

Secure Lifetime GUL 3

A Flexible Premium Adjustable Life Insurance Policy
Rates Effective May 15, 2021



Designed for

Male Client
Client State: Florida

Presented by

Valued Agent
Valued Agency
11200 Rockville Pike
Suite 500
Rockville, MD 20852
301-803-7500
License # 12345

Date Prepared

May 17, 2023

Life Insurance with **Optionality**[®] - *Your needs. Your choices. Your way.*

Corebridge Financial, formerly known as AIG Life & Retirement, is one of the largest providers of retirement solutions and insurance products in the United States.

American General
Life Insurance
Company
Houston, TX

Please read your hypothetical quotation carefully. This quotation is not a contract and is not intended to predict actual performance. No current values have been used in this quotation. All values shown are guaranteed.

Please note the policy form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of your insurance contract for purposes of application and interpretation.

American General Life Insurance Company is a subsidiary of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

(Form 15442)

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL

YOUR POLICY SUMMARY

Initial Death Benefit (Specified Amount)	\$1,000,000.00
Death Benefit Option	Level
Initial Planned Premium	\$10,905.40
Annual Premium Outlay	\$10,905.40
Premium Mode	Annual
Death Benefit Guaranteed to (Guaranteed Period)	To Age 131
Premium Paid To.....	To Year 76
IRC 7702 Life Insurance Test	Cash Value Accumulation Test
Initial 7-Pay Premium	\$73,050.11
Annual Target Premium	\$7,494.00

Rider(s)	Initial Premium	Initial Benefit
Terminal Illness Rider	See Riders Section	See Riders Section
Enhanced Surrender Value Rider*	Automatically Included	See ROP Section

*Automatically included in policy

Input Modal Premium ScheduleAmounts below exclude any 1035 exchange/Lump sum premium listed above
To Year 76 \$10,905.40

This quotation projects that the proposed policy, if issued as quoted would not lapse and that the Death Benefit of \$1,000,000 through Policy Year 86, Insured Age 131 would be paid upon the Insured's death provided:

- The Owner pays the scheduled premiums due as quoted on a timely basis;
- The Owner does not elect to take policy loans or withdrawals of cash values not otherwise quoted; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change death benefit option, add/terminate any riders).

The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect. Refer to the Assumptions and Changes in Assumptions section below.

IMPORTANT DISCLOSURE

All values contained in this quotation are for illustrative purposes only. The primary purpose of life insurance is death benefit protection. Although life insurance provides a credited interest rate, it should not be considered an investment vehicle. Your insurance policy must meet certain requirements of the Internal Revenue Code to qualify as life insurance. Please consult your tax advisor regarding all tax considerations relating to your policy, including the Internal Revenue Code's limits on premiums that may be paid on life insurance policies, before purchasing or modifying your life insurance policy. The Company makes no representations or warranties that the values mentioned in this quotation, including projected values, accurately reflect Internal Revenue Code limits or other requirements.

Secure Lifetime GUL 3

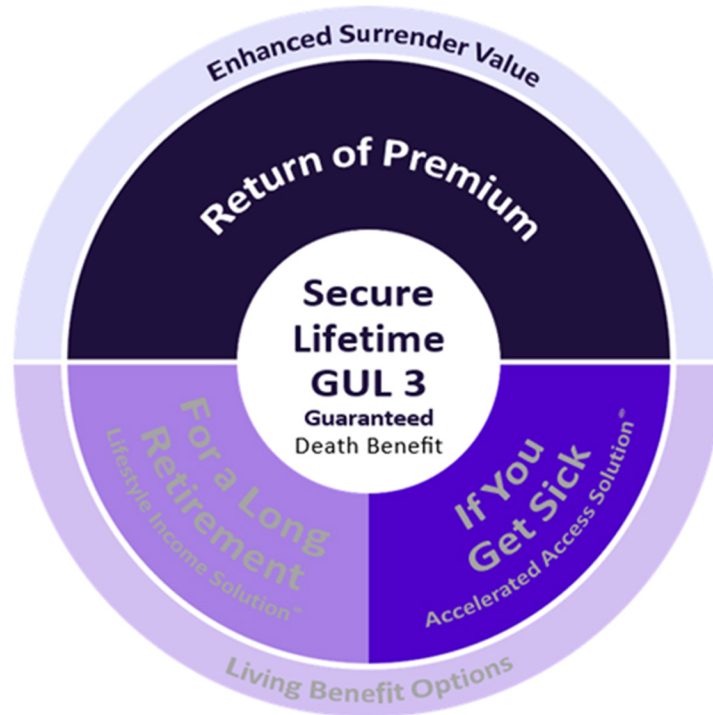
Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL

YOUR QUOTATION DESCRIPTION

Your Secure Lifetime GUL 3 policy is an individual universal life insurance policy that features flexible premiums and guaranteed death benefit protection. With Secure Lifetime GUL 3, you may select your guarantee period, or how long you want your death benefit protection to be guaranteed. With your premium funding period, you can decide how long you want to pay.

