THE TERMS OF YOUR POLICY

Any change in Your policy must be approved in writing by the President, a Vice President, an Administrative Officer or the Secretary of the

Company. No agent has the authority to make any changes or waive any terms of Your policy.

POLICY VALUES PROVISIONS

Cash Value and Net Cash Value. The Cash Values for this policy are shown on the Table of Guaranteed Values. These values are for the end of the policy year shown if there is no outstanding loan amount and premiums have been paid as required. The Cash Value at any time during a policy year depends on the amount of premium paid for that year and the time elapsed since the last policy anniversary.

Net Cash Value means Cash Value less any outstanding loan amount.

Surrender of Policy. You may return Your policy to Us and request its Net Cash Value at any time during the Insured's lifetime before the Maturity Date.

We can delay payment of Net Cash Values for up to 6 months.

Grace Period. The Grace Period is the 31-day period that follows each premium due date after the first premium payment. This policy will stay in force during the Grace Period. Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force.

If the premium due is not paid by the end of the Grace Period, this policy will terminate, unless kept in force by the Paid-Up Life Insurance provision.

Automatic Premium Loan. This option must be elected by Written request to Us before the end of the Grace Period for an unpaid premium. While this option is in effect, any unpaid premium will be automatically paid before the end of its Grace Period by a loan. Any outstanding loan amount created by use of this option is subject to the Policy Loans provision. If the Net Cash Value is insufficient to pay the overdue premiums, this policy will stay in force only to the extent provided under the Paid-up Life Insurance provision.

The Owner may suspend this option by Written request.

Paid-Up Life Insurance. If this policy has a Net Cash Value, it will automatically continue in force as Paid-Up Life Insurance. The amount of Paid-Up Life Insurance will be the amount the Net Cash Value on the date of default will buy when applied as a Net Single Premium at the Insured's age on that date.

POLICY VALUES PROVISIONS (Cont'd)

While this policy is in force as Paid-Up Life Insurance, it may be surrendered for an amount equal to its Net Cash Value. The Cash Value within three months after the date of default will be the Cash Value on the date of default. The Cash Value after such three months will be the net single premium for the future insurance benefits. However, the Cash Value within 30 days

after any anniversary date will not be less than the Cash Value on that anniversary.

Insurance kept in force as Paid-Up Life Insurance will exclude all riders except those with an Options on Premium Default provision.

POLICY LOANS

You may borrow from Us at any time while this policy is in force, an amount which is equal to or less than the maximum loan value. We will charge loan interest at the rate shown in the Policy Schedule.

4. Loan repayments.

You may obtain a loan by Written request and assignment of this policy as sole security for the loan.

The maximum loan value equals the cash value on the next policy anniversary or the next premium due date, if earlier, less:

We can delay lending You money for up to 6 months. However, We cannot delay lending You money if the amount is to be used to pay a premium to Us.

1. Any prior outstanding loan amount; less
2. Interest on the amount to be borrowed to the next policy anniversary; less
3. Interest on any prior outstanding loan amount to the next policy anniversary.

You may repay all or part of an outstanding loan amount at any time while this policy is in force and prior to the death of the Insured. Interest not paid when due will be added to the outstanding loan amount and will bear interest at the same rate.

The outstanding loan amount equals:

Except as provided in the Grace Period provision, this policy will lapse at any time Your outstanding loan amount equals or exceeds the cash value. However, at least 31 days' prior notice that Your policy is in the Grace Period must be mailed by Us to Your last known address and to the assignee of record, if any.

1. The loan amount as of the beginning of the policy year; plus
2. New loans; plus
3. Accrued but unpaid loan interest; minus

BENEFICIARY

Beneficiary. The Beneficiary or Beneficiaries are shown in the application, unless later changed by You. Unless You have stated otherwise, the Death Benefit Proceeds will be paid as follows:

1. To the Beneficiary or Beneficiaries as directed by You; or

BENEFICIARY (Cont'd)

2. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries We determine are entitled to payment; or
3. If there is no Beneficiary upon the death of the Insured, the Death Benefit Proceeds will be paid to the Owner, if a natural person and if living; otherwise the Death Benefit Proceeds will be paid to the Owner's estate; or
4. If there is no Beneficiary upon the death of the Insured, the Death Benefit Proceeds will be paid to the Insured's estate if the Owner is a trust.

