Corebridge Financial at-a-glance

Corebridge Financial is one of the largest and most established providers of retirement solutions and insurance products in the United States, with a long and proven track record of serving our clients.

At Corebridge, we're passionate about giving people the power to help them reach their financial goals. It's who we are.

Corebridge Financials' U.S. Life insurance companies include **American General Life Insurance Company**, Houston, TX, **The United States Life Insurance Company in the City of New York**, New York, NY and **The Variable Annuity Life Insurance Company**, Houston, TX.

Get to know American General Life Insurance Company (AGL)

A company you can trust to deliver on its commitments

$29.7 billion

In direct premiums for the last 12 months ending Dec 31, 2024

$22.1 billion

In claims and benefits paid for the last 12 months ending Dec 31, 2024*

*Payment of life insurance claims is contingent upon policy terms and conditions, and a history of claims being paid does not guarantee approval of future claims. Please review your policy for specific exclusions and limitations.

Agency	Rating Current as of 12/31/2024
Standard & Poor's	**A+** (Strong)[1]
Moody's	**A2** (Good)[1]
A.M. Best	**A** (Excellent)[1]
Fitch	**A+** (Strong)[1]

AGL has received strong financial strength ratings from independent ratings agencies, reflecting their financial stability and ability to meet obligations to their policyholders and others.

[1]**The financial strength ratings for AGL are current as of December 31, 2024, and subject to change at any time.** Standard & Poor's ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action), while Moody's ratings measure financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's ratings measure claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch ratings are a measure of insurer financial strength, ranging from AAA (Exceptionally Strong) to C (Distressed). Benefits associated with our products are subject to the claims-paying ability of the issuing insurance company. With respect to variable annuities, only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable product portfolios.

ImperIUL Plus

Index Universal Life Insurance (IUL)

Build your financial future with a flexible permanent life insurance policy that provides protection and cash value accumulation.

Issued by American General Life Insurance Company | Exclusively distributed by Hegemon Group International℠

corebridge financial

American General Life Insurance Company

HGI HEGEMON GROUP INTERNATIONAL

Accumulate cash value with managed volatility

This policy provides three crediting strategies linked to proprietary indices designed for controlled volatility. Premium can be allocated to one, two or all three strategies, plus the S&P 500 index strategy as well as the fixed rate crediting strategy.

Secure living benefits you can use in your lifetime

Built-in and optional riders offer benefits to help cover qualifying chronic, critical and terminal illnesses.

Access your cash value with flexible choices

You can access available cash value via loans or withdrawals[1] to meet financial needs of any kind.

Protect your excess funding

This built-in Protected Premium Rider provides a "Protected Value" regardless of market conditions if more is contributed into the policy, as well as liquidity during the early years.[2]

Get coverage that may not require a medical exam

Can be approved and issued without traditional underwriting or medical exams through our Agile Underwriting+ program. Applicants must be age 59 and under and applying for $2 million or less in coverage.

Purchase more coverage at a discount

QoL Advantage Program gives you the option of buying additional term life coverage at a discounted premium and use the Agile Underwriting+ process.

[1] Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includible in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits, availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

[2] Protected Premium Rider is effective from policy year 2 to year 10.

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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the 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.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form Numbers: ICC22-22476, 22476, 22476-5; Rider Form Numbers: ICC15-15994, 15994, ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, 18012-5, ICC18-18004, 18004, ICC14-14002, 14002, 14002-5, 14306, 14306-5, 07620, 07620-5, ICC15-15273, 15273, ICC15-15274, 15274, ICC22-22691, 22691, ICC18-18276, 18276, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, ICC22-22992, 22992, ICC22-22995, 22995, 22995-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, 22691, 15273, 18276, and 15997. **AGL does not solicit, issue, or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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Supplemental Illustration

For guaranteed elements and other important information, please see the Basic Illustration

YOUR POLICY HIGHLIGHTS

Client Name: Client 29 Years Old
Sex: Female **Age:** 29 NJ
Underwriting Class: Preferred Plus
Initial Death Benefit: $907,724; Level through year 102
Initial Planned Premium: $12,000.00 for 31 Years

Index Allocation:

High Cap Rate Acct (Utilizing S&P 500 Index):	100.00%

By paying my illustrated premiums, this policy helps me take action to protect myself from… .

Dying too soon

If the Insured dies, the beneficiary will receive

a tax-free Death Benefit[1]

At age 65, the benefit may be:
$1,105,519[2]

Living too long

If I need access to cash value when I grow older, I can utilize loans and/or withdrawals from my policy, per policy terms, to fund disbursements. My non-guaranteed illustration shows:

Annual Cash Value Distribution: $97,105[2]
In Years 32 - 93

Cumulative Cash Value distributions[4] that are potentially tax free[5]

Getting sick with a qualifying illness[7] along the way

If the Insured is certified and/or diagnosed as having a qualifying Critical, Chronic or Terminal illness[6], I am eligible to accelerate the death benefit.

The benefit is based, in part, on the insurer's expectation of the insured's life expectancy at time of claim. At age 65, it would potentially be:

Qualifying Chronic Illness OR Critical Illness other than Invasive Cancer: between $0-$998,701 [2,3,8]

Qualifying Critical Illness–Invasive Cancer: between $0-$1,009,951 [2,3,8]

Qualifying Terminal Illness: between $606,489 - $1,075,855[2,3,8]

Need or desire to end my coverage

If I desire to surrender my policy, my illustrated non-guaranteed

Cash Surrender Values are:

At Age 65: $805,555[2]
At Age 100:$1,898,490[2]

[1] Based on current tax laws. Death Benefit may not always qualify as tax-free. See the Tax and Compliance section in the Basic Illustration.
[2] Based on current non-guaranteed charges and illustration assumptions. This Supplemental Illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown; this is not likely to occur. The assumptions on which they are based are subject to change by American General Life Insurance Company and the actual results may be more or less favorable.
[3] The actual benefit amount will be determined at the time of claim and will be subject to underwriting requirements, an actuarial discount, and all limitations and other terms of the applicable rider. The underlying assumptions used to calculate the actuarial discount applicable to accelerated benefit payouts are not guaranteed and may be changed at any time. Actual payouts may be more or less favorable. Please refer to your rider(s) for complete details. Refer to your QoL Select Choice II Accelerated Benefits Summary section and Additional Information Regarding Your QoL Select Choice II Accelerated Benefit Riders section in the Basic Illustration.
[4] Includes cumulative income from loans and withdrawals or from the Income for Life Rider (if elected). See the Tabular Detail and Income for Life Rider section in the Basic illustration.
[5] Under some circumstances, policy loans and withdrawals are taxable. Refer to the Loans and Withdrawals in the Key Terms and Definitions section of the Basic illustration and the Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions in the Tax and Compliance section of the Basic Illustration.
[6] See Rider for complete definition of illnesses. Benefits available upon policy issue. Waiting period applicable in CA, ND, SC, SD and FL. See Rider for details.
[7] Only applicable to qualifying chronic, critical, and terminal illnesses. See Basic Illustration and applicable riders for details.
[8] Please refer to the next page for more details on the range of potential non-guaranteed accelerated death benefits under your QoL Select Choice II accelerated benefit riders.

Supplemental Illustration

For guaranteed elements and other important information, please see the Basic Illustration

YOUR POLICY HIGHLIGHTS (continued)

QoL Select Choice II Accelerated Benefit Riders
Living Benefits from Life Insurance

Your policy has built-in riders that provide accelerated benefits, also known as “living benefits”, which provide you the option to receive a portion of the policy death benefit early - while the Insured is still alive – in the event the Insured has a qualifying critical, chronic, or terminal illness.

How Do the Riders Work?
These riders are automatically attached to your policy at no additional premium. However, the actual benefit will not be known until the actual time of claim. You can choose to accept or reject any benefit payment offer at that time. The benefit amount will be less than the portion of the death benefit you elect to accelerate because it is subject to the following deductions:

- •An actuarial discount since the death benefit is being paid prior to death*,
- •An administrative charge, and,
- •If applicable, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans.

As a result of these deductions, the benefit amount will in all cases be less than the death benefit you elect to accelerate and may be substantially less but not less than the applicable minimum accelerated benefit amount under the rider.

Minimum Accelerated Benefit Amount
The benefit amount will never be less than the pro rata portion of the cash surrender value, if any, that corresponds to the death benefit you elect to accelerate. The benefit amount under the rider is also subject to another minimum amount that is determined as a percentage of the death benefit you elect to accelerate, reduced by payment of any unpaid but due policy premiums and payment of a pro rata amount of any policy loans. The percentages vary by qualifying illness and are based on the issue age and policy year at time of claim. These percentages are shown in the riders.

Potential Benefit Amounts
The following are examples of potential benefit amounts at selected ages, based on certain guaranteed and non-guaranteed values. Each row shows the Death Benefit that may be accelerated at the selected age and the range of potential benefit amounts after the death benefit that you elect to accelerate is reduced for the applicable actuarial discount and other deductions. The amounts shown are based on the non-guaranteed policy values and death benefits shown in the Basic Illustration which are not guaranteed. The minimum amount shown in each range is the applicable minimum accelerated benefit amount, determined as described above as a percentage of the death benefit that may be accelerated, taking into account the illustrated loans, if any.

		Range of Potential Accelerated Benefit Amounts*		
Age at Benefit Payment Date	**Death Benefit That May Be Accelerated***	**Chronic Illness OR Critical Illness Other than Invasive Cancer**	**Critical Illness - Invasive Cancer**	**Terminal Illness**
47	$907,724	$63,541 - $711,995	$90,772 - $730,225	$635,407 - $850,283
65	$1,663,434	$0 - $998,701	$0 - $1,009,951	$606,489 - $1,075,855
75	$2,000,000	$0 - $416,933	$0 - $423,838	$0 - $460,468

Effect of Benefit Payment
If you elect to accept an offer to receive an accelerated benefit, then upon payment of the accelerated benefit amount, the death benefit under the policy is reduced by the full amount of the death benefit you elect to accelerate. Other policy values including the policy coverage amount, accumulation value, policy loan, and cash surrender value are reduced in the same proportion as the reduction in death benefit.

* The actuarial discount is calculated, in part, based on an assumed interest rate and the Company’s assessment of the expected future mortality of the insured in light of the insured’s qualifying chronic, critical, or terminal illness. The interest rate assumed in the hypothetical examples shown is 7%. The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. Actual payouts may be more or less favorable than those shown above. **Under certain circumstances where an insured’s expected mortality (the Company’s expectation of the insured’s life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

American General Life Insurance Company
Houston, TX

corebridge financial

ImperIUL Plus
Index Universal Life Insurance

An Individual Fixed Index Interest Flexible Premium
Adjustable Life Insurance Policy
Life Insurance Policy Illustration

Designed for
Client 29 Years Old
NJ

Presented by
Default Agent
8 montclair ct
East Brunswick, NJ 08816

Date Prepared
May 22, 2026

Rates Effective April 29, 2022

Please read your illustration carefully. It is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums are affected under different assumptions. This illustration is not a contract and is not intended to predict actual performance. The Policy Form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of your insurance contract for purposes of application and interpretation.

This illustration may be subject to change, and does not constitute legal, tax or accounting advice from American General Life Insurance Company (AGL), its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult your attorney, tax advisor or accountant.

American General Life Insurance Company is a wholly owned subsidiary of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

(Form ICC22-22476)

TABLE OF CONTENTS *(For Basic Illustration)*

Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.

YOUR NARRATIVE SUMMARY

Life Insurance Illustration Summary

Your ImperIUL Plus is an individual fixed index interest flexible premium adjustable life insurance policy. This illustration is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums can be affected by different assumptions.