Besides receiving death benefit protection, included in your policy is a guaranteed return of premium (ROP) feature.



IMPORTANT NOTICE ABOUT YOUR QUOTATION

Your quotation is not a contract and is not intended to predict actual performance. No current values have been used in your quotation. All values shown are guaranteed. It is not complete and valid unless presented with all pages. American General Life Insurance Company, its employees, agents and representatives do not render legal or tax advice and your quotation should not be construed as such. You should contact your own tax or legal advisor regarding the tax and other consequences which may result from alternatives shown in this quotation.

For Enhanced Surrender Value Rider (Return of Premium Rider), see page 4

GUARANTEED MINIMUM CASH VALUES

With your Secure Lifetime GUL 3 policy, you have access to guaranteed minimum Cash Values which often exceed the Cash Values that would be generated by your policy without this feature. You may access this free, additional provision through Full or Partial Surrenders.

The Cash Value of your policy will vary by sex, age, duration, and smoking classification.

Please note:

- Increases in the Specified Amount or any changes to underwriting class will terminate the guaranteed Cash Value provision.
- The guaranteed Cash Values will not be reinstated once terminated.

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YOUR GUARANTEED RETURN OF PREMIUM (ROP)

Enhanced Surrender Value Rider

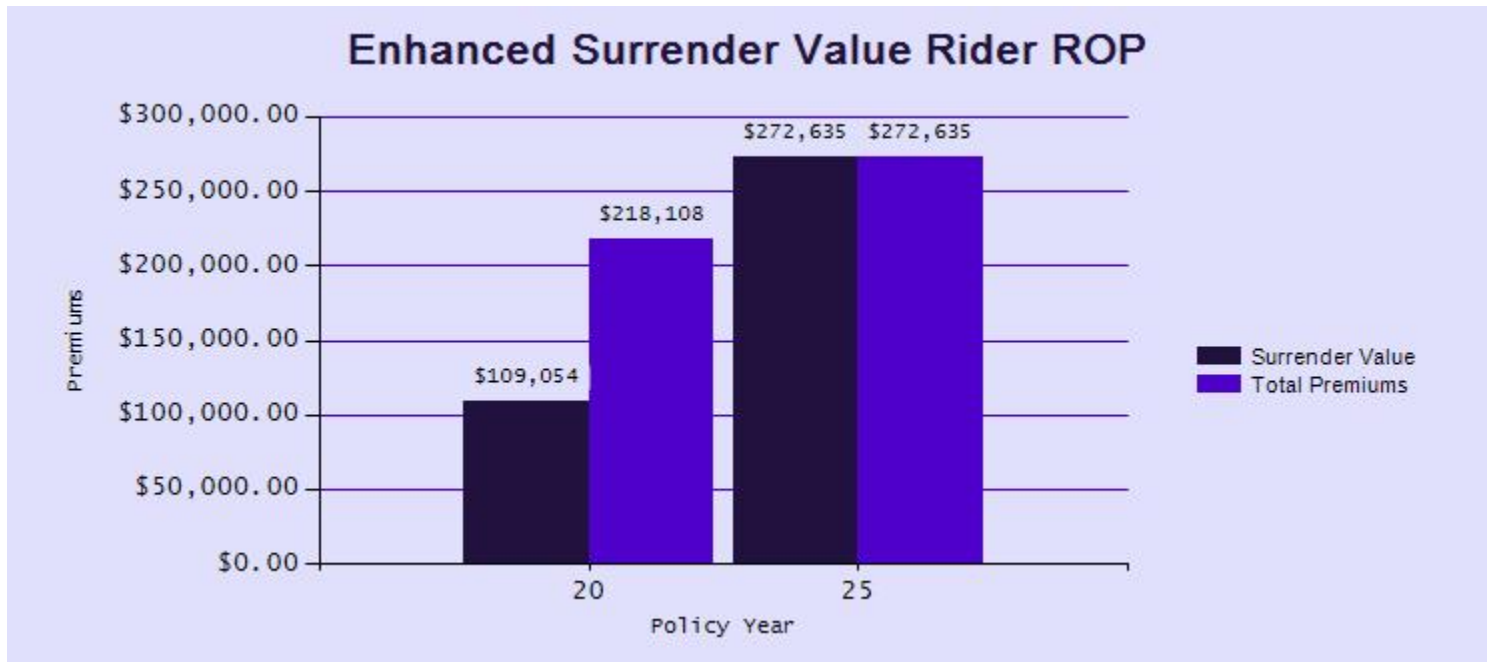
(Form # 15990)



