

Join us for an informative Webinar...

...introducing the totally refreshed AG ROP Select-a-Term from the insurers of American General Life Companies. Listen as Vice Presidents Mike Murphy and Leigh Harrington discuss the features and benefits of this innovative term life insurance product — ideal for your clients seeking low-cost, guaranteed coverage with a money-back promise. Mike and Leigh will also share ideas for energizing your AG ROP Select-a-Term sales.

AG ROP Select-a-Term at-a-glance:

- Choice of 17 term durations, all the way to 35 years* for maximum customization
- Extremely competitive premiums
- Cash value equal to cumulative base premiums paid upon surrender at end of level term period
- New client choices for coverage and cash value beyond the level premium period
- Accepts conversions from AG Select-a-Term® during the first two years, with full commissions on the increase in premium

*31-35 year durations not available in all states.

AG ROP Select-a-Term accumulates a cash value that starts no later than the fifth policy year. At the end of the level premium period, the cash value of the in-force policy equals the total of cumulative premiums paid, less any charges for substandard ratings and riders. If the client surrenders the policy, this amount is paid out, minus any outstanding loan balance. Alternatively, the same amount may be rolled into a permanent plan of insurance should the insured be eligible for and choose to exercise the conversion option. Coverage may also be continued beyond the level premium period by payment of increasing annual premiums, and the policy will continue to build cash value until the policy anniversary nearest the insured's 95th birthday when the cash value will equal the face amount of the policy. The cash value, minus any outstanding loan balance, will then be distributed as the endowment benefit if the policy is in force and the insured is then living. The cash value and endowment benefit are subject to all terms and conditions detailed in the policy.

**American
General**
Life Companies

Put more mojo in your term sales
with the all-new AG ROP Select-a-Term®!



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Policies issued by **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, Texas 77019, AG ROP Select-a-Term Policy Form Number 10001, AG Select-a-Term Policy Form Number 07007, and **The United States Life Insurance Company in the City of New York (USL)**, 70 Pine Street, New York, New York 10270, AG ROP Select-a-Term Policy Form Number 10001N and AG Select-a-Term Policy Form Number 09007N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and USL are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in New York. Policies and riders are not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. including AGL and USL. **IMPORTANT:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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