This hypothetical illustration is not a contract; it is for illustrative purposes only and should not be deemed a representation of past or future performance or a guarantee of future results. It is not complete or valid unless presented with all pages. For guaranteed elements and other important information, refer to Your Tabular Detail pages. AGL, its employees, agents and representatives do not render legal or tax advice and this illustration should not be construed as such. You should contact your own tax or legal advisor regarding the tax and other consequences, which may result from alternatives shown in this illustration. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Policy Coverage Summary	
Initial Death Benefit (Specified Amount):	$907,723.63
Initial Death Benefit Option:	Level
Initial Planned Premium:	$12,000.00
Premium Mode:	Annual
Death Benefit Guaranteed to:	Age 61
Policy In-Force To (based on current non-guaranteed assumptions):	Age 131
Loan Type:	Participating Loan
IRC 7702 Life Insurance Test:	Guideline Premium Test
Initial Guideline Level Premium:	$12,000.00
Initial Guideline Single Premium:	$171,934.75
Seven Pay Premium:	$48,509.07
Annual Target Premium:	$8,946.13
Monthly Guarantee Premium:	$206.56

Rider(s)	Initial Premium	Initial Benefit
QoL SelectChoice II Accelerated Death Benefit Riders		
QoL SelectChoice II Critical Illness ABR	N/A	See QoL ABRs Section
QoL SelectChoice II Chronic Illness ABR	N/A	See QoL ABRs Section
QoL SelectChoice II Terminal Illness ABR	N/A	See QoL ABRs Section
Protected Premium Rider	N/A	See Rider Section
Overloan Protection Rider	N/A	See Riders Section
Dollar Cost Averaging Rider	N/A	See Riders Section

Input Modal Premium Schedule ....Amounts below exclude any 1035 exchange/Lump sum premium listed above

To Year 32 .... $12,000.00
To Year 33 .... $0.00
To Year 92 .... $0.00

There is no annual level premium that will guarantee the initial coverage to remain in effect for the term of the policy, while permitting the policy to continue to qualify as life insurance under the Internal Revenue Code.

Important Disclosures

1. Life insurance is not an investment. You are purchasing a universal life insurance policy because you have a long term need for permanent life insurance.

2. All values contained in this Illustration are for illustrative purposes only. The primary purpose of life insurance is death benefit protection. Although life insurance provides a credited interest rate, it should not be considered an investment vehicle. Your insurance policy must meet certain requirements of the Internal Revenue Code to qualify as life insurance. Please consult your tax advisor regarding all tax considerations relating to your policy, including the Internal Revenue Code's limits on premiums that may be paid on life insurance policies, before purchasing or modifying your life insurance policy. The Company makes no representations or warranties that the values mentioned in this illustration, including projected values, accurately reflect Internal Revenue Code limits or other requirements.

3. You should review the product materials provided by AGL for this individual fixed index interest flexible premium adjustable life insurance policy.

4. You selected the premium shown in the illustration to show AGL how much premium you intend to pay or otherwise to be applied as premium, including but not limited to any funds from another insurer transferred pursuant to a Section 1035 Exchange under the Internal Revenue Code.

5. Premiums paid and amounts that may be credited to the policy may not be sufficient to cover the cost of insurance and/or administrative expenses. Paying less than the planned premium can have a negative impact on the policy and any guarantees. Reduced premium payments, loans, and/or withdrawals are examples of factors which could necessitate additional premiums to maintain your insurance coverage. If this illustration shows that you have the option to allow policy charges to be paid using non-guaranteed values or if the illustration shows a premium outlay of lesser amounts or shorter duration than the contract premium, if any, you may need to continue or resume premium outlays.

6. Changes in the non-guaranteed elements of your policy may affect the amount of your insurance benefits, the duration of your insurance coverage, and your policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the death benefit protection is no longer in effect, your policy will lapse and terminate unless more premiums are paid. At such time, you will have no insurance coverage.

7. **The equity index account provides benefits linked to an external equity index and does not participate directly in the equity index market.** While index interest credited to the policy is related to the performance of the underlying index, it is not an investment in that index. The actual amount of index interest credited to an index universal life insurance policy will vary based on the performance of the index, the interest rate environment, the cost of options, and other economic factors.

8. There will be substantial variation in both the timing and amount of index interest credited over the life of the policy.

9. Historical performance of the S&P 500® and the ML Strategic Balanced Index® or any other index should not be considered a representation of future performance for any of the index interest strategies in the policy.

10. You should review the Alternate Hypothetical Rate section within the Tabular Detail, which shows the effect of changing the hypothetical crediting rates of the Index Accounts.

11. ImperIUL Plus offers two types of policy loans as described in this illustration, and you are solely responsible for the selection of the loan type.

12. Cost of insurance rates, insurance amounts, charges, riders, and endorsements offered, along with other parameters, may vary depending on the agent through whom you purchase your policy.

13. Proper maintenance of the policy is essential, and it is recommended that you regularly review your policy. The only viable way to know if an index universal life insurance policy is meeting your needs is to review the policy's performance no less frequently than once a year. Annual reviews of your policy should include review of the annual statement and review of an in-force illustration you request, which you should review to determine whether any adjustments are necessary to your planned premium payments and to the allocation of your current crediting strategies, including index interest, and your review of any distributions to you under the policy.

Your Policy Features and Riders

The following are brief descriptions of the Benefits and/or Riders that appear in this illustration. The Benefits and/or Riders are subject to certain requirements and limitations that are not contained within these explanations. For a full description of the Benefits and/or Riders, please refer to the Policy and Riders.

Monthly Guarantee Premium (MGP)

The Monthly Guarantee Premium (MGP) provision can prevent the policy from lapsing when the cash surrender value of the policy falls to zero or below. The policy will not terminate during the guarantee period if the total premium paid equals or exceeds the sum of the Monthly Guarantee Premiums from the date of issue plus any partial surrenders and any increase in the loan amount since the date of issue.

Please note it is imperative that the minimum premium is paid to avoid policy lapse. **If a policy with MGP lapses, the guarantee will terminate.** This guarantee cannot be reinstated after your policy lapses. Significant "catch-up" premium would be required as part of the reinstatement cost, assuming reinstatement is available. The guarantee period is shown on your policy schedule.

After the guarantee period, the policy will lapse if there is not sufficient value to keep it in force. The MGP does not provide additional policy value or Death Benefit proceeds. There is no charge for this provision. All premium payments are subject to restrictions under federal tax laws.

Extension of Maturity Date

Your policy matures at age 121. The policy will automatically extend coverage to the date of the Insured's death unless the Owner elects to terminate the policy and receive the Cash Surrender Value. If coverage is extended, coverage under any riders will terminate. No further deductions for policy charges will be deducted from the Accumulation Value. No additional premiums may be made unless additional premiums are necessary to keep the policy in force. The tax consequences of extending the Maturity Date beyond the termination date of the CSO Mortality Tables are unclear.

QoL SelectChoiceII Accelerated Benefit Riders (Forms ICC23-23602 ICC23-23603 ICC23-23604)

See Your QoL SelectChoice II Accelerated Benefits Summary section and Additional Information Regarding Your QoL SelectChoice II Accelerated Benefit Riders section.

Protected Premium Rider (Form ICC22-22992)

See your Protected Premium Rider Summary section.

Overloan Protection Rider (Form 07620)

The Overloan Protection Rider is an optional rider that guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Account Value. The rider benefit can be activated at or after the later of attained age of 75 or the 15th policy anniversary. See Overloan Protection Rider for full details.

Dollar Cost Averaging Rider (Form ICC18-18004)

Your policy includes the Dollar Cost Averaging (DCA) Rider which allows the allocation of lump sum payments (both 1035s and non 1035s) to your chosen Index Interest Accounts over a number of months, so that the entire payment is not based upon the market performance of only one date. It is your choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest.

The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited monthly to the DCA Account using the annual effective DCA Account Interest Rate, compounded daily. The amount of interest credited is determined by the Company, currently 4.40% but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. The transfers will be made in installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day (if the lump sum payment is received on an Allocation Day, the transfer would be made immediately). Note that transfers from the DCA Account to the declared interest account are not permitted.

Key Terms and Definitions

Accumulation Value
The Accumulation Value is the cash accumulation component of the proposed policy. It reflects net premiums received, withdrawals made, expenses charged, cost of insurance deducted and interest credited. The Accumulation Value can be positive, negative, or zero. The amount shown in the illustration is as of the end of the policy year.

Account Value Enhancement
A persistency bonus available that is credited to the index accounts or fixed account after policy year 5. This is in addition to the crediting earned through the index strategy.

Alternate Hypothetical Rate
Alternate Hypothetical Rate means that values are calculated assuming that for each account, the non-guaranteed hypothetical rate is equal to the lesser of the current non-guaranteed interest rate for the Fixed Account and the Maximum Non-Guaranteed Hypothetical Index Interest Rate for the account.

Cash Surrender Value
The Cash Surrender Value is the amount available to the policy owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest and may be zero.

Cash Value
The Cash Value of this policy is equal to the Accumulation Value minus the applicable surrender charge, if any. The amount shown in the illustration is as of the end of the policy year.

Cost of Insurance Charges
The basis for calculating the cost of insurance for the policy and any riders added to the policy is outlined in the policy.

Cumulative Premium Outlay
Cumulative Premium Outlay is the total Premium Outlay from Date of Issue through the end of the policy year shown.

Current Charges
Current Charges are calculated based on current expense charges and current cost of insurance rates for the policy and any riders. These rates and charges are not guaranteed and are subject to change by the Company.

Current Non-Guaranteed Hypothetical Rate
See Index Interest Illustrated section.

Death Benefit
The death benefit is the amount of money payable to the beneficiary if the Insured dies while the policy is in force. The Initial Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions.The amount shown in the illustration is as of the end of the policy year.

Guaranteed Charges
Guaranteed Charges are calculated based on guaranteed maximum expense charges and guaranteed maximum cost of insurance rates for the policy and any riders as specified in the policy.

Guaranteed Values
The guaranteed values are calculated based on the guaranteed interest rates, the guaranteed maximum cost of insurance rates, the guaranteed maximum expense charges, and the guaranteed account value enhancement rates specified in the policy.

Incontestability
We rely on the statements made in the application. These statements are considered representations and not warranties. Outside of exceptions listed in your contract, We cannot contest this policy after it has been in force for two years.

Lapse
Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable.

Loans and Withdrawals
Policy loans can be taken at any time while the policy is in force. Annual loan interest is assessed at the start of the policy year. Refer to the policy for more information about policy loans. Withdrawals represent amounts withdrawn from the policy which are not loans. The loans and withdrawals shown in the illustration are assumed to be paid as of the beginning of the period for the selected Disbursement Mode. The illustration shows the sum of all loans and withdrawals taken in a policy year.

Maximum Non-Guaranteed Hypothetical Index Interest Rate
See Index Interest Illustrated section. The Maximum Non-Guaranteed Hypothetical Index Interest Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be more or less favorable than shown.

Mid-Point Account Value Enhancement
The Mid-Point Account Value Enhancement for an account is a non-guaranteed account value enhancement that is equal to the average of the applicable Guaranteed Account Value Enhancement and Current Account Value Enhancement for such account.

Mid-Point Charges
The Mid-Point Charges are non-guaranteed charges that are calculated using the average of the rates used to calculate Guaranteed Charges and Current Charges.

Mid-Point Rate
The Mid-Point Rate for an account is a non-guaranteed hypothetical rate that is equal to the average of the applicable Guaranteed Interest Rate and Current Non-Guaranteed Hypothetical Rate for such account.

Monthly Charges
This represents the sum of the Cost of Insurance amount, Monthly Administration Fee amount, Monthly Expense Charge amount, and any applicable rider charges for each month illustrated.