Common Disaster. If We cannot determine whether a beneficiary or the Insured died first in a common disaster, We will assume that the beneficiary died first. Death Benefit Proceeds will be paid on this basis unless We receive Your

Written request prior to the death of the Insured that provides otherwise.

Proceeds. Proceeds mean the amount payable on:

1. The Maturity Date; or
2. Exercise of the surrender benefit; or
3. The Insured's death.

The proceeds on the Maturity Date will be the Net Cash Value. The proceeds payable on the Insured's death will be the Death Benefit Proceeds.

All proceeds are subject to the provisions of the "Payment Options" section and other provisions of this policy.

CHANGE OF OWNER OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured and while this policy is in force, unless the previous designation provides otherwise. However, an irrevocable beneficiary cannot be changed without the consent of such irrevocable beneficiary. To

do so, send a Written request to Our Home Office. The change, unless You specify otherwise, will take effect on the date that You signed the Written request of change, subject to any payments made or actions taken by Us before We receive such request.

PAYMENT OPTIONS

Proceeds are payable in one sum. Instead of being paid in one sum, all or part of the proceeds may be applied under any of the Payment Options described below. In addition to these options, other methods of payment may be chosen with Our consent. The amount applied to purchase a Payment Option will not be less than would be provided by immediate annuity purchase rates offered by the Company at the time the Payment Option payments are to begin.

The monthly payment for each \$1,000 of proceeds applied to purchase a Payment Option will be furnished upon request.

Payment Contract. When proceeds become payable under a Payment Option, a Payment Contract will be issued to each payee. The Payment Contract will state the rights and benefits of the payee. It will also name those who are to receive any balance unpaid at the death of the payee.

PAYMENT OPTIONS (Cont'd)

Election of Options. The Owner may elect or change any Payment Option while the Insured is living, subject to the provisions of this policy. This election or change must be In Writing. Within 60 days after the Insured's death, a payee entitled to proceeds in one sum may elect to receive proceeds under any option, subject to the limitations stated in the "Availability of Options" provision.

Option 1. Payments for a Specified Period: Equal monthly payments will be made for a specified period.

Option 2. Payments of a Specified Amount: Equal monthly payments of a specified amount will be made. In order to select this Payment Option, each payment must be at least \$60 a year for each \$1,000 of proceeds applied. Payments will continue until the amount applied, with interest, has been paid in full.

Option 3. Payments for Life with Period Certain: Equal monthly payments will be made for a specified period, and will continue after that period for as long as the payee lives. The specified period may be 10, 15 or 20 years.

If issued on a Sex Distinct basis, payments are calculated based on the Annuity 2000 Male or Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years. If issued on a Gender Neutral basis, payments are calculated based on the Annuity 2000 Male and Female Tables adjusted by projection scale G (adjusted by 50% of projection scale G for females and 100% of projection scale G for males) for 20 years, with Gender Neutral rates based on 60% female and 40% male.

Option 4. Proceeds Left at Interest: Proceeds may be left on deposit with Us for any period up to 30 years. Interest earned on the proceeds may be:

1. Left on deposit to accumulate with interest; or
2. Paid in installments at the rate for each \$1,000 of proceeds of \$10.00 annually, \$4.99 semiannually, \$2.49 quarterly or \$0.83 monthly.

Upon the death of the payee, or at the end of the specified period, any balance left on deposit will be paid in a lump sum or under Payment Options 1, 2 or 3.

Interest Rates. The guaranteed rate of interest for proceeds held under all Payment Options is 1.00% compounded annually. We may use a higher rate of interest. We determine the higher rate.

Payments. The first payment under Options 1, 2 and 3 will be made when the claim for settlement has been approved. Payments after the first will be made according to the manner of payment chosen. Interest under Option 4 will be credited from the date of death and paid or added to the proceeds as provided in the Payment Contract.

Availability of Options. If the proposed payee is not a natural person, payment options may be chosen only with Our consent.

If this policy is assigned, We will have the right to pay the assignee in one sum the amount to which the assignee is entitled. Any balance will be applied according to the option chosen.

