

Introducing AG Platinum Choice VUL

We are pleased to introduce AG Platinum Choice VUL – our new variable universal life insurance product. AG Platinum Choice VUL provides death benefit protection, upside market potential, cash accumulation for future financial needs, and the flexibility to guarantee your client's death benefit throughout their lifetime. Plus, you have access to our Accelerated Access Solution® which helps protect against the unexpected expenses that may arise from chronic illnesses. This is life insurance you don't have to die to use.

Ideal for...

- Individuals under the age of 65 who:
 - need the protection of life insurance and are seeking market opportunities to accumulate tax-deferred assets to supplement income-producing assets on a tax favored basis in the future.
 - need the security life insurance provides and are searching for a competitively priced death benefit with long term guarantees coupled with market-driven asset growth potential.
- Also ideal for those clients who want to protect against asset decline due to a chronic illness.

Key Features and Benefits

- Competitive death benefit guarantees to choose from:
 - 20-year Benefit Rider at no additional cost
 - Optional long term death benefit guaranteed up to maturity through our Lapse Protection Benefit Rider (especially competitive to age 100 or 105) (This rider requires certain investment restrictions; see the prospectus for details)
- Top-tier cash accumulation design for the supplemental retirement income strategy sale
- Flexibility for individual, business or estate planning needs
- Life insurance you don't have to die to use
 - Our Accelerated Access Solution helps protect against rising chronic illness expenses
- 46 investment options from renowned money managers

Transition Rules

- The new AG Platinum Choice VUL is available effective 12/15/2014 and will replace the Protection Advantage Select® VUL and Income Advantage Select® VUL products.
- Applications received **on or before 1/30/2015** will automatically receive either the Protection Advantage Select VUL or the Income Advantage Select VUL rates and features unless the AG Platinum Choice VUL is specifically requested.
- Applications received **after 1/30/2015** will automatically receive AG Platinum Choice VUL.
- Any state currently not approved will receive a minimum transition period of 45 days.
- Reissue requests to AG Platinum Choice VUL **will not** be honored.
- New applications submitted to replace existing in force coverage with the new rates **will not** be honored within 90 days of the existing coverage going in force.

Discontinuation of Income Advantage Select VUL in New York

Effective 01/30/2015, the Income Advantage Select VUL product will no longer be available in New York.

- New applications must be received in the home office by **01/30/2015**.

State Approvals

AG Platinum Choice VUL is approved for sale in all states except: California and New York.

Additional Information for eSubmission

If you submit your documents electronically, the following information is provided for your submissions:

Supplemental Application Document Type:

- ExamOne and Paperclip users: Use the NBFORM document type for the Supplemental Application.
- Zip zAPP users: Select 'Supp App' in the Form Type drop-down for the Supplemental Application.

Policy Number Assignment:

- Use VLE6#####V (AGL) policy number scheme for the VUL products. Policy Number Ordering requests can be emailed directly to PolicyNumberOrderRequests@aig.com (Not applicable for Zip zAPP users as Zip zAPP assigns the policy number.)

Business Area / Product Type:

- ExamOne Kofax / Ascent Capture users: Select VUL as the Business Area.
- PaperClip Users: Select VUL as the Business Type.

Illustrations

Illustrations are available on Winflex Web and Winflex Desktop

Sales and Marketing Materials

Click [HERE](#) for easy access to the AG VUL Marketing playbook – no login or password is required. The playbook contains client and producer use sales concepts, product guides, and more. Printed materials are available for order through Forms Depot at eStation.americangeneral.com.



Policies issued by: American General Life Insurance Company (AGL), AG Platinum Choice VUL Policy Form Number 14904, ICC14-14904; Rider Form Numbers 14291, 13600, 82012, 82001, 07620, 13601, 88390 and 82410. Protection Advantage Select Policy Form Number 07921; Rider Form Numbers 13411, 13972, 82012, 82001, 07620, 91401, 88390 and 82410. Income Advantage Select Policy Form Number 08704; Rider Form Numbers 05270, 04720, 82012, 82001, 07620, 91401, 88390 and 82410. The United States Life Insurance Company in the City of New York (US Life), Income Advantage Select Policy Form Number 08704N; Rider Form Numbers 05270N, 04720N, ADB 79-1E, 82001N, 07620N and CI 79-1E. Issuing company AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). 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. Guarantees are backed by the claims-paying ability of the issuing insurance company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA.

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