Net Annual Loan Interest Credited
This represents interest credited to the Accumulation Value offset by policy loans. These amounts may be credited at a different rate than those values not offset by policy loans.

Net Outlay
Net Outlay shows the Premium Outlay less any loans and withdrawals taken during a policy year.

Non-Guaranteed Interest Rate
The Non-Guaranteed Interest Rate used in this illustration is the user selected interest rate(s) up to the Maximum Current Non-Guaranteed Hypothetical Rates for each Interest Account. The Non-Guaranteed Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be more or less favorable than shown.

Non-Guaranteed Values
Non-guaranteed values means that values are calculated based on non-guaranteed hypothetical rates, current cost of insurance rates for the policy and any riders, current expense charges, and non-guaranteed account value enhancement rates. These values are not guaranteed.

The values shown in the current and mid-point columns are Non-Guaranteed Values and assume that our current scale for interest credited, cost of insurance and expense charges will remain unchanged for the years shown. This is not likely to occur and actual results may be more or less favorable. Future credits for interest and deductions for mortality and expenses can vary at the company's discretion depending upon factors such as death claims, investment earnings and overhead costs.

Partial Surrenders/Withdrawals
This represents the amount withdrawn from the policy.

Premium Class
Preferred Plus

Exceptional mortality risk and non-user of tobacco and/or other products that contain nicotine.

Premium Expense Charge
See Your Transaction Charges and Expenses section.

Premium Loads
This represents the Premium Expense Charge amount assessed for each Premium Outlay payment.

Premium Mode
The Premium Mode is the frequency selected for recurring premiums.

Premium Outlay
Premium outlay is the amount the Owner plans to pay for the policy. It is equal to planned premium payments and loan repayments. This illustration assumes that the Company receives all premiums and loan repayments in time to be processed on the first day of each modal period.

Surrender Charges
A surrender charge will be applied when the policy is surrendered or the specified amount is reduced during the surrender charge period. If the specified amount is increased, the increased portion is subject to a new surrender charge period. The initial surrender charge period is 12 years. Refer to the policy for more information about Surrender Charges.

Year and Age
Year is the policy year; Age is the Insured's age at the Date of Issue plus on the Insured's nearest birthday the number of years the policy is assumed to have been in force.

Your Numeric Summary

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account: 0.10%

				Guaranteed Values based on		Non-Guaranteed Values[3] based on			
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate		Mid-Point Charges Mid-Point Account Values Enhancement Mid-Point Rate		Current Charges Current Account Values Enhancement Current Non-Guaranteed Hypothetical Rate	
				Index High Cap Acct (S&P 500 Index): 0.00%		See Illustration Assumptions for Non-Guaranteed Interest Rates section.		Index High Cap Acct (S&P 500 Index): 7.16%	
End of Year	Age	Premium Outlay[2]	Cumulative Premium Outlay	Cash Surrender Value[4]	Death Benefit	Cash Surrender Value[4]	Death Benefit	Cash Surrender Value[4]	Death Benefit
P 5	34	12,000	60,000	**15,269**	**907,724**	15,269	907,724	25,006	907,724
P 10	39	12,000	120,000	**30,539**	**907,724**	53,592	907,724	88,527	907,724
20	49	12,000	240,000	**86,460**	**907,724**	190,013	907,724	365,864	907,724
41	70	0	372,000	**0**	**0**	0	0	646,694	956,079
56	85	0	372,000	**0**	**0**	0	0	413,906	690,164
61	90	0	372,000	**0**	**0**	0	0	532,529	921,004
				Lapses at year 33		Lapses at year 35		Matures at year 92	

P- Protected Premium Rider is in effect
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Mid-Point and Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
4 The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year. Cash Surrender Value includes the Protected Premium Rider benefit, if any.

I have reviewed the important disclosures immediately before this Numeric Summary. I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. Finally, I also understand the policy form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of my insurance contract for the purposes of application and interpretation.

Owner's Signature ____________ Date ____________ Joint Owner's Signature ____________ Date ____________

I certify that this illustration has been presented to the applicant, and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I understand the method used to allocate overhead expenses is the fully allocated expenses method.

Agent's Signature ____________ Date ____________ Agent's Address ____________

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

			Guaranteed Values based on			Non-Guaranteed Values[3] based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
1	30	12,000	**4,735**	**0**	**907,724**	7,447	0	907,724	7,686	0	0	907,724
P 2	31	12,000	**9,435**	**6,108**	**907,724**	15,188	6,108	907,724	15,888	6,108	0	907,724
P 3	32	12,000	**14,112**	**9,162**	**907,724**	23,246	9,162	907,724	24,655	9,162	0	907,724
P 4	33	12,000	**18,764**	**12,215**	**907,724**	31,636	12,574	907,724	34,026	14,964	0	907,724
P 5	34	12,000	**23,375**	**15,269**	**907,724**	40,394	21,332	907,724	44,068	25,006	0	907,724
Subtotal		**60,000**									**0**	
P 6	35	12,000	**27,966**	**18,323**	**907,724**	49,592	30,529	907,724	54,887	35,825	0	907,724
P 7	36	12,000	**32,503**	**21,377**	**907,724**	59,208	41,054	907,724	66,498	48,344	0	907,724
P 8	37	12,000	**36,971**	**24,431**	**907,724**	69,263	51,108	907,724	78,959	60,804	0	907,724
P 9	38	12,000	**41,360**	**27,485**	**907,724**	79,775	61,621	907,724	92,331	74,176	0	907,724
P 10	39	12,000	**45,680**	**30,539**	**907,724**	90,767	72,612	907,724	106,681	88,527	0	907,724
Subtotal		**120,000**									**0**	
11	40	12,000	**49,940**	**35,417**	**907,724**	105,313	93,512	907,724	125,180	113,379	0	907,724
12	41	12,000	**54,158**	**43,265**	**907,724**	120,521	115,075	907,724	145,031	139,585	0	907,724
13	42	12,000	**58,334**	**51,073**	**907,724**	136,422	136,422	907,724	166,336	166,336	0	907,724
14	43	12,000	**62,486**	**58,855**	**907,724**	153,048	153,048	907,724	189,199	189,199	0	907,724

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

			Guaranteed Values based on			Non-Guaranteed Values[3] based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
15	44	12,000	**66,613**	**66,613**	**907,724**	170,432	170,432	907,724	213,735	213,735	0	907,724
Subtotal		**180,000**									**0**	
16	45	12,000	**70,709**	**70,709**	**907,724**	188,607	188,607	907,724	240,067	240,067	0	907,724
17	46	12,000	**74,772**	**74,772**	**907,724**	207,591	207,591	907,724	268,306	268,306	0	907,724
18	47	12,000	**78,754**	**78,754**	**907,724**	227,413	227,413	907,724	298,588	298,588	0	907,724
19	48	12,000	**82,655**	**82,655**	**907,724**	248,106	248,106	907,724	331,057	331,057	0	907,724
20	49	12,000	**86,460**	**86,460**	**907,724**	269,698	269,698	907,724	365,864	365,864	0	907,724
Subtotal		**240,000**									**0**	
21	50	12,000	**94,637**	**94,637**	**907,724**	292,234	292,234	907,724	403,188	403,188	0	907,724
22	51	12,000	**102,718**	**102,718**	**907,724**	315,759	315,759	907,724	443,216	443,216	0	907,724
23	52	12,000	**110,687**	**110,687**	**907,724**	340,320	340,320	907,724	486,152	486,152	0	907,724
24	53	12,000	**118,532**	**118,532**	**907,724**	365,966	365,966	907,724	532,214	532,214	0	910,086
25	54	12,000	**126,239**	**126,239**	**907,724**	392,748	392,748	907,724	581,637	581,637	0	953,885
Subtotal		**300,000**									**0**	
26	55	12,000	**133,795**	**133,795**	**907,724**	420,721	420,721	907,724	634,651	634,651	0	996,402
27	56	12,000	**141,181**	**141,181**	**907,724**	449,943	449,943	907,724	691,503	691,503	0	1,037,254

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
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3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
	28	57	12,000	**148,377**	**148,377**	**907,724**	480,469	480,469	907,724	752,445	752,445	0	1,098,569
	29	58	12,000	**155,363**	**155,363**	**907,724**	512,360	512,360	907,724	817,774	817,774	0	1,161,239
	30	59	12,000	**162,112**	**162,112**	**907,724**	545,680	545,680	907,724	887,811	887,811	0	1,225,179
Subtotal			**360,000**									**0**	
	31	60	12,000	**168,592**	**168,592**	**907,724**	580,500	580,500	907,724	962,898	962,898	0	1,290,284
L	32	61	0	**164,863**	**63,604**	**806,465**	606,522	506,550	807,751	1,032,138	932,166	-97,105	1,241,807
L	33	62	0	**0**	**0**	**0**	635,020	429,580	702,284	1,106,433	900,993	-97,105	1,210,794
L	34	63	0	**0**	**0**	**0**	666,189	349,485	591,020	1,186,149	869,445	-97,105	1,177,844
L	35	64	0	**0**	**0**	**0**	700,241	266,158	473,640	1,271,686	837,602	-97,105	1,142,807
Subtotal			**372,000**									**-388,420**	
L	36	65	0	**0**	**0**	**0**	737,406	179,491	349,809	1,363,470	805,555	-97,105	1,105,519
L	37	66	0	**0**	**0**	**0**	777,990	89,438	245,036	1,462,053	773,501	-97,105	1,065,912
L	38	67	0	**0**	**0**	**0**	0	0	0	1,567,854	741,484	-97,105	1,039,376
L	39	68	0	**0**	**0**	**0**	0	0	0	1,681,346	709,583	-97,105	1,012,225
L	40	69	0	**0**	**0**	**0**	0	0	0	1,803,083	677,936	-97,105	984,460
Subtotal			**372,000**									**-873,946**	

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
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2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium:	$12,000.00	Guaranteed Account Value Enhancement[1] High Cap Rate Account:	0.10%	Current Account Value Enhancement[1] High Cap Rate Account (Utilizing S&P 500 Index):	0.10%
Premium Mode:	Annual				

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
L	41	70	0	**0**	**0**	**0**	0	0	0	1,933,655	646,694	-97,105	956,079
L	42	71	0	**0**	**0**	**0**	0	0	0	2,073,695	616,025	-97,105	927,079
L	43	72	0	**0**	**0**	**0**	0	0	0	2,224,001	586,240	-97,105	875,360
L	44	73	0	**0**	**0**	**0**	0	0	0	2,385,359	557,609	-97,105	819,998
L	45	74	0	**0**	**0**	**0**	0	0	0	2,558,628	530,445	-97,105	760,722
Subtotal			**372,000**									**-1,359,471**	
L	46	75	0	**0**	**0**	**0**	0	0	0	2,744,749	505,117	-97,105	697,249
L	47	76	0	**0**	**0**	**0**	0	0	0	2,944,768	482,066	-97,105	629,304
L	48	77	0	**0**	**0**	**0**	0	0	0	3,159,246	461,212	-97,105	619,175
L	49	78	0	**0**	**0**	**0**	0	0	0	3,389,180	442,880	-97,105	612,339
L	50	79	0	**0**	**0**	**0**	0	0	0	3,635,621	427,409	-97,105	609,190
Subtotal			**372,000**									**-1,844,997**	
L	51	80	0	**0**	**0**	**0**	0	0	0	3,899,668	415,149	-97,105	610,132
L	52	81	0	**0**	**0**	**0**	0	0	0	4,182,463	406,449	-97,105	615,572
L	53	82	0	**0**	**0**	**0**	0	0	0	4,485,113	401,584	-97,105	625,840
L	54	83	0	**0**	**0**	**0**	0	0	0	4,808,921	400,974	-97,105	641,420

