

## AG Platinum Choice VUL 2 offers lower rates

Effective July 2, 2018, **AG Platinum Choice VUL 2** will be repriced to provide your clients lower premium rates and the potential for greater cash accumulation. The changes include increasing the Account Value Enhancement and reducing the current Premium Expense Charge. AG Platinum Choice VUL 2 still offers the same great features and benefits you have come to know including our chronic illness rider, **Accelerated Access Solution®** and our new non-medical underwriting.

### Ideal for...

- Individuals between 50-70 seeking the security life insurance provides who:
  - are searching for competitively priced death benefit guarantees through life expectancy, coupled with market-driven asset growth potential
- Individuals between 40-55 seeking the security life insurance provides who:
  - want the opportunity to accumulate tax-deferred assets thru market opportunities to supplement income-producing assets on a tax-favored basis in the future

### AG Platinum Choice VUL 2 offers:

- **Competitive endowment premiums**
- **Non- medical underwriting<sup>1</sup>**
  - No lab tests, physical exam or APS required for proposed insured
  - Up to the best underwriting class available<sup>2</sup>
- **Robust death benefit guarantees to choose from:**
  - 20-Year Benefit Rider included at no additional cost
  - Optional long-term death benefit guaranteed through our Lapse Protection Benefit Rider (especially competitive up to age 90) (rider requires certain investment restrictions; see prospectus for details)
- **Accelerated Access Solution** helps protect against rising chronic illness expenses. No permanency required!
- **Attractive cash accumulation** design for the supplemental retirement income strategy sale
- **46 variable investment options from renowned money managers**
- **Flexibility for individual, business or estate planning needs**

See the riders for complete details. There may be separate charges for each rider.

(Over)

AG Platinum Choice VUL 2		
Face Amounts	Ages	Underwriting
\$100,000 – \$499,999.99	0-50	NEW Non-Medical
	51+	Traditional Medical
\$500,000 and above	0-51+	

### Transition Rules

New Rates Effective - 6/30/2018

- AG Platinum Choice VUL 2 applications received on or after June 30, 2018 will receive the new rates.
- Applications received on or before June 29, 2018 that are in pending status will be issued with the new rates, unless otherwise requested.
- Reissue requests **will not** be honored.

### State Approvals

As of July 2, 2018, AG Platinum Choice VUL 2 is approved in all states except NY.

### Illustrations

Illustrations are available on Winflex Web and Winflex Desktop

<sup>1</sup>“Non-Medical Underwriting” or “Non-Med” as described in this document, means that no in-person paramedical examination will be required of an applicant for life insurance.

<sup>2</sup> No flat extra ratings available for this non-medical underwriting program. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches.

Policies issued by American General Life Insurance Company (AGL). Policy Form Number 14904, ICC14-14904; Rider Form Numbers 15600, ICC15 15600, 15997, 14291, ICC14-14291, 14306, 04720, 14012, ICC14-14012, 14002, ICC14-14002, 07620, 13601, ICC13-13601, 88390, 16420 and ICC16-16420. 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 the issuing company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA.

## Additional Information for eSubmission

If you submit your documents electronically, the following information is provided for your submissions:

Supplemental Application Document Type:

- ExamOne and Paperclip users: Use the NBFORM document type for the Supplemental Application.
- Zip zAPP users: Select `Supp App` in the Form Type drop-down for the Supplemental Application.

Policy Number Assignment:

- For AG Platinum Choice VUL 2, the policy number is assigned once the application is received in house. Agencies will no longer need to order policy numbers for VUL products.
- Policy number scheme applied to for AG Platinum Choice VUL 2 will begin with a 4, second two digits will be the year app is received in home office (i.e. 18) and the remaining numbers are assigned per our policy number database. For example, the numbers will be 4180000000 or higher. (Not applicable for Zip APP users as Zip APP assigns the policy number.)

Business Area / Product Type:

- ExamOne Kofax / Ascent Capture users: Select VUL as the Business Area.
- PaperClip Users: Select VUL as the Business Type.

## Sales and Marketing Materials

Click [here](#) for easy access to AG Platinum Choice VUL 2 consumer material including prospectuses and fund performance. To access producer use sales concepts, product guides, and visit [eStation.americangeneral.com](http://eStation.americangeneral.com).

## Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

