

**Notice Regarding
Premium Default Options**

American General Life Insurance Company

If you are applying for a term life insurance policy, that policy does not automatically contain a benefit that can operate to prevent the lapsing of the policy for failure to pay necessary premiums. You may apply for a rider to provide a waiver of premium benefit in the event of your total disability; however, there is an additional charge for such coverage, and the issuance of such coverage is not guaranteed.

If you are applying for a universal life insurance policy containing an accelerated death benefit rider for which there is no separately stated charge, cost of insurance charges, rider premiums, and other fees and charges will be deducted from the policy's Accumulation Value pursuant to the terms of the applicable policy. The policy does not automatically contain a benefit that can operate to prevent the lapsing of the policy for failure to pay necessary premiums. You may apply for a rider to provide a waiver of monthly deduction benefit or a total disability monthly benefit in the event of your total disability; however, there is an additional charge for such coverage, and the issuance of such coverage is not guaranteed.

If you are applying for a universal life insurance policy containing an accelerated death benefit rider for which there is a separately stated charge, the policy will provide a Waiver of Monthly Deduction Benefit. If Accelerated Benefits are received under the Periodic Benefit Payment Option provision of the Rider, then, during each Benefit Period, all or a portion of the Policy's monthly deduction and the continuation guarantee account's monthly deduction, if any, will be waived. The amount of the monthly deduction to be waived will be the Policy's monthly deduction, and the continuation guarantee account's monthly deduction, if any, multiplied by the Waiver of Monthly Deduction Benefit Percentage shown on the applicable Rider Schedule. Such waiver will begin on the date Monthly Benefits begin under this Rider and will continue while the Policy remains in force and Monthly Benefits are paid. Such payment of the Waiver of Monthly Deduction Benefit will not guarantee that the policy will remain in force during or after a Benefit Period. Continuation of the policy while the Waiver of Monthly Deduction Benefit is being paid under the rider will depend upon the amount of such waiver benefit and the payment of any premiums and will be subject to the Grace Period and Termination provisions of the policy. You may be required to pay premiums during and/or after a Benefit Period to keep the policy in force.

I acknowledge that I have read or have had read to me this Notice Regarding Premium Default Options and have received a copy of it.

Owner's Signature

X

Owner signed on (date) _____

Owner's name (printed) _____