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
L	55	84	0	**0**	**0**	**0**	0	0	0	5,155,188	404,992	-97,105	662,752
Subtotal			**372,000**									**-2,330,522**	
L	56	85	0	**0**	**0**	**0**	0	0	0	5,525,162	413,906	-97,105	690,164
L	57	86	0	**0**	**0**	**0**	0	0	0	5,919,667	427,505	-97,105	723,489
L	58	87	0	**0**	**0**	**0**	0	0	0	6,340,256	446,253	-97,105	763,266
L	59	88	0	**0**	**0**	**0**	0	0	0	6,788,118	470,186	-97,105	809,592
L	60	89	0	**0**	**0**	**0**	0	0	0	7,264,222	499,062	-97,105	862,273
Subtotal			**372,000**									**-2,816,047**	
L	61	90	0	**0**	**0**	**0**	0	0	0	7,769,499	532,529	-97,105	921,004
L	62	91	0	**0**	**0**	**0**	0	0	0	8,304,679	569,966	-97,105	985,200
L	63	92	0	**0**	**0**	**0**	0	0	0	8,879,951	620,138	-97,105	975,336
L	64	93	0	**0**	**0**	**0**	0	0	0	9,500,643	686,868	-97,105	971,887
L	65	94	0	**0**	**0**	**0**	0	0	0	10,173,414	775,231	-97,105	978,699
Subtotal			**372,000**									**-3,301,573**	
L	66	95	0	**0**	**0**	**0**	0	0	0	10,906,696	891,982	-97,105	1,001,049
L	67	96	0	**0**	**0**	**0**	0	0	0	11,707,569	1,042,437	-97,105	1,042,437

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
4 The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year. Cash Surrender Value includes the Protected Premium Rider benefit, if any.
***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

	End of Year	Age	Premium Outlay[2]	Guaranteed Values based on: Guaranteed Charges, Guaranteed Account Value Enhancement, Guaranteed Interest Rate; Index High Cap Account 0.00% — Accumulation Value	Cash Surrender Value[4]	Death Benefit	Non-Guaranteed Values[3] based on: Current Charges, Current Account Value Enhancement, Alternate Hypothetical Rate; Index High Cap Account 4.40% — Accumulation Value	Cash Surrender Value[4]	Death Benefit	Current Charges, Current Account Value Enhancement, Current Non-Guaranteed Hypothetical Rate; Index High Cap Account 7.16% — Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
L	68	97	0	**0**	**0**	**0**	0	0	0	12,567,177	1,215,879	-97,105	1,215,879
L	69	98	0	**0**	**0**	**0**	0	0	0	13,489,819	1,414,640	-97,105	1,414,640
L	70	99	0	**0**	**0**	**0**	0	0	0	14,480,103	1,641,257	-97,105	1,641,257
Subtotal			**372,000**									**-3,787,098**	
L	71	100	0	**0**	**0**	**0**	0	0	0	15,542,978	1,898,490	-97,105	1,898,490
L	72	101	0	**0**	**0**	**0**	0	0	0	16,683,752	2,189,341	-97,105	2,189,341
L	73	102	0	**0**	**0**	**0**	0	0	0	17,908,120	2,517,072	-97,105	2,517,072
L	74	103	0	**0**	**0**	**0**	0	0	0	19,222,195	2,885,226	-97,105	2,885,226
L	75	104	0	**0**	**0**	**0**	0	0	0	20,632,533	3,297,653	-97,105	3,297,653
Subtotal			**372,000**									**-4,272,624**	
L	76	105	0	**0**	**0**	**0**	0	0	0	22,146,170	3,758,531	-97,105	3,758,531
L	77	106	0	**0**	**0**	**0**	0	0	0	23,770,657	4,272,394	-97,105	4,272,394
L	78	107	0	**0**	**0**	**0**	0	0	0	25,514,093	4,844,163	-97,105	4,844,163
L	79	108	0	**0**	**0**	**0**	0	0	0	27,385,171	5,479,174	-97,105	5,479,174
L	80	109	0	**0**	**0**	**0**	0	0	0	29,393,215	6,183,213	-97,105	6,183,213
Subtotal			**372,000**									**-4,758,149**	

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium: $12,000.00
Premium Mode: Annual

Guaranteed Account Value Enhancement[1]
High Cap Rate Account: 0.10%

Current Account Value Enhancement[1]
High Cap Rate Account (Utilizing S&P 500 Index): 0.10%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
L	81	110	0	**0**	**0**	**0**	0	0	0	31,548,230	6,962,551	-97,105	6,962,551
L	82	111	0	**0**	**0**	**0**	0	0	0	33,860,954	7,823,984	-97,105	7,823,984
L	83	112	0	**0**	**0**	**0**	0	0	0	36,342,903	8,774,875	-97,105	8,774,875
L	84	113	0	**0**	**0**	**0**	0	0	0	39,006,436	9,823,198	-97,105	9,823,198
L	85	114	0	**0**	**0**	**0**	0	0	0	41,864,814	10,977,588	-97,105	10,977,588
Subtotal			**372,000**									**-5,243,674**	
L	86	115	0	**0**	**0**	**0**	0	0	0	44,932,262	12,247,390	-97,105	12,247,390
L	87	116	0	**0**	**0**	**0**	0	0	0	48,224,045	13,642,722	-97,105	13,642,722
L	88	117	0	**0**	**0**	**0**	0	0	0	51,756,539	15,174,530	-97,105	15,174,530
L	89	118	0	**0**	**0**	**0**	0	0	0	55,547,315	16,854,654	-97,105	16,854,654
L	90	119	0	**0**	**0**	**0**	0	0	0	59,615,225	18,695,903	-97,105	18,695,903
Subtotal			**372,000**									**-5,729,200**	
L	91	120	0	**0**	**0**	**0**	0	0	0	63,980,493	20,712,126	-97,105	20,712,126
L	92	121***	0	**0**	**0**	**0**	0	0	0	68,664,820	22,918,294	-97,105	22,918,294
L	93	122	0	**0**	**0**	**0**	0	0	0	73,691,611	25,330,719	-97,105	25,330,719
L	94	123	0	**0**	**0**	**0**	0	0	0	79,085,682	28,066,702	0	28,066,702

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Your Tabular Detail

Initial Planned Premium:	$12,000.00	**Guaranteed Account Value Enhancement**[1]		**Current Account Value Enhancement**[1]	
Premium Mode:	Annual	High Cap Rate Account:	0.10%	High Cap Rate Account (Utilizing S&P 500 Index):	0.10%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Index High Cap Account 0.00%			Index High Cap Account 4.40%			Index High Cap Account 7.16%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
L	95	124	0	**0**	**0**	**0**	0	0	0	84,873,784	31,050,617	0	31,050,617
Subtotal			**372,000**									**-6,020,515**	
L	96	125	0	**0**	**0**	**0**	0	0	0	91,084,658	34,303,175	0	34,303,175
L	97	126	0	**0**	**0**	**0**	0	0	0	97,749,136	37,846,738	0	37,846,738
L	98	127	0	**0**	**0**	**0**	0	0	0	104,900,299	41,705,449	0	41,705,449
L	99	128	0	**0**	**0**	**0**	0	0	0	112,573,635	45,905,369	0	45,905,369
L	100	129	0	**0**	**0**	**0**	0	0	0	120,807,221	50,474,627	0	50,474,627
Subtotal			**372,000**									**-6,020,515**	
L	101	130	0	**0**	**0**	**0**	0	0	0	129,641,903	55,443,576	0	55,443,576
L	102	131	0	**0**	**0**	**0**	0	0	0	139,121,505	60,844,971	0	60,844,971
Total			**372,000**									**-6,020,515**	

P - Protected Premium Rider is in effect
L - Policy Loans; W - Policy Withdrawals
1 Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.
2 A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
3 This illustration contains non-guaranteed elements. The values and benefits shown in the Current Charges sections are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at AGL's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.
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***If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless you elect to terminate the policy and request a full surrender.

Illustration Assumptions for Non-Guaranteed Interest Rates

Index Interest Rate Selected									
Policy Year	Blend Participation Rate Account (Utilizing MLSB Index)		Global Blend Participation Rate Account (Utilizing PIMCO Index)		High Cap Rate Account (Utilizing S&P 500 Index)		Dividend Blend Participation Rate Account (Utilizing FQD Index)		Weighted Average
	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current
1+	6.61%	3.31%	6.21%	**3.11%**	**7.16%**	3.58%	5.80%	2.90%	7.16%

YOUR PROTECTED PREMIUM RIDER

(Form ICC22-22992)

This rider is automatically included in your policy at no additional charge. It may provide a guaranteed Cash Value in policy year 2 to year 10 (referred to as "Protected Period"), regardless of market performance.

This rider provides a Protected Value which is your total premiums paid into the policy less Cumulative Target Premium ("Protected Threshold"), up to 500% of Accumulation Value. Your Policy's initial Annual Target Premium[1] is $8,946.13, which can be found in the policy summary. Below is a table that shows Protected Threshold and Protected Value for your policy, based on your illustrated premiums in this illustration.

End of Policy Year	Cumulative Premiums	Cumulative Target Premium (Protected Threshold)	Protected Value
1	$12,000.00	$8,946.13	N/A[2]
2	$24,000.00	$17,892.26	$6,107.74
3	$36,000.00	$26,838.39	$9,161.61
4	$48,000.00	$35,784.52	$12,215.48
5	$60,000.00	$44,730.65	$15,269.35
6	$72,000.00	$53,676.78	$18,323.22
7	$84,000.00	$62,622.91	$21,377.09
8	$96,000.00	$71,569.04	$24,430.96
9	$108,000.00	$80,515.17	$27,484.83
10	$120,000.00	$89,461.30	$30,538.70

You can access your Protected Value via loans or withdrawals. No partial surrender charges would apply[3].

[1] The Protected Threshold Premium will be recalculated if the Face Amount and Target Premium change.
[2] The Protected Value is only available in years 2-10.
[3] Your policy may be fully surrendered if after accessing Protected Value your remaining accumulation value less surrender charge is zero or negative.

Important Information About Your Illustration

Guaranteed Values

This illustration demonstrates that the proposed policy, if issued as illustrated, will provide a Death Benefit of $907,724 through Policy Year 32, Insured Age 61 to be paid upon the insured's death provided:

- The Owner timely pays the scheduled premiums due as shown in this illustration;
- The Owner elects no policy loans or withdrawals of cash values not otherwise shown in this illustration; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change of the death benefit option, addition/termination of any riders; receipt of an accelerated death benefit).

These events are not likely to occur. Actual results may be more or less favorable than those shown.

All guaranteed assumptions shown in this illustration are based upon any and all policy values and material changes as shown in the illustration and exclude the exercise of any riders/benefits or any assumptions demonstrated in any supplemental illustration attached to this illustration.

Non-Guaranteed Values

Except where otherwise noted as "Guaranteed", accumulation values, cash values, death benefits, interest rates, loans and surrender values are "Non-Guaranteed". Non-guaranteed values and benefits are affected by elements including, but not limited to, interest crediting rates, cost of insurance and expense charges (including the cost of any rider), and policy charges.

Assumptions and Changes in Assumptions

This illustration assumes that the currently illustrated non-guaranteed elements will not change during the years illustrated and that AGL receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. The non-guaranteed elements in the illustration are subject to change by AGL and are likely to change. It is possible that premiums will not be paid as assumed in this illustration.

Policy values and benefits may also be affected by the Owner's decisions to change elements, including but not limited to: amount of premium paid; timing of premium payments; lapse and reinstatement; loans; withdrawals; addition/termination of riders, rate class changes; and/or any other Owner-initiated contractual changes, such as increasing the death benefit, accelerating a death benefit, or changing the death benefit option.

