

## AIG Announces Secure Lifetime GUL 3: Guaranteed Universal Life Insurance

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*Flexible solution offers optional living benefit riders and Return of Premium rider*

HOUSTON--(BUSINESS WIRE)--Dec. 7, 2015-- American International Group (NYSE: AIG) today announced the launch of Secure Lifetime GUL 3, a flexible premium, adjustable universal life insurance with secondary guarantee provisions designed to offer competitive pricing and consumer-friendly features. Issued by American General Life Insurance Company, the product comes equipped with competitive features such as a built-in 100 percent return of premium rider, and optional living benefit riders for longevity and chronic illness.

“While many carriers have dropped out of the Guaranteed Universal Life (GUL) market, our commitment to our distribution partners and their clients is stronger than ever before,” said John Deremo, Executive Vice President and Chief Distribution Officer, Life Insurance, AIG Financial Distributors. “With Secure Lifetime GUL 3, we’re offering a highly flexible GUL product, designed to allow clients more control in how life insurance responds to their evolving needs. Furthermore, the available return of premium rider offers clients peace of mind that if they feel protection is no longer needed, they will have the opportunity to recover their paid premiums.”

The Lifestyle Income Solution, designed to address the financial risks of longevity, and the Accelerated Access Solution, designed to address the financial risks of chronic illness, may be purchased with Secure Lifetime GUL 3 as part of an optional Asset Protector Suite, or either rider may be purchased individually with the life insurance policy. When the rider conditions have been met, clients may choose to accelerate a portion of the policy’s death benefit while still living.

“This solution offers not only a guaranteed death benefit and guaranteed premiums, but also the ability to adjust the death benefit, access cash value in a variety of ways, and, through optional death benefit acceleration riders, potentially receive living benefits,” Deremo said. “Secure Lifetime GUL 3 is truly a new class of GUL. With its unique combination of features and benefits, it offers clients unrivaled optionality.”

Highlights of Secure Lifetime GUL 3 include:

- **Customizable policy design** empowers financial professionals to structure a guaranteed premium that matches the client’s personal needs and budget. The client can choose the number of years or age to which he or she wants the death benefit guaranteed, then elect to pay premiums over the life of the policy, pay additional premiums to shorten the payment period, or simply pre-fund the coverage guarantee. The product defaults to a competitive to-age-105 guarantee.
- **Guaranteed return of premium through the integrated Enhanced Value Surrender Rider**, which provides two options for surrendering the policy and recovering paid premiums. These include 50 percent in year 20, or 100 percent in year 25, capped at 40 percent of the policy’s specified amount.
- **Guaranteed cash value accumulation** helps ensure flexibility if needed in the future.
- **Unique pro-rata adjustments on partial withdrawals feature** allows the policy to remain in force with a proportionally reduced death benefit and cash values, paying premiums to guarantee coverage.

The launch of Secure Lifetime GUL 3 is supported by field-tested marketing tools, training, and support systems designed to help financial professionals educate clients about the product’s value proposition. For more information about Secure Lifetime GUL 3 and its many available options and riders, including the Lifestyle Income Solution<sup>®</sup> longevity rider and the Accelerated Access Solution<sup>®</sup> chronic illness rider within the Asset Protector suite, visit <http://www.retirestronger.com>.

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers 13600, ICC13-13600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and

82001. AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state.

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