



Final Expense Sample Policy

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

Important Notes:

You cannot buy this policy directly from AIG.

This policy is sold only via licensed AIG agencies such as Choice Mutual.

To apply, call us at  1-800-644-2926

AMERICAN GENERAL LIFE
Insurance Company
A Stock Company

Home Office:
[Houston, Texas]

[John Doe]
POLICY NUMBER: [0000000000]

[2727-A Allen Parkway
Houston, Texas 77019]

[(713) 522-1111]

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 Death of the Insured 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 is a LEVEL 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. Premiums are payable for the period shown on the Policy Schedule. This is not a participating policy and does not pay dividends.

NOTICE OF RIGHT TO EXAMINE POLICY

You may return this policy within ten* 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 ten* day period, it will be void from the beginning, and We will refund any premium paid, including any policy fees or other charges.

*If the application for this policy indicates a replacement, the number of days is thirty or 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
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LEVEL DEATH BENEFIT WHOLE LIFE INSURANCE POLICY
PREMIUMS ARE PAYABLE FOR THE PERIOD SHOWN ON THE POLICY SCHEDULE
NONPARTICIPATING
READ YOUR POLICY CAREFULLY

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IMPORTANT INFORMATION ABOUT YOUR POLICY

The Premiums You'll pay for Your policy may be more than the amount of your coverage (the face amount). You can find both the face amount and the annual premium in your policy. Look for the page labeled "Policy Schedule".

DEFINITIONS

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

Age. The term "Age" means the Insured's age last birthday at the beginning of a policy year.

Home Office. Our office at [2727-A Allen Parkway, Houston, Texas 77019.]

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]
Face Amount: [\$5,000] Date of Issue: [May 1, 2021]
[Sex: [Male]] Age at Issue: [55]
Premium Class: [Standard Non-Tobacco] Maturity Date: [May 1, 2066]

This Is A [Sex Distinct] Policy

Benefits:	Annual Premium	Years Payable
Base Policy:		
Level Death Benefit Whole Life	[\$202.35]	[40]
Policy Fee:	[\$36.00]	[40]
[Additional Benefits Provided by Riders:		
[Accelerated Death Benefit for Nursing Home Confinement Rider]	[\$00.00]	[40]
[Terminal Illness Accelerated Death Benefit Rider]	[\$00.00]	[40]
Total Initial Annual Premium:	[\$238.35]	

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 [\$238.35].

Premium Interval	Premium Percentage
Semi-annual	[52.00%]
Quarterly	[27.50%]
Monthly	[8.90%]

Loan Interest Rate: 8% per year, payable in arrears
Mortality Table: 2017 Commissioners Standard Ordinary, [Male, Female or Unisex (100% Male)], [Smoker, Non-Smoker or Composite] Ultimate ALB Mortality Table
Guaranteed Interest Rate: 3.75%
Payment Options Guaranteed Interest Rate: Annual Effective 0.15%

[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	Reduced Paid-Up Life Insurance
[1	\$0.00	\$0.00
2	\$15.00	\$40.00
3	\$115.00	\$285.00
4	\$220.00	\$525.00
5	\$330.00	\$765.00
6	\$440.00	\$985.00
7	\$555.00	\$1,205.00
8	\$670.00	\$1,415.00
9	\$790.00	\$1,620.00
10	\$910.00	\$1,810.00
11	\$1,030.00	\$1,990.00
12	\$1,155.00	\$2,170.00
13	\$1,280.00	\$2,335.00
14	\$1,405.00	\$2,495.00
15	\$1,535.00	\$2,650.00
16	\$1,670.00	\$2,810.00
17	\$1,800.00	\$2,950.00
18	\$1,935.00	\$3,090.00
19	\$2,065.00	\$3,215.00
20	\$2,195.00	\$3,335.00
Age 60	\$330.00	\$765.00
Age 62	\$555.00	\$1,205.00
Age 65	\$910.00	\$1,810.00
Age 100	\$5,000.00	\$5,000.00]

Annual Non-Forfeiture Factor Per \$1000 of Face Amount 21st Year and Thereafter: [24.03727]

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. Any attached riders; and
3. Any attached endorsements; 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 is as stated in the application, unless later changed. 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, if any). You may have multiple Owners of this policy. In that case, the authorizations of all Owners are required In Writing for all policy changes. The Owner may be the same as the Insured but does not have to be. If an Owner dies while this policy is in force and the Insured is living, ownership rights pass to a successor Owner recorded in Our records, if any; otherwise ownership rights pass to the estate of the Owner.

PREMIUM PAYMENTS

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

Where to Pay. You may make Your premium payments to Us the address We provide in Our premium billing statements. 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.

Grace Period. The Grace Period is the 31-day period that follows each premium due date other than the first premium payment.

Any payments sent by U.S. mail must be postmarked within the Grace Period in order to keep Your policy in force. If the amount of premium required to keep Your policy in force is not paid by the end of the Grace Period, this policy will terminate, unless kept in force by the Reduced Paid-Up Life Insurance provision. However, We will give You at least 31 days written notice prior to termination that Your policy is in the Grace Period. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any.

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 Death of the Insured.