Periodic Review

An in-force illustration may be produced at any time after the policy has been in-force for one year.

Underwriting

Agile Underwriting+ (AU+)

Agile Underwriting+ refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination. With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters below will start with the AU+ process.

Ages 59 and under
Face amounts $2,000,000 and under*

Requirements may be different for different coverage amounts. In the event AGL is unable to make an underwriting decision based on the information available via the AU+ process, you will automatically pivot to the fully underwritten process that will include an in-person paramedical examination.

*If the amount of in-force coverage is greater than $2,000,000, a new application for coverage cannot be available for AU+ review. If the amount of in-force coverage is less than $2,000,000, a new application for coverage may only be available for AU+ review up to a total in-force and applied for amount of $2,000,000.

INTEREST CREDITING

The Accumulation Value in your ImperIUL Plus policy is eligible for interest crediting through a flexible allocation of funds into one or more of the following accounts:

Three Index Interest Participation Rate Accounts

The participation rate is the percentage of the annual increase in the index that will be used to calculate index interest. Index interest will vary year to year, depending upon the participation rates and changes in the index. The initial participation rate is guaranteed for the index account established on the Date of Issue. AGL may declare a new participation rate that will apply to each new index account and may be higher or lower than the initial participation rate. Once an index account is established, the participation rate will not change for that index account.

1-Year Point-to-Point Blend Participation Rate Index Account
Utilizing ML Strategic Balanced Index®
Index Interest Rider with Participation Rate; (Form ICC15-15273)

The ML Strategic Balanced Index ("MLSB Index"), created in August 2014, uses a rules-based, non-discretionary approach to blend equity (S&P 500 Index, excluding dividends) and fixed income (Merrill Lynch 10 Year US Treasury Futures Total Return Index) indices, while managing volatility with a cash position. By dynamically allocating exposures to equity, fixed income and cash, the MLSB Index seeks to reduce volatility in changing market environments and may provide consistent returns over time. It is important to note that volatility control measures seek to mitigate the impact of market downturns; however, they also lessen the impact of market upturns.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Participation Rate is 110.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.65% after policy year 5

For more information about this index performance please visit the ML Strategic Balanced Index website and Fact Sheet
https://mlsb.ml.com/web/qis/mlsb

1-Year Point-to-Point Dividend Blend Participation Rate Index Account
Utilizing Franklin Quality Dividend Index
Index Interest Rider with Participation Rate; (Form ICC22-22691)

The Frank Quality Dividend Index ("FQD Index"), created in December 2019, uses a systematic, rules-based approach to dynamically combine high-quality dividend-paying stocks and cash. It is designed to deliver steady growth across different market environments.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Participation Rate is 115.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.50% after policy year 5.

For more information about this index performance, please visit the Franklin Quality Dividend Index website and Fact Sheet
https://www.franklinindices.com/franklin-quality-dividend-index/lmqdtr5

1-Year Point-to-Point Global Blend Participation Rate Index Account

Utilizing PIMCO Global Optima Index®

Index Interest Rider with Participation Rate; (Form ICC18-18276)

The PIMCO Global Optima Index ("PIMCO Index"), created October 2017, is a quantitative, rules-based index designed to capture upside from a diversified range of global equity and U.S. bond markets. The Index examines market behavior and volatility on a daily basis to determine what is believed to be an optimal allocation between equities and fixed income to provide upside potential while seeking to maintain a target volatility level of 7.5%. To help optimize returns in up markets, the Index may increase its equity allocation to as high as 100.00%. During periods of extremely high volatility, the Index may move some or all of its allocation to cash.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Index Participation Rate is 80.00%; guaranteed minimum participation rate of 15.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.30% after policy year 5.

For more information about this index performance please visit the PIMCO Global Optima index website and Fact Sheet **https://www.pimcoindex.com/globaloptima**

One Index Interest Cap Rate Account

The index cap limits the amount of interest that can be credited to the index account. Index interest will vary year to year, depending upon the index caps and changes in the S&P 500. The initial index cap is guaranteed for the index account established on the Date of Issue. AGL may declare a new index cap that will apply to each new index account and may be higher or lower than the initial index cap. Once an index account is established, the index cap will not change for that index account.

1-Year Point-to-Point High Cap Rate Index Account
Utilizing S&P 500 Index
Index Interest Rider with Index Cap; (Form ICC15-15274)

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.

- Guaranteed at a rate of no less than 0.00% annually, regardless of index performance.
- Assumes the initial Index Cap Rate is 11.75%; guaranteed minimum cap rate of 3.00%.
- One-year duration.
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

One Fixed Account
Declared Interest Account

- Guaranteed at a rate of no less than 2.00% annually
- Guaranteed Account Value Enhancement (AVE) of 0.01% after policy year 5; current AVE of 0.10% after policy year 5.

Net premiums and loan repayments that are not designated to receive index interest will be placed in the Fixed Account.
Your cash value is never invested directly in the stock market for any of the interest crediting selections.

New Index accounts can be established on any monthaversary day ("monthaversary day" is the same date of the month as the date of the month on which the policy was issued) if premiums are received on such day. Any premiums received between monthaversary days will be placed in an Interim Account and will receive excess interest. On each monthaversary, all or part of the money receiving excess interest will be rolled into one or more index and/or fixed accounts. The AVE will be applied on each anniversary.

Here is a summary of each of the interest crediting accounts available for allocation:

Account Name	Interest Strategy	Underlying Index	Index Strategy
1-Yr Pt-to-Pt Fixed Index Interest Dividend Blend Participation Rate Account	Blend Participation Rate Strategy	Franklin Quality Dividend Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Blend Participation Rate Account	Blend Participation Rate Strategy	ML Strategic Balanced Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Global Blend Participation Rate Account	Global Blend Participation Rate Strategy	PIMCO Global Optima Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Cap	High Cap Strategy	S&P 500 Index (excluding dividends)	Equity Index
Fixed Account	Declared Interest Strategy	NA	NA

Interest crediting is based solely on the growth in your Fixed Account and/or selected index(s) interest accounts. Your ImperIUL Plus policy also includes an additional interest bonus to your Accumulation Value after policy year 5 through an AVE.

Interest Strategy	Guaranteed Minimum** Interest (Floor)	Cap Rate	Participation Rate	Current Non-Guaranteed Hypothetical Rate	Current Account Value Enhancement*
Dividend Blend Participation Rate Strategy(Utilizing Franklin Quality Dividend Index)	0.00%	NA	115.00%	5.80%	0.50%
Blend Participation Rate Strategy (Utilizing MLSB Index)	0.00%	NA	110.00%	6.61%	0.65%
Global Blend Participation Rate Strategy (Utilizing PIMCO Index)	0.00%	NA	80.00%	6.21%	0.30%
High Cap Strategy (Utilizing S&P 500)	0.00%	11.75%	NA	7.16%	0.10%
Declared Interest Strategy	2.00%**	NA	NA	4.40%	0.10%

*Current Account Value Enhancement (AVE) includes guaranteed AVE of 0.10%. for the FQD, MLSB, PIMCO and the S&P 500 Interest Strategies and 0.01% for the Declared Interest Strategy.
**Minimum Guaranteed Interest Rate.

INDEX INTEREST ILLUSTRATED

The Current Non-Guaranteed Hypothetical Rate for an index account in this illustration may not exceed the applicable Maximum Hypothetical Non-Guaranteed Index Interest Rate for such account, determined based on certain regulatory requirements (including but not limited to requirements in the applicable version of the Actuarial Guideline for illustration of policies with index-based Interest). The Maximum Hypothetical Non-Guaranteed Index Interest Rate for an index account is subject to a number of limitations, including one that is based on the historical performance of the hypothetical benchmark index account for the product. The hypothetical benchmark index account is a one-year point-to-point index account that uses the S&P 500 Index (without dividends) and that has a 100% participation rate, a 0% interest floor, and an index cap determined as prescribed by applicable regulations. The historical performance is measured using an approach that averages the performance of the hypothetical benchmark index account using all 25-year look back periods over past years. The Maximum Hypothetical Non-Guaranteed Index Interest Rate for the hypothetical benchmark index account is calculated based on its historical performance using applicable rules, and the resulting rate is used to set a limit on the Maximum Hypothetical Non-Guaranteed Index Interest Rate for each index account under the product.

The averages of past performance can be calculated using a number of different, reasonable methods, yielding different historical averages. The table below shows the minimum historical performance and maximum historical performance of the hypothetical benchmark index account and its Maximum Hypothetical Non-Guaranteed Index Interest Rate, as calculated by AGL in the way as required by applicable rules.

Hypothetical Benchmark Index Account Performance		
Minimum Historical Performance	**Maximum Historical Performance**	**Maximum Hypothetical Non-Guaranteed Index Interest Rate**
4.79%	8.72%	7.16%

The Historical Performance is not intended as an indication of future performance and is not guaranteed. The Owner’s actual results may be more or less favorable than those shown, perhaps materially.

HISTORICAL INDEX CHANGES AND HYPOTHETICAL INTEREST RATES

The table below, for the most recent 25-year period, shows the actual historical index changes and the corresponding hypothetical interest rates that would have applied for each Index Account assuming that the index parameters each year were the same as the current values for these parameters:

Period		1-Yr Pt-to-Pt Index High Cap Rate Account (Utilizing S&P 500) Cap Rate: 11.75%	
Begin Date	End Date	Index Return	Hypothetical Interest Credited
12/31/2000	12/31/2001	-13.04%	0.00%
12/31/2001	12/31/2002	-23.37%	0.00%
12/31/2002	12/31/2003	26.38%	11.75%
12/31/2003	12/31/2004	8.99%	8.99%
12/31/2004	12/31/2005	3.00%	3.00%
12/31/2005	12/31/2006	13.62%	11.75%
12/31/2006	12/31/2007	3.53%	3.53%
12/31/2007	12/31/2008	-38.49%	0.00%
12/31/2008	12/31/2009	23.45%	11.75%
12/31/2009	12/31/2010	12.78%	11.75%
12/31/2010	12/31/2011	0.00%	0.00%
12/31/2011	12/31/2012	13.41%	11.75%
12/31/2012	12/31/2013	29.60%	11.75%
12/31/2013	12/31/2014	11.39%	11.39%
12/31/2014	12/31/2015	-0.73%	0.00%
12/31/2015	12/31/2016	9.54%	9.54%
12/31/2016	12/31/2017	19.42%	11.75%
12/31/2017	12/31/2018	-6.24%	0.00%
12/31/2018	12/31/2019	28.88%	11.75%
12/31/2019	12/31/2020	16.26%	11.75%
12/31/2020	12/31/2021	26.89%	11.75%
12/31/2021	12/31/2022	-19.44%	0.00%
12/31/2022	12/31/2023	24.23%	11.75%
12/31/2023	12/31/2024	23.31%	11.75%
12/31/2024	12/31/2025	16.39%	11.75%

Period		1-Yr Pt-to-Pt Blend Participation Rate Account (Utilizing MLSB Index) Participation Rate: 110%	
Begin Date	End Date	Index Return	Hypothetical Interest Credited
12/31/2014	12/31/2015	-1.41%	0.00%
12/31/2015	12/31/2016	2.73%	3.00%
12/31/2016	12/31/2017	7.95%	8.75%
12/31/2017	12/31/2018	-2.93%	0.00%
12/31/2018	12/31/2019	14.18%	15.60%
12/31/2019	12/31/2020	10.52%	11.58%
12/31/2020	12/31/2021	0.39%	0.43%
12/31/2021	12/31/2022	-12.77%	0.00%
12/31/2022	12/31/2023	6.29%	6.92%
12/31/2023	12/31/2024	3.91%	4.30%
12/31/2024	12/31/2025	8.20%	9.02%

Your Distribution Options

POLICY LOANS

Your ImperIUL Plus policy offers two types of loans: Standard Loans and Participating Loans. Only one type of loan can be on a policy at any given time. You may switch between Standard and Participating loans a maximum of 3 times during the life of the policy. After the 10th policy anniversary, Preferred Loans are available. During the Allocation Restriction Period, Standard Loans are not available to switch to Participating Loans.