Your Secure Lifetime GUL 3 offers a guaranteed Enhanced Surrender Value Rider that is offered at no additional cost and is automatically attached to your policy. The rider provides you, with two opportunities to fully surrender your policy and receive enhanced cash surrender value:

- At the end of Policy Year 20, you may fully surrender the policy and receive 50% of premiums paid; or, alternatively,
- At the end of Policy Year 25, you may fully surrender the policy and receive 100% of premiums paid
- The Enhanced Surrender Value ("ROP") Rider is limited to a maximum cap of 40% of the specified face amount; for example, the benefit under a policy with a \$1,000,000 specified amount could never be greater than \$400,000.
- See the rider for additional terms and conditions

Example:



Face Amount: \$1,000,000	
Annual Premium: \$10,905	
Year 20 Cumulative Premiums: \$218,108	Year 25 Cumulative Premiums: \$272,635
Enhanced Surrender Value Year 20: \$109,054	Enhanced Surrender Value Year 25: \$272,635

The Enhanced Surrender Value Rider will terminate on the earliest of the date the policy terminates or the date of insufficient funds.

- The option to surrender the policy for its Enhanced Surrender Value rider must be exercised, if at all, during one of the 60-day periods following Policy Year 20 or Policy Year 25.
- Payment of the Enhanced Surrender Value assumes that all premiums are paid. The Enhanced Surrender Value is less any partial surrenders and outstanding loans.
- The Enhanced Surrender Value will not be paid in addition to the policy's Cash Surrender Value.

IMPORTANT INFORMATION ABOUT YOUR QUOTATION

Life Insurance Quote	<p>Your guaranteed Policy Quotation concept shows guaranteed values only.</p> <p>The net annual premium outlay column includes total quoted annual premium for the base policy and any riders less any loans, dividends and/or surrenders of other policy values, plus any tax consequences that might result from situations such as the policy becoming a Modified Endowment Contract.</p> <p>Please refer to the Guaranteed Values section and to the Key Terms section for a complete description of guaranteed values including definitions of cash value and death benefit columns.</p>
Guaranteed Values	<p>This quotation is based on guaranteed values provided you make timely payments of the scheduled premiums due as quoted; you do not elect to take policy loans or withdrawals of cash values not otherwise quoted; and you make no material policy changes (e.g., increase of death benefit, add/terminate any riders). This is a quotation only and does not constitute an offer or contract. The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect. The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect.</p>
Periodic Review	<p>An in-force quotation may be produced at any time after the policy has been in-force for one year. You should always consider a periodic review of your insurance coverage with your insurance producer.</p>
Assumptions and Changes in Assumptions	<p>This quotation assumes the Company receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. This is not likely to occur. Policy values and benefits may also be affected by your decisions to change elements, such as but not limited to: amount of premium paid, timing of premium payments, lapse and reinstatement, loans, full surrenders, addition/termination of riders, and/or any other Owner-initiated contractual changes such as increasing or decreasing the death benefit. Actual policy results will be more or less favorable. You may request quotations with different assumptions to better understand how the changes affect policy values and benefits. Changes to your policy could result in distributions that are subject to tax penalties or limit the amount of future premiums that can be paid into the policy.</p>
Underwriting Class	<p>The underwriting class used in this quotation has a significant impact on the resulting values. Your actual underwriting class will be determined prior to issue.</p>

