

Don't just plan for tomorrow . . . protect it

You've always worked hard to give your family the best of everything and protect them from financial burdens. With ROPTerm, securing that protection has never been easier, with solid term life insurance protection plus a return of premiums paid at the end of the level-premium period¹ — all at a premium you can afford.

Featuring guaranteed level-premium periods and level death benefit coverage, ROPTerm is one of the industry's first term life products to offer a full return of your premiums at the end of the level-premium term.¹ Add the flexibility of a conversion privilege, as well as the time-honored security of life insurance, and you've got a tool that can help you achieve your dreams — and protect your family's dreams.

ROPTerm. It's life insurance for today — and every possible tomorrow.



Policies Issued by:

American General Life Insurance Company

*A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019*

ROPTerm Policy Form Number ROP 2002AG

Accidental Death Benefit Rider Form Number 79002

Child Rider Form Number 79410

Terminal Illness Endorsement Form Number 91401

Waiver of Premium Rider Form Number 79001

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies not available in all states.

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ROPTermTM

Premium protection. Premium returns.SM



15-, 20- and 30-year level-premium term insurance with a return-of-premium feature

Issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

WE KNOW LIFE.®





Protection from American General Life. It's a promise you can believe in.

Peace of mind — and more

With *ROP*Term, you can enjoy all the peace of mind that comes with traditional term life, plus an additional benefit: The cumulative premiums through the level term period will be paid to you at the end of the level-premium period.¹

Whether your goal is ensuring income replacement, debt liquidation, a college fund in the event of a premature death or otherwise protecting your family should something happen to you, *ROP*Term offers you the best of both worlds — solid protection for as long as you need it, followed by a full refund.¹ All at an affordable premium.

¹ The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to you at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned if you choose to surrender the policy.

² Guarantees are subject to the claims-paying ability of American General Life Insurance Company.

Policy Benefits

- **Return of Premium:** Your cumulative premiums paid will be returned to you at the end of the policy's level-premium period¹
- **Choice of Terms:** With *ROP*Term, you can select a level-premium period to suit your financial needs and goals — 15, 20 or 30 years
- **Level Premiums:** Your policy premiums are guaranteed to remain level throughout the level-premium period.² At the end of the level-premium period, you can extend the policy on an annual renewable term basis, without evidence of insurability, until age 95. After the level term period, premiums will increase annually.
- **Full Convertibility:** You have the option of converting your *ROP*Term policy to a permanent life insurance policy of the company's choosing, up to the earlier of the end of the level-premium period or age 75
- **Terminal Illness Endorsement:**³ provides the option to accelerate the lesser of \$250,000 or 50 percent of your policy benefit, if insured is diagnosed by a qualified physician as having 12 months or fewer to live

³ Terminal illness endorsement is automatically included in the policy at no additional premium. State variations apply, and the endorsement is not available in all states. Any amount advanced is subject to a one-time fee and other terms and conditions. See your policy for details.

• Available Riders:

- **Accidental Death Benefit:** Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries
- **Waiver of Premium:** Waives policy premiums while the insured is disabled (not available if the face amount of the policy exceeds \$5,000,000)
- **Child Rider:** Provides level term insurance on all eligible children of the primary insured

About American General Life

When you select a life insurance policy, you take an important step toward a more secure future for you and your loved ones. And when you select American General Life Insurance Company (American General Life) as your insurance provider, you form a relationship with one of the industry's consistently highly rated performers. For detailed information about our ratings, please visit www.aigag.com/ratings.

Clients have been entrusting their hopes and dreams to American General Life for many years. The key to our success is simple — a steadfast commitment to our clients, their security and the protection of their assets. That commitment has been our highest priority for many years and continues to drive our business as we look to the future.