Standard Loans

For a Standard Loan the amount of the loan will be deducted proportionately based on the Accumulation Value in each Index Account, the Declared Interest Account, and the Interim Account. The annual loan interest for Standard Loans is due in advance. The annual loan interest rate for Standard Loans is 2.91% (equal to an effective rate of 3.00% paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. Standard Loan balances are not eligible for Account Value Enhancement.

Preferred Loans

After the 10th policy anniversary, your ImperIUL Plus provides a preferred rate to your Standard Loan, or a Preferred Loan option. For a Preferred Loan, the amount of the loan will be deducted proportionately according to the Standard Loan rules. The annual loan interest for Preferred Loans is due in advance. The annual loan interest rate for Preferred Loans will be no less than 1.96% and no more than 2.15% (equal to an effective rate of not less than 2.00% and no more than 2.20% respectively, paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. The Preferred Loan available is restricted to a policy year maximum of 10.00% of the Accumulation Value at the beginning of the policy year.

Participating Loans

For a Participating Loan, the amount of the loan will not be deducted and will remain in the existing interest accounts. The loan amount will continue to be eligible for Index Interest as if no loan had been taken from the policy. The annual loan interest for Participating Loans is due in advance. The annual loan interest rate for Participating Loans is declared monthly and will be no more than 7.40% (equal to an effective rate of 8.00% paid at the end of the policy year). The participating loan rate used in this illustration is 5.50% paid in arrear, equal to 5.21% paid in advance.The participating loan used in this illustration receives an additional 1.25% account value enhancement on any index interest rate account beginning in policy year 6.

There is a risk associated with Participating Loans because an Index Account's actual credited rate could be less than the Participating Annual Interest Rate. The use of Participating Loans could potentially result in policy lapse if poor index performance among the indices is sustained. Participating Loans do not include participation in AGL's profits or surplus through receipt of dividends.

Under some circumstances policy loans and withdrawals are taxable. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Overloan Protection Rider
(Form 07620)

This optional rider guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Cash Value.

The tax consequences of the Overloan Protection Rider have not been determined by the IRS or the courts, and it is possible that the IRS could assert that the outstanding loan balance should be treated as a taxable distribution when the Overloan Protection Rider is exercised. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and *Specified Amount Reductions in the Tax and Compliance section.*

Standard Loans (Not qualified as Preferred)	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	3.00%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	3.00%
Standard Loans (Qualified as Preferred)	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	2.20%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	2.00%
Participating Loans	
Interest Credited - Guaranteed	0.00%
Interest Charged - Guaranteed	8.00%
Interest Credited - Non-Guaranteed Current	Varies by Year
Interest Charged - Non-Guaranteed Current	5.50%

YOUR INCOME FOR LIFE RIDER*

(Form 15996)

Your policy includes an Income-for-Life Rider*, allowing you, upon your election, to receive a guaranteed income stream based on your current Cash Value at the time of election, if exercised, subject to rider terms and conditions.

Upon exercise of the rider, a one-time charge will be deducted from your Cash Value and will vary depending on your age, face amount, risk class, policy duration at the time of exercise, and gender. The one-time charge is a non-guaranteed amount that will be assessed upon election of the rider, not to exceed a guaranteed maximum.

The guaranteed income payments may be received monthly, quarterly, semi-annually, or annually. An annual fee of $25 will be assessed for modes other than annual.

Eligibility requirements for the rider:

- Between 55 and 85 years of age at the time of election
- Have had the policy in-force for no less than 10 years
- Must not have received any accelerated benefits such as from the QoL Accelerated Benefits Riders.
- Terminate all other existing riders on the base policy except Select Income Rider and Overloan Protection Rider
- Pay off in full any existing loan balances at the date of the election
- Resulting income must not be less than a minimum level set in your rider at the time of exercise

If this benefit is exercised, your death benefit will be converted to a level option, if it is not already set at that option. While the rider is in effect, you may not change the policy to an increasing death benefit option. Additionally, allocation of your policy's Cash Value will be determined by AGL upon exercise of the rider.

You may terminate the rider at any time.

While this rider is in effect, no further premiums may be paid into the policy, no distributions may be taken out, and no face amount changes may be elected. The policy's specified amount will be revised on a periodic basis automatically to the minimum allowable under Section 7702 of the Internal Revenue Code. If at any point while the rider is in effect any deduction due to the rider or the policy is greater than the policy's cash value at the time, an amount will be added to the cash value. You will continue to receive benefits under the rider until the earliest date of the following, at which time no further benefits will be payable: death, lapse of the policy, surrender of the policy, maturity of the policy, or your written request to terminate the rider.

The Rider Expense Charge and the initial Installment Payment depend on the amount of Cash Value you have at the time of rider election. Any Installment Payment must exceed the Minimum Installment Payment on the Rider Schedule page.

Generally, the Company does not intend to report the benefits as taxable income based on the Company's current interpretation of tax law. However, under specific scenarios (including if your policy is or becomes a Modified Endowment Contract) the benefits may be taxable to the recipient. The tax reporting may change based on future IRS guidance. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

*This rider may not be approved for issue in all states.

Your Transaction Charges and Expenses

Cost of Insurance (COI)

Each month AGL deducts charges from the policy’s Accumulation Value to cover the expenses and costs of providing the policy benefits. The cost of insurance rates will ultimately depend on the outcome of the underwriting process and may vary significantly from what is shown in this illustration.

Premium Load

Varies by gender, issue age, class and policy year with a maximum of 18.00%.

Monthly Charges

Monthly Administration Fee
Non-Guaranteed Current Charge - $10.00
Maximum Charge - $20.00

Monthly Expense Charge

The initial Monthly Expense Charge for the Specified Amount is deducted during the first 10 policy years and is applied to the amount of any allowable increase in the Specified Amount during the first 10 years following the increase. The initial Monthly Expense Charge cannot exceed the maximum Monthly Expense Charge.

Surrender Charges

Surrender charges apply if you surrender your policy. Current surrender charge period is 12 years. Maximum surrender charge period is 14 years. Surrender charges vary by sex (unless your policy is issued on a unisex basis), premium class, age, and policy duration.

Interest Adjusted Indices

	Net Payment Cost Index		Surrender Cost Index	
	10 Yr	20 Yr	10 Yr	20 Yr
Guaranteed Basis	13.22	13.22	10.67	10.48
Current Basis	13.22	13.22	5.84	1.61

Tax and Compliance

Definition of Life Insurance

Section 7702 of the Internal Revenue Code requires that a policy meet one of the two tests, the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) in order to qualify as life insurance. The computation to determine compliance with either of these tests is complex and specific questions should be directed to your tax advisor.

In general, the GPT requires the policy must meet the criteria in order to qualify as life insurance. First the cumulative premiums paid cannot exceed, on any date, the greater of the guideline single premium and the cumulative guideline annual premiums to date. Second, the ongoing relationship between the cash value on the policy and the death benefit is restricted.

CVAT, as an alternative test, generally requires that the policy's cash surrender value can at no time exceed the net single premium needed to fund the death benefit provided under the policy in order to qualify as life insurance.

Only GPT is available for this policy.

Modified Endowment Contract

The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% tax penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, the Owner should discuss the transaction with his insurance, legal, and/or tax advisors.

MEC Status

Based on our understanding of the Internal Revenue Code a policy issued and maintained consistent with the assumptions in this illustration would not be a MEC at issue or become one thereafter.

Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and Withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.

Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions

Policy loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent, they exceed the Owner's basis in the policy.

Generally, withdrawals and surrenders from a policy that is not a MEC are not taxable until the amount withdrawn or surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy.

When there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years.

Policy Changes and Extending Coverage

The Company will not permit a change to the policy that would result in the policy not meeting the definition of life insurance under section 7702 of the Internal Revenue Code. The 2017 CSO Mortality Tables provide a stated termination date of age 121. The Extension of Maturity Date, described in this Illustration, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2017 CSO Mortality Tables are unclear. After the insured reaches the attained age of 121, this policy may not qualify as life insurance under the federal income tax definition of life insurance and may be subject to adverse tax consequences. The Owner should consult with a personal tax advisor about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables.

Replacement of Existing Insurance

If the Owner is purchasing a new life insurance policy that will replace an existing policy or if the Owner is using the funds from one policy to pay all or part of the premiums on a new policy, make sure that these actions are in the Owner's best interest. Many times it will be in the Owner's best interest to keep or modify an existing policy. Depending upon the type of policies involved, the Owner should gather information to compare such things as: premiums, guaranteed interest rates, surrender charges, policy fees and expenses, cash surrender values, contract provisions, company financial strength, and tax consequences. Ultimately, it is the Owner's decision whether to proceed with the transaction.

Policy Assignment

During the lifetime of the Insured, unless restricted by federal tax law, you may assign the policy as security for an obligation, subject to approval by any irrevocable beneficiary. Your right to assign this the policy may be limited by the method chosen to pay Death Benefit Proceeds. We will not be bound by an assignment unless it is received in writing at the Company's Home Office. Your rights and those of any other person referred to in the 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 AGL before such assignment is received. Two copies of the assignment must be submitted. AGL will retain one copy and return the other. AGL will not be responsible for the validity or tax consequences of any assignment.

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Index Disclosures

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FQD embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

Index Disclosure for the ML Strategic Balanced Index®

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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 AGL. AGL'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 AGL's purchase of financial instruments for purposes of meetings its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

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ADDITIONAL INFORMATION REGARDING YOUR QoL SELECTCHOICE II ACCELERATED DEATH BENEFIT RIDERS (ABRs)

The QoL SelectChoice II Accelerated Death Benefit Riders for Critical, Chronical and Terminal Illness are three valuable built-in riders that provide accelerated benefits, also known as “living benefits”, which provide you the option to receive a portion of the policy death benefit early - while the Insured is still alive – in the event the Insured has a qualifying critical, chronic, or terminal illness. You can use the benefit to help pay for the costs of treatment for qualifying illnesses or conditions - or any other expenses.

How Do the Riders Work?
These riders are automatically attached to your policy at no additional premium. However, the actual benefit will not be known until the time of claim. You can choose to accept or reject any benefit payment offer at that time. You can accelerate up to 100% of the death benefit, subject to a limit of the lesser of $2,000,000 or any lesser amount set forth in your policy. The benefit amount will be less than the portion of the death benefit you elect to accelerate because it is subject to the following deductions:

- An actuarial discount since the death benefit is being paid prior to death,
- An administrative charge, not to exceed the maximum administrative charge shown in the rider, and
- If applicable, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans and loan interest.

As a result of these deductions, the benefit amount will, in all cases, be less than the death benefit you elect to accelerate, and may be substantially less, but not less than the applicable minimum accelerated benefit amount under the rider less unpaid premiums and pro-rata loan balances.

The actuarial discount is determined by the Company using factors including but not limited to the following:

1. The Accumulation Value and Cash Surrender Value, if any, under the policy; and
2. The future premiums or charges payable under the policy; and
3. The Company’s assessment of the expected future mortality of the Insured; and
4. An interest rate that will not exceed the greater of the yield on 90-day U.S. Treasury Bills or the statutory adjustable policy loan interest rate on the accelerated benefit payment date.

