

Disclosure for Term Life Insurance Policies

American General Life Insurance Company

The following disclosure information is required by the Department of Insurance.

You are applying for a term policy with level premiums guaranteed for a specified period. After the specified period, premiums increase annually. Like many term policies, this policy does not provide nonforfeiture benefits (such as cash surrender values) at any time. This means that if you fail to pay a premium within the grace period, this policy lapses without value.

You may wish to compare this policy against another term policy with identical coverage containing nonforfeiture benefits (such as cash surrender values) at certain durations. Premiums might be higher for this other kind of term policy than the policy you are applying for.

You should consider the value of having nonforfeiture benefits versus the level of premiums that you will pay.