The Death Benefit Proceeds will be the Face Amount of this policy, as shown on the Policy Schedule, with the additions and/or deductions described below.

We add to the Face 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.

We deduct from the Face Amount:

1. Any outstanding loan amount; and
2. Any unpaid premium if the Insured dies within the Grace Period.

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.

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 Reduced Paid-Up Life Insurance provision.

The Owner may suspend this option by Written request.

Reduced Paid-Up Life Insurance. If this policy has a Net Cash Value of at least \$1,000, it will automatically continue in force as Reduced Paid-Up Life Insurance. The amount of Reduced 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.

While this policy is in force as Reduced 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.

POLICY VALUES PROVISIONS (Cont'd)

Insurance kept in force as Reduced Paid-Up Life Insurance will exclude all riders except those with an option on premium default provision.

If this policy has a Net Cash Value of less than \$1,000, We will pay the Net Cash Value to You and this policy will terminate. You have the option to continue this policy in force as Reduced Paid-Up

Life Insurance. This option must be elected by Written request to Us before the end of the Grace Period. You may suspend this election by Written request.

If We pay the Net Cash Value to You, this policy will be treated as if it were surrendered for its Net Cash Value.

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.

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

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.

The outstanding loan amount equals:

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

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, We will give You at least 31 days' written notice prior to termination that Your policy is in the Grace Period. Such 31 days prior notice will be sent to You at Your last known address, and to the assignee(s) of record, if any.

Loan Interest. We will charge loan interest at the rate shown on the Policy Schedule.

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

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.

How You May Repay a Policy Loan. 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.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the Death Benefit Proceeds upon the death of the

Insured. Unless You have stated otherwise, the Death Benefit Proceeds will be paid as follows:

BENEFICIARY AND PROCEEDS (Cont'd)

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries We determine are entitled to payment; or
2. If there is no Beneficiary upon the death of the Insured (and there is no provision to the contrary), Death Benefit Proceeds will be paid in one sum to the Owner, if living; otherwise Death Benefit Proceeds will be paid to the Owner's estate.

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. The term "proceeds" means 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 and on surrender of this policy 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. Full payment of policy proceeds to the person(s) designated to receive such policy proceeds discharges Us from all claims.

Due Proof of Death. Due Proof of Death means any Written proof of the Insured's death which includes a certified death certificate, or other lawful evidence providing equivalent information, and proof of the claimant's interest in the proceeds.

CHANGE OF OWNER OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. However, any irrevocable beneficiary cannot be changed without the consent of such irrevocable beneficiary. Certain irrevocable beneficiary designations and certain changes of owner may require tax reporting. To make a change, send a

Written request to Our Home Office. The change will go into effect when We have received the change. However, after the change is received, it will be deemed effective as of the date You signed the Written request for change, unless You specify otherwise. The change will be subject to any payment made or action taken by Us before We receive the 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 OPTIONS (Cont'd)

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.

Election of Options. The payee may elect the Payment Option when the proceeds are payable, subject to the provisions of this policy. This election 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. If You 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 an Unisex 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 Unisex rates based on 40% female and 60% 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. Proceeds held under all Payment Options receive interest at Our current rate for funds left on deposit, which will be no less than the Payment Options Guaranteed Interest Rate. Such annual effective Payment Options Guaranteed Interest Rate for proceeds held under all Payment Options is shown on the Policy Schedule. 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.

PAYMENT OPTIONS (Cont'd)

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.

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 Your manner of 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

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 of the terms of Your policy.

Assigning Your Policy. During the lifetime of the Insured, unless restricted by federal law, You may assign this policy as security for an obligation, subject to approval by any irrevocable beneficiary. We will not be bound by an assignment unless it is

received In Writing at Our Home Office. Your rights and those of any other person referred to in this policy will be subject to the assignment. 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 or tax consequences of any assignment.

GENERAL PROVISIONS (Cont'd)

Incontestability. Except as stated below, We cannot contest this policy after this policy has been in force during the Insured's lifetime for two years from the Date of Issue.

If this policy is reinstated, We cannot contest this policy during the Insured's lifetime after it has been in force for two years from the date of 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.

Exceptions:

We can contest a reinstatement for a two-year period following the date of such reinstatement solely on the basis of the information furnished in the application for such reinstatement.

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.

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

Misstatement of Age or Sex (Misstatement of Age if Issued on a Unisex Basis). If the: (a) Age or sex 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 Unisex basis) has been misstated to Us, any Death Benefit Proceeds payable by Us will be what the most recent premium paid would have bought at the Insured's correct Age and/or sex.

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.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

Termination. This policy will terminate on the earliest of:

1. The date on which the Insured dies; or

GENERAL PROVISIONS (Cont'd)

2. The date of 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 In Writing that this policy be terminated; or
5. The Maturity Date.

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

1. Your Written request within five 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, if such modification is necessary as required by the Internal Revenue Code or by any other applicable law, rule, 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.

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

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For Information, Service or to make a Complaint
Contact Your Servicing Agent, or Our Policyowner Service Department

[P.O. Box 818005
Cleveland, OH 44181]
[1-844-452-3832]