The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. **Under certain circumstances where an insured’s expected mortality (the Company’s expectation of the insured’s life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued and, not withstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

Minimum Accelerated Benefit Amount
The benefit amount may never be less than the pro rata portion of the cash surrender value, if any, that corresponds to the death benefit you elect to accelerate. The benefit amount under the rider is also subject to another minimum amount that is determined as a percentage of the death benefit you elect to accelerate, reduced by payment of any unpaid but due policy premiums and payment of a pro rata amount of any policy loans. These percentages vary by qualifying illness and are based on issue age and the policy year at time of claim. Refer to the rider schedules.

Effect of Benefit Payment
If you elect to accept an offer to receive an accelerated benefit, then upon payment of the accelerated benefit amount, the death benefit under the policy is reduced by the full amount of the death benefit you elect to accelerate. Other policy values including the policy coverage amount, accumulation value, policy loan, and cash surrender value are reduced in the same proportion as the reduction in death benefit.

QoL SELECTCHOICE II CRITICAL ILLNESS ACCELERATED DEATH BENEFIT RIDER
(Form # ICC23-23604)

The QoL SelectChoice II Critical Illness Accelerated Death Benefit Rider provides you access to your policy’s death benefit if you have one of the qualifying critical illnesses or conditions as specified below. Benefit eligibility requirements vary by state and may include a 30-day waiting period (90-day for Invasive Cancer) during which your policy must be in-force before the benefit from this rider is available.

Qualifying Critical Illness

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

Please see rider for the definitions of these qualifying illnesses or conditions.

Critical Illness Benefit

If you have a qualifying critical illness, you can file a claim and accelerate all or a portion of your policy's death benefit. Your benefit will be paid in the form of a lump sum payment.

There is a guaranteed minimum benefit for the death benefit you choose to accelerate for a qualifying critical illness, depending on whether it is invasive cancer or other qualifying illness that is not invasive cancer. The actual critical illness accelerated death benefit amount available to be paid as an accelerated death benefit will be based on our determination of the expected future mortality of a qualifying insured at the time an accelerated death benefit claim is made and will be at least as great as the guaranteed minimum benefit payout percentage multiplied by the death benefit you choose to accelerate and less certain deductions.

If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, we will provide you with one (1) opportunity to elect a Critical Illness Accelerated Death 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 60 days of the owner's receipt of the election form. For example, if you have a qualifying major heart attack, you will be provided an opportunity to elect a Critical Illness Accelerated Death Benefit Amount if you file a claim. If you elect not to receive an Accelerated Death Benefit, you will not be able to elect another Critical Illness Accelerated Death Benefit Amount for the same major heart attack. However, if you have another qualifying illness event later, you can still choose to accelerate your remaining death benefit.

If, as to the occurrence of a Qualifying Critical Illness, You decide not to elect a Critical Illness Accelerated Death Benefit or if You decide to elect to receive less than the maximum Accelerated Death Benefit available for such Qualifying Critical Illness, You cannot thereafter elect a Critical Illness Accelerated Death Benefit and receive an Accelerated Death Benefit for the same occurrence of such Qualifying Critical Illness.

QoL SELECTCHOICE II CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER
(Form # ICC23-23603)

The QoL SelectChoice II Chronic Illness Accelerated Death Benefit Rider provides you access to your policy's death benefit if you have a qualifying chronic illness. Benefit eligibility requirements vary by state and may include a 30-day waiting period during which your policy must be in-force before the benefit from this rider is available. There is also an Elimination Period following the waiting period if there is any. The Elimination Period is a 90-day period in which you must be chronically ill before you become eligible for an accelerated death benefit.

Qualifying Chronic Illness

To qualify as chronically ill, you must be certified by a Licensed Health Care Practitioner within the preceding 12-month period as:

- unable to perform, without substantial assistance from another person, at least two Activities of Daily Living (ADLs) for a period of at least 90 consecutive days due to a loss of functional capacity; or
- Requires Substantial Supervision to protect such Insured Person from threats to health and safety due to Severe Cognitive Impairment;

ADLs: Bathing, Dressing, Toileting, Transferring, Continence, Eating.

Severe Cognitive impairment is a loss or deterioration in intellectual capacity that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia. Proof of the determination is required prior to receiving any accelerated death benefit.

Chronic Illness Benefit

If you have a qualifying chronic illness, you can file a claim to accelerate your death benefit. You can choose to receive your chronic illness benefit in one lump-sum payment or in periodic payments. We will divide the Chronic Illness Accelerated Death Benefit Amount you elect into equal periodic payments over the requested period. If you request to receive the Chronic Illness Benefit in periodic payments beyond the 12-month period from the initial certification submitted in support of your claim, a new certification must be provided as described by the rider for each benefit period.

For a qualifying chronic illness, the actual benefit paid will never be less than the Minimum Accelerated Death Benefit Amount calculated using the applicable percentages on the Minimum Accelerated Benefit Percentage page of the Rider Schedule. 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 Chronic Illness from what it was when the coverage was issued and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated death benefit may be zero. See the rider for details.

Payments received under this chronic illness accelerated death benefit rider are not part of a health, long-term care, or nursing home insurance policy and may not be sufficient to cover medical, nursing home or other bills.

Coordination of QoL SelectChoice II Chronic Illness Death Benefit Rider with Accelerated Access Solution Rider
When you file a claim and are determined to be eligible to receive an Accelerated Access Solution benefit for a qualified chronic illness, any benefit will be paid under the Accelerated Access Solution rider first. Once the benefit under this rider is exhausted, you may be paid under the QoL SelectChoice II Chronic Illness Death Benefit Rider if there is any benefit remaining available.

QoL SELECTCHOICE II TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER
(Form # ICC23-23602)

QoL SelectChoice II Terminal Illness Accelerated Death Benefit Rider provides you access to your policy's death benefit if you are terminally ill.

Qualifying Terminal Illness

A Qualifying Terminal Illness is an illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24 months from the date of diagnosis.

Terminal Illness Benefit

If you have a qualifying terminal illness, you can file a claim and request a one-time full acceleration or partial acceleration of the policy's death benefit. Your benefit will be paid in the form of a lump sum payment.

There is a Guaranteed Minimum Benefit for the death benefit you choose to accelerate for a qualifying terminal illness. The actual accelerated death benefit payment that we will offer for acceleration will be based on our determination of the expected future mortality of a qualifying insured at the time an accelerated death benefit claim is made and will be at least as great as the Minimum Accelerated Benefit Amount, which is the greater of (1) the guaranteed payout percentage multiplied by the death benefit you choose to accelerate, less any loan amount and premium due, or (2) the pro rata portion of the Cash Surrender Value corresponding to the accelerated death benefit.

Important Considerations

The QoL SelectChoice II Accelerated Death Benefit Riders will impact the policy. The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid. You should contact your personal tax advisor for specific advice before exercising these benefits.

All provisions of the policy that do not conflict with this rider apply to this rider. Where there is any conflict between the rider provisions and the policy provisions, the rider provisions prevail.

You should consider that receiving or having the contractual right to receive any Accelerated Death Benefit payment may affect your eligibility for Medicaid, Supplemental Security Income (SSI), or other government benefits or entitlements. You are advised to contact the Medicaid Unit of your local Department of Public Welfare and the Social Security Administration for more information.

Benefits may be subject to taxation and may impact eligibility for Medicaid or other public assistance programs. Consult your legal and tax advisor for more information and refer to the rider for qualifications, limitations and fees.

The owner should consult a competent tax advisor to determine the current tax consequences before requesting any accelerated death benefits. This rider is not intended to be a health contract, qualified long term care insurance contract under section 7702B(b) of the Internal Revenue Code or a non-qualified long term care insurance contract.

Disclosures Applicable to Critical Illness Accelerated Death Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and 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 Death 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 Death 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 Death 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 from what it was when the coverage was issued and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated death benefit may be zero.**

(5) The failure to provide a required election form (with the requested attachments) within the Election Period provided by the applicable rider (i.e., within 60 days of the owner's receipt of the election form) may preclude payment of a benefit.

(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 is as stated in the riders. The maximum amount of life insurance death benefits that may be accelerated is NOT the dollar amount payable with respect to a claim.

TABLE OF CONTENTS *(Supplemental Illustration)*

Did you Know: Clicking on the section name or page number in the Table of Contents will take you to the referenced section.

Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Planned Premium: $12,000.00
Premium Mode: Annual
Disbursement Mode: Monthly
Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
Current Loan Interest Charge: 5.50%
Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals[2]					
Year	Age	Premium Outlay[1]	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
1	30	12,000	12,000	0	0	0	0	907,724
2	31	12,000	12,000	0	0	0	6,108	907,724
3	32	12,000	12,000	0	0	0	9,162	907,724
4	33	12,000	12,000	0	0	0	14,964	907,724
5	34	12,000	12,000	0	0	0	25,006	907,724
Subtotal		**60,000**						
6	35	12,000	12,000	0	0	0	35,825	907,724
7	36	12,000	12,000	0	0	0	48,344	907,724
8	37	12,000	12,000	0	0	0	60,804	907,724
9	38	12,000	12,000	0	0	0	74,176	907,724
10	39	12,000	12,000	0	0	0	88,527	907,724
Subtotal		**120,000**						
11	40	12,000	12,000	0	0	0	113,379	907,724
12	41	12,000	12,000	0	0	0	139,585	907,724
13	42	12,000	12,000	0	0	0	166,336	907,724
14	43	12,000	12,000	0	0	0	189,199	907,724
15	44	12,000	12,000	0	0	0	213,735	907,724
Subtotal		**180,000**						
16	45	12,000	12,000	0	0	0	240,067	907,724
17	46	12,000	12,000	0	0	0	268,306	907,724
18	47	12,000	12,000	0	0	0	298,588	907,724
19	48	12,000	12,000	0	0	0	331,057	907,724
20	49	12,000	12,000	0	0	0	365,864	907,724
Subtotal		**240,000**						
21	50	12,000	12,000	0	0	0	403,188	907,724
22	51	12,000	12,000	0	0	0	443,216	907,724
23	52	12,000	12,000	0	0	0	486,152	907,724
24	53	12,000	12,000	0	0	0	532,214	910,086
25	54	12,000	12,000	0	0	0	581,637	953,885
Subtotal		**300,000**						
26	55	12,000	12,000	0	0	0	634,651	996,402

[1] A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
[2] Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.
[3] This illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

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			Loans and Withdrawals[2]					
Year	**Age**	**Premium Outlay[1]**	**Net Outlay**	**Loan Interest Charged**	**Net Annual Loan Interest Credited**	**Accumulated Loan Amount**	**Cash Surrender Value**	**Death Benefit**
27	56	12,000	12,000	0	0	0	691,503	1,037,254
28	57	12,000	12,000	0	0	0	752,445	1,098,569
29	58	12,000	12,000	0	0	0	817,774	1,161,239
30	59	12,000	12,000	0	0	0	887,811	1,225,179
Subtotal		**360,000**						
31	60	12,000	12,000	0	0	0	962,898	1,290,284
32	61	0	-97,105	2,867	0	99,972	932,166	1,241,807
33	62	0	-97,105	8,362	0	205,440	900,993	1,210,794
34	63	0	-97,105	14,159	0	316,704	869,445	1,177,844
35	64	0	-97,105	20,275	0	434,084	837,602	1,142,807
Subtotal		**372,000**						
36	65	0	-97,105	26,726	0	557,915	805,555	1,105,519
37	66	0	-97,105	33,532	0	688,552	773,501	1,065,912
38	67	0	-97,105	40,713	0	826,370	741,484	1,039,376
39	68	0	-97,105	48,288	0	971,763	709,583	1,012,225
40	69	0	-97,105	56,279	0	1,125,147	677,936	984,460
Subtotal		**372,000**						
41	70	0	-97,105	64,710	0	1,286,961	646,694	956,079
42	71	0	-97,105	73,603	0	1,457,670	616,025	927,079
43	72	0	-97,105	82,986	0	1,637,761	586,240	875,360
44	73	0	-97,105	92,885	0	1,827,751	557,609	819,998
45	74	0	-97,105	103,327	0	2,028,183	530,445	760,722
Subtotal		**372,000**						
46	75	0	-97,105	114,344	0	2,239,632	505,117	697,249
47	76	0	-97,105	125,966	0	2,462,702	482,066	629,304
48	77	0	-97,105	138,226	0	2,698,034	461,212	619,175
49	78	0	-97,105	151,161	0	2,946,300	442,880	612,339
50	79	0	-97,105	164,807	0	3,208,212	427,409	609,190
Subtotal		**372,000**						
51	80	0	-97,105	179,202	0	3,484,519	415,149	610,132
52	81	0	-97,105	194,389	0	3,776,013	406,449	615,572

