

Estate Master Select<sup>SM</sup> Insurance

Flexible freedom



Universal life insurance

Policies issued by:  
**American General Life Insurance Company**  
*A member company of American International Group, Inc.*

**WE KNOW LIFE.<sup>®</sup>**

**AIG** **AMERICAN  
GENERAL**



## Discover the Advantages

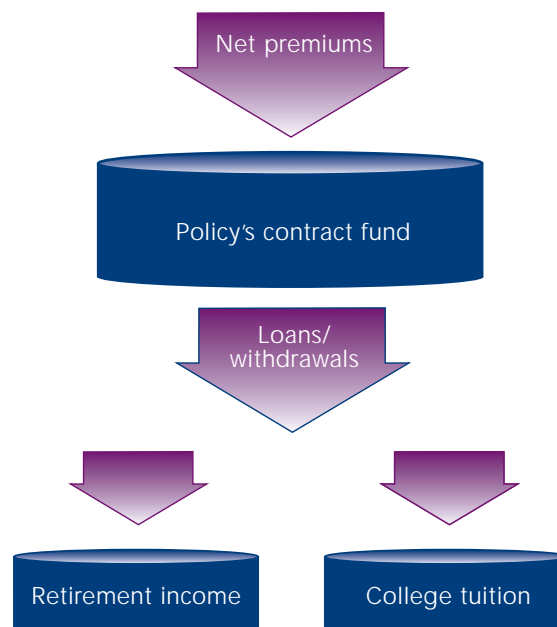
- Permanent protection that stays with you even if you change employers
- The convenience of payroll deduction
- Flexible premiums and adjustable death benefit
- Tax-deferred growth of cash values<sup>1</sup>
- Riders to help you customize your coverage

## Why Do I Need Life Insurance?

You can protect your family through a solid, reliable life insurance policy with flexible premiums, an adjustable death benefit and tax-deferred growth of cash values.<sup>1</sup> *Estate Master Select* universal life insurance, available through your company's voluntary insurance program, combines the best features of group and individual insurance policy design, while offering the flexibility to meet a variety of personal needs.

## How It Works

Each time you pay a premium into your *Estate Master Select* policy, some funds will be allocated to the policy's contract fund, where they will earn regularly credited interest. If interest rates perform favorably, your contract fund can accumulate tax-deferred over the years and can then be accessed via loans and withdrawals.<sup>1</sup> Use these funds to fund college tuition, to supplement your retirement income or to pursue other financial opportunities.



<sup>1</sup> Based on current federal income tax laws

## Why Estate Master Select?

### Permanent Protection

You own this policy — as long as you continue to pay premiums, your policy can never be canceled. Coverage is also available for your spouse and eligible dependent children.

### Guaranteed Cash and Loan Values

As your coverage continues, your cash values will accumulate and build each year. These values may be used for emergencies, financial opportunities, children's education or retirement supplement.

### Convenient Payroll Deductions

Once you've enrolled, your premiums are automatically deducted from your salary — no check to write.

### Portable Coverage

If you change jobs or retire, you may continue your *Estate Master Select* policy with no loss of benefits. The company will bill you directly.

### Affordable Cost

You decide how much you want to spend, as little as \$4 a week.

### Flexibility

Change the amount of your coverage as your family's needs change (increases are subject to approval by American General Life).

### Riders to Fit Your Lifestyle

- **Waiver of Monthly Deduction:** Waives monthly cost of insurance and expense charges after the insured has been totally disabled continuously for a period of six months
- **Accidental Death Benefit:** Pays an additional death benefit if the insured's death is a result of accidental bodily injury
- **Children's Insurance:** Provides term insurance on the eligible children of the insured, up to \$10,000 per child
- **Future Guaranteed Insurability:** Automatically increases the amount of death coverage and monthly guaranteed premium without future evidence of insurability



## About American General Life

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company to help protect their families against the financial hardships that illness or death can bring about.

- The most prominent independent ratings agencies continue to recognize American General Life in terms of insurer financial strength; for detailed information about our ratings, please visit [www.aigag.com/ratings](http://www.aigag.com/ratings)
- A steadfast commitment to our clients and the advisors who help safeguard their security
- We're a member company of AIG, one of the world's leading providers of financial services



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2727-A Allen Parkway, Houston, Texas 77019

Policy Form Numbers 92450, 92463

Rider Form Numbers 82001, 82012, 82410, 91417, 91401,  
95101, 01400NS, 01400S

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Policies not available in all states.

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