The amount to be applied under any one option must be at least \$2,000. The payment elected under any one option must be at least \$20. If the total policy proceeds are less than \$2,000, payment will be made in one lump sum.

Evidence That Payee is Alive. Before making any payment under a Payment Option, We may ask for proof that the payee is alive. If proof is requested, no payment will be made or considered due until We receive proof.

PAYMENT OPTIONS (Cont'd)

Death of a Payee. If a payee dies, any unpaid balance will be paid as stated in the Payment Contract. If there is no surviving payee named in the Payment Contract, We will pay the estate of the payee:

1. Under Options 1 and 3, the value of the remaining payments for the specified period as of the date We receive Written notification of death, discounted at the rate of interest used in determining the amount of the monthly payment;
2. Under Options 2 and 4, the balance of any proceeds remaining unpaid with accrued interest, if any.

Withdrawal of Proceeds Under Options 1 or 2.

If provided in the Payment Contract, a payee will have the right to withdraw the entire unpaid balance under Options 1 or 2. Under Option 1, the amount will be the value of the remaining payments for the specified period discounted at the rate of interest used in determining monthly income. Under Option 2, the amount will be the entire unpaid balance.

Withdrawal of Proceeds Under Option 4. A payee will have the right to withdraw proceeds left under Option 4 subject to the following rules:

1. The amount to be withdrawn must be \$500 or more; and
2. A partial withdrawal must leave a balance on deposit of \$1,000 or more.

Withdrawals May Be Deferred. We may defer payment of any withdrawal for up to 6 months from the date We receive a withdrawal request.

Assignment. Payment Contracts may not be assigned.

Change in Payment. The right to make any change in payment is available only if the Payment Contract provides for a change in payment.

Claims of Creditors. To the extent permitted by law, proceeds will not be subject to any claims of a payee's or Beneficiary's creditors.

GENERAL PROVISIONS

Assignment. During the lifetime of the Insured and while this policy is in force, You may assign this policy as security for an obligation. We will not be bound by an assignment unless it is received in Writing at Our Home Office. The assignment, unless You specify otherwise, will take effect on the date that You signed the notice of assignment, subject to any payments made or actions taken by Us before We receive such assignment. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We cannot contest this policy after this policy has been in force during the lifetime of the Insured for two years from the date of issue.

If this policy is reinstated, We cannot contest this policy after it has been in force during the lifetime of the Insured for two years from the date of such reinstatement. We can contest a reinstatement for a two-year period following the date of reinstatement solely on the basis of the information furnished in the application for such reinstatement.

This policy can only be contested based on a statement contained in an application that is made a part of this policy. Such statement must be material to the risk accepted or the hazard assumed by Us.

GENERAL PROVISIONS (Cont'd)

This two-year limitation does not apply to benefits provided by any disability or accidental death benefit rider, or to the nonpayment of premium, or to fraud in the procurement of this policy, when permitted by applicable law in the state where this policy is delivered or issued for delivery.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within two years from the Date of Issue or the date We approve Your reinstatement application, We will limit the Death Benefit Proceeds to the premiums paid less any outstanding loan amount.

Accidental Death Exclusions. We will not pay any benefit under this policy for Accidental Death if the Insured's death is:

1. Caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity; or
2. Caused or contributed to by an infection not occurring as a direct result or consequence of an accidental bodily injury; or
3. Caused or contributed to by any attempt at suicide, or intentional self-inflicted injury, while sane or insane; or
4. Caused or contributed to by travel in an aircraft or device used for testing or experimental purposes, used by or for military authority or used for travel beyond the earth's atmosphere; or
5. Caused or contributed to by active participation in a riot or insurrection; or
6. Occurs while the Insured is incarcerated; or
7. Caused or contributed to by committing or attempting to commit a felony; or
8. Caused or materially contributed to by voluntary intake or use by any means of:

(a) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, or

(b) poison, gas or fumes, unless a direct result of an occupational accident; or

9. Caused or contributed to by intoxication as defined by the jurisdiction where the accidental injury occurred; or
10. Caused or contributed to by riding or driving an air, land or water vehicle in a race, speed or endurance contest; or
11. Caused or contributed to by bungee jumping; or
12. Caused or materially contributed to by participation in an illegal occupation or activity; or
13. Caused or contributed to by rock or mountain climbing; or
14. Caused or contributed to by aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing).

