

**Surrender Comparison  
Index Disclosure  
Pennsylvania**

**American General Life Insurance Company  
The United States Life Insurance Company in the City of New York**

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**Surrender Comparison Index Disclosure per \$1000 of Face Amount of  
Basic Insurance**

Name of Insurer \_\_\_\_\_

Name of Insured \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_

Face Amount of Policy \_\_\_\_\_

Descriptive Title of, policy (eg. whole life, 30 year term, universal life) \_\_\_\_\_

Policy Number \_\_\_\_\_

10 Year Surrender Index: \_\_\_\_\_

\*(reflects equivalent level annual dividend and a termination dividend in the total amount of Not Applicable )

20 Year Surrender Index: \_\_\_\_\_

\*(reflects equivalent level annual dividend and a termination dividend in the total amount of Not Applicable )

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\*Based on 2 N/A Dividend Scale. Dividends are not guaranteed and are subject to change.

The Surrender Comparison Index was designed to measure the relative cost of life insurance protection and may be useful for comparison of similar policies offered by other companies. Technically, the Index shows the relationship between the amounts paid by the insured (the average annual premiums minus any average annual dividend) and the amounts paid by the insurer (the cash value of the policy in the event of surrender over periods of 10 and 20 years all adjusted for compound interest at the rate of four percent per annum to reflect the timing of the payments).

\*The Index reflects illustrative dividends based upon the current year's dividend scale. In the case of participating life insurance policies, the Index may change since future dividends are subject to change depending on the company's experience. If future dividends increase within the 10 or 20 year period, the Index will be lower; if dividends decrease, the Index will be higher.

When comparing similar policies, if all things are equal, the policy with the lower Index is generally the lower cost policy and the better buy in the event that the policy was surrendered at the end of the designated period. If death would occur during the designated period, the policy with the lower Index would not necessarily be the lower cost policy. The Index does not take into account, among other things: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company; and (3) small differences in policy provisions. The Index does assume that annual premiums are paid \*that dividends are taken in cash or applied to premiums, and that no additional benefit provisions are included.

\*If inapplicable, section may be clearly marked "Not Applicable."

**I certify that the surrender comparison index disclosure was given at or before the time the policy was delivered.**

**Agent's Signature**

**X** \_\_\_\_\_

**Agent signed on (date)** \_\_\_\_\_

