LIFE PRODUCT GUIDE



AIG Houston

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
AIG American General Houston	Secure Survivor GUL II	20 - 90	\$100,000	N/A	Enhanced Surrender Value Rider Four-Year Term Rider Option to Extend Coverage
	Elite Global Survivor (Indexed)	18 - 80	\$100,000	N/A	Overloan Protection Rider Maturity Extension Option Four Year Term Rider
	Elite Survivor Index II	20 - 90	\$250,000	N/A	Index Interest Rider with Cap Rate Index Interest Rider with Participation Rate Four-Year Term Rider Overloan Protection Rider Maturity Extension Option
	AG Select-a-Term	10 Year: 20 - 70 15 Year: 20 - 70 16 Year: 20 - 70 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 58	\$100,000	N/A	Accidental Death Benefit Child Rider Disability Income Rider Terminal Illness Rider Select Income Rider Waiver of Premium
	AG ROP Select-a-Term	20 Year: 20 - 55 21 Year: 20 - 55 22 Year: 20 - 55 23 Year: 20 - 55 24 Year: 20 - 55 25 Year: 20 - 55 26 Year: 20 - 54 27 Year: 20 - 53 28 Year: 20 - 52 29 Year: 20 - 51 30 Year: 20 - 50 31 Year: 20 - 49 32 Year: 20 - 48 33 Year: 20 - 46 35 Year: 20 - 46	\$100,000	N/A	Accidental Death Child Rider Terminal Illness Endorsement Waiver of Premium

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AIG American General Houston	AG Secure Lifetime GUL II	18 - 80	\$100,000	N/A	Accelerated Access Solution (Chronic Illness Rider) Lifestyle Income Solution Enhanced Surrender Value Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Rider Terminal Illness Rider Waiver of Monthly Deduction Option to Extend Coverage
	Elite UL	0 - 90	\$100,000	N/A	Terminal Illness Rider Waiver of Monthly Guaranteed Premium Waiver of Monthly Deductions Rider Accidental Death Benefit Children's Insurance Benefit Spouse/Other Insured Maturity Extension Overloan Protection
	Value+ IUL	0 - 85	\$100,000	Annual point-to-point index account with an index cap; S&P 500 index; Annual point-to-point interest account with a particiaption rate; ML Strategic Balanced Index - blends the S&P 500 and Merrill Lynch 10-year US Treasury Futures Total Return Index	Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Accelerated Access Solution Maturity Extension Option Exhanced Policyholder Liquidity Benefits Value+ Cash Access Strong Index Performance Value+ Cash Access Excess Funding Value+ Cash Access Unlocked Surrender Charges
	Elite Global Plus II	0 - 80	\$100,000	Multi Strategy using the S&P 500, DJ EUROSTOXX 50 and Hang Seng Indices; 1 and 5 year term options. Overweight use of the top 2 of 3 indices; 1% minimum guarantee Fixed Account 3% minimum guarantee.	Terminal Illness Waiver of Monthly Deductions Overloan Protection Rider Maturity Extension Option
	AG Choice Index GUL	0 - 90	\$100,000	1 year crediting strategy using the S&P 500 1% minimum guarantee; 5 year crediting uses the S&P 500, Dow Jones EUROSTOXX 50 and Hang Seng overwighted to the best 2 of 3 results. 1% minimum guarantee Fixed Interest account option; multiple strategies available.	Accidental Death Benefit Rider Children's Insurance Benefit Rider 5-Year Point-to-Point Multiple Fixed Index Interest Account with Participation Rate Rider 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rate Rider Overloan Protection Rider Spouse/Other Insured Term Rider Terminal Illness Rider Waiver of Monthly Deduction Rider Option to Extend Coverage
	Elite Index II	0 - 90	\$50,000	Cap and Participation Rate strategies using S&P 500 performance. 2% minimum guarantee. Declared Interest Rate Strategy	Accelerated Access Solution (Chronic Illness Rider) Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse/Other Insured Rider Overloan Protection Rider Terminal Illness Accelerated Benefit Rider Waiver of Monthly Deduction Rider Monthly Guarantee Premium to Age 121 Rider Maturity Extension Option