Autopsy. We reserve the right, at Our expense, to request an autopsy of the Insured unless prohibited by law.

Misstatement of Age or Gender (Misstatement of Age if Issued on a Gender Neutral Basis). If the: (a) age or gender of the Insured (if this policy was issued on a Sex Distinct basis); or (b) age of the Insured (if this policy was issued on a Gender Neutral basis) has been misstated to Us, any Death Benefit Proceeds payable by Us will be what the premiums paid would have bought at the Insured's correct age and/or gender.

GENERAL PROVISIONS (Cont'd)

Basis of Computation. The Cash Values, paid-up nonforfeiture benefits available under this policy are not less than the minimum values and benefits required by or pursuant to the NAIC Standard Nonforfeiture Law for Life Insurance, Model No. 808.

The Net Single Premiums and Cash Values referred to in this policy are based on the mortality tables and interest rates specified on the Policy Schedule for the appropriate sex (if this policy was issued on a sex distinct basis) and age last birthday.

A detailed statement of the method of computing values has been filed with the Interstate Insurance Product Regulation Commission.

Conformity With Interstate Insurance Product Regulation Commission Standards. This policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of this policy that is in conflict with Interstate Insurance Product Regulation Commission Standards for this product type is hereby amended to conform to the Interstate Insurance Product Regulation Commission Standards for this product type as of the provision's effective date.

Nonparticipating. This policy does not pay dividends.

Termination. This policy will terminate on the earliest of:

1. The death of the Insured; or
2. Surrender of this policy, if this policy has a Net Cash Value; or
3. The end of the Grace Period for an unpaid premium; or
4. The date You request that this policy be terminated; or
5. The Maturity Date.

Reinstatement. "Reinstating" means placing Your policy in force after it has terminated at the end of the Grace Period. We will reinstate this policy if We receive:

1. Your Written request within three years after the end of the Grace Period and before the Maturity Date; and
2. Evidence of insurability satisfactory to Us; and
3. Payment of all overdue premiums with interest at the rate of 6% per year, compounded annually; and
4. Payment or reinstatement of any outstanding loan amount.

The reinstated policy will be in force from the date We approve the reinstatement application.

Rights Reserved By Us. Upon notice to You, this policy may be modified by Us, but only if such modification is necessary to make any changes as required by the Internal Revenue Code or by another applicable law, regulation or interpretation in order to continue treatment of this policy as life insurance.

When required by law, We will obtain Your approval of changes and We will obtain approval from any appropriate regulatory authority.

Legal Action. A legal cause of action related to this policy must comply with the laws of the state where this policy was delivered or issued for delivery.

Interest Payable on Death Benefit Proceeds. Interest is paid on the Death Benefit Proceeds as follows:

1. Interest will accrue and be payable from the date of death.
2. Interest will accrue at the rate or rates applicable to this policy for funds left on deposit. In determining the effective annual rate or rates, We will use the rate in effect on the date of death.

GENERAL PROVISIONS (Cont'd)

3. Interest will accrue at the effective annual rate determined in item 2 above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items a, b and c below to the date the claim is paid, where it is:
- (a) The date that due proof of death is received by the Company;
 - (b) The date the Company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
 - (c) The date that legal impediments to payment of proceeds that depend on the action of parties other than the Company are resolved and sufficient evidence of the same is provided to the Company. Legal impediments to payment include, but are not limited to: (1) the establishment of guardianships and conservatorships; (2) the appointment and qualification of trustees, executors and administrators; and (3) the submission of information required to satisfy any state and federal reporting requirements.

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

This is a GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY. Insurance is payable upon the Insured's death prior to the Maturity Date and while this policy is in force. Limited benefit for death from natural causes in the first two policy years with the Ultimate Face Amount payable in the third policy year and beyond. Premiums are payable for the period shown on the Policy Schedule. NONPARTICIPATING-THIS POLICY WILL NOT PAY DIVIDENDS.

For Information, Service or to make a Complaint

Contact Your Servicing Agent, or Our Policyowner Service Department

[P.O. Box 9000
Amarillo, TX 79105-9000]
[1-800-231-3655]