[1] A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
[2]Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.
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Supplemental Illustration: Loans and Withdrawals

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Current Loan Interest Charge: 5.50%
Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals[2]					
Year	Age	Premium Outlay[1]	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
53	82	0	-97,105	210,411	0	4,083,529	401,584	625,840
54	83	0	-97,105	227,313	0	4,407,947	400,974	641,420
55	84	0	-97,105	245,144	0	4,750,196	404,992	662,752
Subtotal		**372,000**						
56	85	0	-97,105	263,955	0	5,111,256	413,906	690,164
57	86	0	-97,105	283,800	0	5,492,162	427,505	723,489
58	87	0	-97,105	304,736	0	5,894,003	446,253	763,266
59	88	0	-97,105	326,823	0	6,317,932	470,186	809,592
60	89	0	-97,105	350,124	0	6,765,160	499,062	862,273
Subtotal		**372,000**						
61	90	0	-97,105	374,705	0	7,236,970	532,529	921,004
62	91	0	-97,105	400,637	0	7,734,713	569,966	985,200
63	92	0	-97,105	427,995	0	8,259,813	620,138	975,336
64	93	0	-97,105	456,856	0	8,813,775	686,868	971,887
65	94	0	-97,105	487,304	0	9,398,184	775,231	978,699
Subtotal		**372,000**						
66	95	0	-97,105	519,425	0	10,014,714	891,982	1,001,049
67	96	0	-97,105	553,312	0	10,665,132	1,042,437	1,042,437
68	97	0	-97,105	589,061	0	11,351,298	1,215,879	1,215,879
69	98	0	-97,105	626,776	0	12,075,179	1,414,640	1,414,640
70	99	0	-97,105	666,563	0	12,838,847	1,641,257	1,641,257
Subtotal		**372,000**						
71	100	0	-97,105	708,537	0	13,644,488	1,898,490	1,898,490
72	101	0	-97,105	752,818	0	14,494,411	2,189,341	2,189,341
73	102	0	-97,105	799,532	0	15,391,049	2,517,072	2,517,072
74	103	0	-97,105	848,815	0	16,336,968	2,885,226	2,885,226
75	104	0	-97,105	900,806	0	17,334,880	3,297,653	3,297,653
Subtotal		**372,000**						
76	105	0	-97,105	955,655	0	18,387,640	3,758,531	3,758,531
77	106	0	-97,105	1,013,518	0	19,498,263	4,272,394	4,272,394
78	107	0	-97,105	1,074,562	0	20,669,930	4,844,163	4,844,163

[1] A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
[2]Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.
[3]This illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown. These assumptions are not likely to continue unchanged. Future credits for interest and deductions for mortality and expenses can vary at American General Life Insurance Company's discretion depending on factors such as death claims, investment earnings, and overhead costs. The actual results under the policy may be more or less favorable.

Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Planned Premium: $12,000.00
Premium Mode: Annual
Disbursement Mode: Monthly
Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
Current Loan Interest Charge: 5.50%
Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals[2]					
Year	**Age**	**Premium Outlay[1]**	**Net Outlay**	**Loan Interest Charged**	**Net Annual Loan Interest Credited**	**Accumulated Loan Amount**	**Cash Surrender Value**	**Death Benefit**
79	108	0	-97,105	1,138,961	0	21,905,996	5,479,174	5,479,174
80	109	0	-97,105	1,206,900	0	23,210,001	6,183,213	6,183,213
Subtotal		**372,000**						
81	110	0	-97,105	1,278,573	0	24,585,679	6,962,551	6,962,551
82	111	0	-97,105	1,354,185	0	26,036,969	7,823,984	7,823,984
83	112	0	-97,105	1,433,953	0	27,568,027	8,774,875	8,774,875
84	113	0	-97,105	1,518,106	0	29,183,238	9,823,198	9,823,198
85	114	0	-97,105	1,606,883	0	30,887,226	10,977,588	10,977,588
Subtotal		**372,000**						
86	115	0	-97,105	1,700,541	0	32,684,872	12,247,390	12,247,390
87	116	0	-97,105	1,799,346	0	34,581,323	13,642,722	13,642,722
88	117	0	-97,105	1,903,582	0	36,582,009	15,174,530	15,174,530
89	118	0	-97,105	2,013,546	0	38,692,661	16,854,654	16,854,654
90	119	0	-97,105	2,129,555	0	40,919,321	18,695,903	18,695,903
Subtotal		**372,000**						
91	120	0	-97,105	2,251,941	0	43,268,367	20,712,126	20,712,126
92	121	0	-97,105	2,381,053	0	45,746,525	22,918,294	22,918,294
93	122	0	-97,105	2,517,261	0	48,360,891	25,330,719	25,330,719
94	123	0	0	2,658,089	0	51,018,980	28,066,702	28,066,702
95	124	0	0	2,804,187	0	53,823,167	31,050,617	31,050,617
Subtotal		**372,000**						
96	125	0	0	2,958,315	0	56,781,483	34,303,175	34,303,175
97	126	0	0	3,120,915	0	59,902,398	37,846,738	37,846,738
98	127	0	0	3,292,452	0	63,194,849	41,705,449	41,705,449
99	128	0	0	3,473,417	0	66,668,266	45,905,369	45,905,369
100	129	0	0	3,664,328	0	70,332,594	50,474,627	50,474,627
Subtotal		**372,000**						
101	130	0	0	3,865,733	0	74,198,327	55,443,576	55,443,576
102	131	0	0	4,078,207	0	78,276,534	60,844,971	60,844,971
Total		**372,000**						

[1] A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.
[2]Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.
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Name: Client 29 Years Old F/29
Company/ Product: AG Partners Group HGI/ ImperIUL Plus

Product Warning(s)

- Solve Stop year is greater than the duration.
- Maturity Extension Rider is not valid for the state of New Jersey. Rider turned off.

Client Input Summary

Company: AG Partners Group HGI — May 22, 2026

Product: ImperIUL Plus

Insured

Revised Illustration?	N
Client Name	Client 29 Years Old
Sex	Female
Age	29
Class	Preferred Plus
Temporary Flat Extra	1 to 102 -
State of Issue	New Jersey

Solve For

Solve For	No Solve (Enter Face and Premium)
Face Amount	1 to 102 - No Violation (Minimum Face)
Premium	1 to 32 - 12,000 33 to 102 - 0

Index Strategy

Allocation	Allocation
Blend Participation Rate Account - MLSB	0
Global Blend Par Rate Account - PIMCO	0
Dividend Blend Par Rate Account - FQD	0
High Cap Rate Account - S&P 500	100
Declared Interest - Fixed Account	0
Total Allocation % MUST EQUAL 100%	100
Max Illustrative Rate	MaximumIllustrativeRate
Blend Participation Rate Account - MLSB (Max)	6.61
Global Blend Par Rate Account - PIMCO (Max)	6.21
Dividend Blend Par Rate Account - FQD (Max)	5.80
High Cap Index Strategy - S&P 500 (Max)	7.16
Declared Interest - Fixed Account	4.40
Current Persistency Bonus	CurrentPersistencyBonus
Blend Participation Rate Account - MLSB (CPB)	0.65
Global Blend Participation Rate Account - PIMCO (CPB)	0.30
Dividend Blend Par Rate Account - FQD (CPB)	0.50
High Cap Index Strategy - S&P 500 (CPB)	0.10
Declared Interest - Fixed Account	0.10
Current Cap Rate	CurrentCapRate
Blend Participation Rate Account - MLSB (Cap)	NA
Global Blend Participation Rate Account - PIMCO (Cap)	NA
Dividend Blend Par Rate Account - FQD (Cap)	NA
High Cap Index Strategy - S&P 500 (Cap)	11.75
Current Participation Rate	CurrentParticipationRate
Blend Participation Rate Account - MLSB (Par)	110
Global Blend Participation Rate Account - PIMCO (Par)	80
Dividend Blend Par Rate Account - FQD (Par)	115
High Cap Index Strategy - S&P 500 (Par)	NA

Index Strategy

Guaranteed Minimum	GuaranteedMinimum
Blend Participation Rate Account - MLSB (Min)	0.00
Global Blend Participation Rate Account - PIMCO (Min)	0.00
Dividend Blend Par Rate Account - FQD (Min)	0.00
High Cap Index Strategy - S&P 500 (Min)	0.00
Declared Interest - Fixed Account (Min)	2.00
Illustrative Rate	Illustrative Rate
Blend Participation Rate Account- MLSB (Rate)	1 to 92 - 6.61
Global Blend Participation Rate Account- PIMCO (Rate)	1 to 92 - 6.21
Dividend Blend Par Rate Account- FQD (Rate)	1 to 92 - 5.80
High Cap Rate Account- S&P 500 (Rate)	1 to 92 - 7.16

Disbursements

Disbursements	Y
Disbursements	1 to 31 - 0 32 to 102 - Solve for Max
Disbursement Option	Loans
Disb Loan Type	Participating Loan
Participating Loan Rate	5.5
Pay Loan Interest	Borrow from policy
Disb. Target Surr Value	0
Disb. Target Year/Age	Age
Age	121
Increasing Payout Adjustment	N
Disbursement Mode	Monthly

Policy Options

Solve Illustrative Basis	Current
Death Benefit Option	1 to 102 - Level
Face Amount Reduction	Y
Premium Payment Mode	Annually
Death Benefit Compliance Test	Guideline
External 1035 Deposit Month	1
External 1035 Loan Balance	0
External 1035 Cost Basis	0
Internal 1035 Loan Balance	0
Internal 1035 Cost Basis	0
Loan Type	Participating Loan
External Lump Sum Amount	1 to 102 - 0
Internal Lump Sum Amount	1 to 102 - 0
Financial Institution?	N

Discounts

Associated Term Available	Associated Term Available

Discounts

Are you applying for QoL Flex Term at the same time as base UL Policy?	N

Riders

QoL Accelerated Benefit Riders - Critical, Chronic, Terminal	Y
Protected Premium Rider	Y
Protected Premium Rider	.It may increase policy cash value in policy year 2 to year 10.
Additional Insurance Option	N
Accelerated Access Solution	N
Early Cash Value Rider	N
Maturity Extension Rider	Y
Overloan Protection Rider	Y
Waiver of Monthly Deduction	N
Waiver of Specified Premium Rider	N
Accidental DB	N
Child Insurance Benefit	N
Select Income Rider	N

Reports

NAIC Compliant Illustration?	Y
IRR Report?	N
Agent Pages?	Y
Summary Page?	Y
Policy Costs and Benefits Report?	N

Agent Info

Agent Name	Default Agent
Agent Address1	8 montclair ct
Agent City	East Brunswick
Agent State	New Jersey
Agent Zip Code	08816