KEY TERMS

Cash Surrender Value	<p>The Cash Surrender Value is the amount available to you when the policy is terminated for a reason other than death. This is equal to the Cash Value less policy loans and accumulated loan interest. This quotation shows the Cash Surrender Value at the end of each policy year.</p>
Death Benefit	<p>The Death Benefit is the amount of money payable to the beneficiary if you die while the policy is in force. The Initial Specified Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions. Fees and/or charges may apply when changing the Specified Amount and it may have adverse tax consequences. Refer to the Tax and Compliance section of this quotation and consult your legal and tax advisor for more information.</p>
IRR on Death Benefit	<p>The IRR on the Death Benefit for a policy year is the discount rate that results in a net present value of zero for a series of cash flows equal to the net outlay from policy issue through the policy year and the Death Benefit at the end of the same policy year.</p>
Lapse	<p>Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable. Zeros in the Death Benefit, Accumulation Value, and Cash Surrender Value columns indicate the policy has lapsed under that scenario.</p>
Premium Outlay	<p>Premium outlay is the amount you plan to pay. It is equal to planned premium payments plus loan repayments.</p>
ROP (Enhanced Surrender Value)	<p>Your Enhanced Surrender Value Rider is the guaranteed return of premium available. Refer to the Enhanced Surrender Value section for details.</p>
Withdrawals	<p>This represents the amount withdrawn from the policy.</p>
Year and Age	<p>Year is the policy year; Age is the Insured's age at the Date of Issue plus the number of years the policy is assumed to have been in force.</p>

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL

Your Policy Quotation

Initial Annual Premium: **\$10,905.40**

Premium Mode: **Annual**

Guaranteed at 2.00%							
Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
1	46	10,905	0		1,000,000	9,069.77	0
2	47	10,905	0		1,000,000	808.90	0
3	48	10,905	0		1,000,000	313.11	0
4	49	10,905	0		1,000,000	177.98	0
5	50	10,905	0		1,000,000	119.47	0
6	51	10,905	0		1,000,000	87.80	0
7	52	10,905	0		1,000,000	68.28	0
8	53	10,905	0		1,000,000	55.16	0
9	54	10,905	0		1,000,000	45.83	0
10	55	10,905	0		1,000,000	38.87	6,384
109,054							
11	56	10,905	0		1,000,000	33.51	6,555
12	57	10,905	0		1,000,000	29.26	6,725
13	58	10,905	0		1,000,000	25.83	6,895
14	59	10,905	0		1,000,000	23.00	7,066
15	60	10,905	0		1,000,000	20.64	7,236
16	61	10,905	0		1,000,000	18.64	7,406
17	62	10,905	0		1,000,000	16.93	7,577
18	63	10,905	0		1,000,000	15.45	7,747
19	64	10,905	0		1,000,000	14.16	7,918
20	65	10,905	0	109,054	1,000,000	13.02	8,088
218,108							
21	66	10,905	0		1,000,000	12.02	8,258
22	67	10,905	0		1,000,000	11.12	8,429
23	68	10,905	0		1,000,000	10.32	13,218
24	69	10,905	0		1,000,000	9.61	18,390
25	70	10,905	0	272,635	1,000,000	8.96	23,946
26	71	10,905	0		1,000,000	8.37	29,884
27	72	10,905	0		1,000,000	7.83	36,206
28	73	10,905	0		1,000,000	7.34	42,911
29	74	10,905	0		1,000,000	6.89	49,999
30	75	10,905	0		1,000,000	6.48	57,470
327,162							
31	76	10,905	0		1,000,000	6.10	65,324
32	77	10,905	0		1,000,000	5.75	73,561
33	78	10,905	0		1,000,000	5.43	82,181
34	79	10,905	0		1,000,000	5.13	91,185
35	80	10,905	0		1,000,000	4.85	100,572

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Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL

Your Policy Quotation

Initial Annual Premium: **\$10,905.40**

Premium Mode: **Annual**

Guaranteed at 2.00%							
Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
36	81	10,905	0		1,000,000	4.58	110,342
37	82	10,905	0		1,000,000	4.34	120,494
38	83	10,905	0		1,000,000	4.11	131,031
39	84	10,905	0		1,000,000	3.90	141,950
40	85	10,905	0		1,000,000	3.70	153,252
436,216							
41	86	10,905	0		1,000,000	3.50	162,320
42	87	10,905	0		1,000,000	3.32	171,642
43	88	10,905	0		1,000,000	3.16	181,221
44	89	10,905	0		1,000,000	3.00	191,054
45	90	10,905	0		1,000,000	2.84	201,143
46	91	10,905	0		1,000,000	2.71	211,488
47	92	10,905	0		1,000,000	2.57	222,088
48	93	10,905	0		1,000,000	2.45	232,943
49	94	10,905	0		1,000,000	2.33	244,054
50	95	10,905	0		1,000,000	2.21	255,420
545,270							
51	96	10,905	0		1,000,000	2.10	270,298
52	97	10,905	0		1,000,000	2.00	285,560
53	98	10,905	0		1,000,000	1.90	301,204
54	99	10,905	0		1,000,000	1.80	317,232
55	100	10,905	0		1,000,000	1.71	333,643
56	101	10,905	0		1,000,000	1.63	360,612
57	102	10,905	0		1,000,000	1.54	392,581
58	103	10,905	0		1,000,000	1.46	424,551
59	104	10,905	0		1,000,000	1.39	456,520
60	105	10,905	0		1,000,000	1.31	488,490
654,324							
61	106	10,905	0		1,000,000	1.25	520,459
62	107	10,905	0		1,000,000	1.18	552,428
63	108	10,905	0		1,000,000	1.12	584,398
64	109	10,905	0		1,000,000	1.05	616,367
65	110	10,905	0		1,000,000	1.00	648,337
66	111	10,905	0		1,000,000	0.94	680,306
67	112	10,905	0		1,000,000	0.88	712,275
68	113	10,905	0		1,000,000	0.83	744,245
69	114	10,905	0		1,000,000	0.78	776,214
70	115	10,905	0		1,000,000	0.74	808,184

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Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL



Your Policy Quotation

Initial Annual Premium: **\$10,905.40**

Premium Mode: **Annual**

			Guaranteed at 2.00%				
Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
763,378							
71	116	10,905	0		1,000,000	0.69	840,153
72	117	10,905	0		1,000,000	0.64	872,122
73	118	10,905	0		1,000,000	0.60	904,092
74	119	10,905	0		1,000,000	0.56	936,061
75	120	10,905	0		1,000,000	0.52	968,031
76	121**	10,905	0		1,000,000	0.48	1,000,000
77	122	0	0		1,000,000	0.46	0
78	123	0	0		1,000,000	0.45	0
79	124	0	0		1,000,000	0.45	0
80	125	0	0		1,000,000	0.43	0
828,810							
81	126	0	0		1,000,000	0.42	0
82	127	0	0		1,000,000	0.42	0
83	128	0	0		1,000,000	0.40	0
84	129	0	0		1,000,000	0.40	0
85	130	0	0		1,000,000	0.39	0
86	131	0	0		1,000,000	0.38	0

828,810

*Based on the planned Premium Outlay and other assumptions used in preparing this quotation, the proposed policy, if issued as quoted, will remain in force through policy year 86, Insured's Age 131. The Owner may need to continue or increase premium payments due to certain events, such as skipping a premium or paying a premium late.

**If the policy is in force and the Insured is living on the Maturity Date, coverage will be continued until the date of the death of the Insured unless You elect to terminate this policy and request a full surrender.

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL



YOUR SIGNATURE CONFIRMATION

BY SIGNING THIS FORM, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND AGREE TO THE FOLLOWING STATEMENTS:

I have received a copy of this quotation and understand it is not a contract. I have been advised to consult my own tax or legal advisors regarding the tax effects of the proposed Coverage. I understand that proper maintenance of the policy is essential, and it is recommended that I regularly review my policy. Annual reviews of my policy include review of the annual statement, review of my in-force quotation, review to determine whether any adjustments are necessary to my planned premium payments, and review of distributions. I further understand the guarantees are directly affected by the amount or timing of premiums paid. Finally, I also understand the policy form and any attached riders, endorsements or amendments, as expressed in English, contain the controlling terms of my insurance contract for the purposes of application and interpretation.

Owner's Signature

Date

Joint Owner's Signature

Date

I certify that this quotation has been presented to the applicant and that I have explained that the Owner should consult with his or her legal or tax advisor. I have made no statements that are inconsistent with the quotation.

Insurance Producer's Signature

Date

Insurance Producer's Address

11200 Rockville Pike, Suite 500, Rockville, MD 20852

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YOUR POLICY FEATURES AND OPTIONS

Cash Access

Partial Withdrawals

You have the option to access cash from your Secure Lifetime GUL 3 policy through partial withdrawals. You may take partial withdrawals from your policy any time after the fifth policy year without losing guarantees, allowing you to maintain your policy with proportionately reduced premiums, Cash Value accumulation, and Death Benefit. The amount available for a partial withdrawal will be the Accumulation Value less surrender charges and any outstanding loans. See your policy for details.

Loans

Standard Loans

You have the option to access cash from your Secure Lifetime GUL 3 policy through variable loans. The loan interest due on variable loans accrues daily at a variable rate. The maximum interest rate charged shall not exceed the greater of:

1. The Moody's Corporate Bond Yield Average - Monthly Average Corporates (hereafter referred to as "Moody's Bond Yield Average") for the month of October preceding the calendar year for which the loan interest rate is determined; or
2. The interest rate used to calculate Cash Values under this policy during the period for which the interest rate is being determined, plus 1%.

Preferred Loans

You have access to Preferred Loans after ten policy years. The amount that may be taken for a Preferred Loan is restricted to policy earnings, which is the excess of the Accumulation Value less Surrender Charge, less outstanding loans at the beginning of the year, less the sum of premiums paid over Partial Withdrawals. The amount of Preferred Loan has a guaranteed interest credited rate of 3.00%. The charge rate will equal the interest credited rate and will be a net zero cost.

Other Riders

Terminal Illness Rider (Form #ICC13-13601)

This rider provides advance access to a qualified portion of the Death Benefit if the insured is terminally ill with a limited life expectancy of 24 months or less from the date of request of the Accelerated Benefit. There is no charge unless you receive a benefit; you will then be charged a one-time administrative fee, and a lien will be placed against future policy benefits and will be deducted upon the final Death Benefit payment.

Other Features

Continuation Guarantee Account

Your Secure Lifetime GUL 3 policy includes a Continuation Guarantee Account (CGA). The CGA can prevent the policy from lapsing when the Cash Surrender Value falls to zero. This is shown on the quotation in years where the Cash Surrender Value shown is zero, but the Death Benefit continues and is not zero. This quotation assumes that the Company receives all premiums by the beginning of each modal period, starting with the Date of Issue. Any premium received prior to the next Monthly Deduction Day following its due date will be applied to the CGA as if the premium had been received on the Monthly Deduction Day. Any deviations from the amount, frequency, or timing of premium payments or policy elements shown in the quotation may cause the policy not to continue as quoted. The quotation will show a zero for the Death Benefit if the Cash Surrender Value is zero and the criteria outlined in the Continuation Guarantee provisions and other policy provisions are not met. The Continuation Guarantee does not add value to the Death Benefit Proceeds. Refer to the policy for more information about the initial premium.

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Effect of Premium Payments on Your CGA Value and Accumulation Value

- a) *Your Initial Premium - If Paid on a Timely Basis.* This quotation assumes the initial premium is received by the Company prior to the next Monthly Deduction Day following the Date of Issue. If it is, the policy's CGA will be credited as if the premium had been paid on the Date of Issue. This means that the CGA will be assessed all policy charges and credited with interest from the Date of Issue, and the policy's guarantee will remain intact.
- b) *Your Initial Premium - If Paid Later than the Next Monthly Deduction Day Following the Date of Issue.* If the initial premium is received later than the next Monthly Deduction Day following the Date of Issue, both the Accumulation Value and the CGA will be assessed all policy charges from the Date of Issue, but will be credited with interest only from the date the initial premium is paid and all other delivery requirements are completed. Because of the potentially significant impact of late payment (the policy's cash values and guarantees will be impacted), a new quotation will be provided to you upon payment of your initial premium to demonstrate the effect of that timing of premium payments has on the policy's Accumulation Value and CGA in future policy years.
- c) The new quotation will display the effect upon the policy's CGA and Accumulation Value of: (i) assessing all policy charges from the Date of Issue; and (ii) crediting interest only from the Monthly Deduction Day that immediately follows the date you paid the initial premium and all other delivery requirements were completed. Death Benefit coverage will begin only upon payment of the initial premium to the Company and all other delivery requirement are completed, as is outlined in your application for insurance and if issued, the policy documents.
- d) *Subsequent Premiums and Continuation Guarantee Account.* For purposes of the policy's CGA only, each subsequent modal premium you pay prior to the next Monthly Deduction Day following its due date will be credited as if the premium had been paid on its due date. This means that the CGA will be assessed all policy charges and credited with interest from the application due date, and the policy's guarantees will remain intact.
- e) *Subsequent Premiums and Accumulation Value.* Your policy's Accumulation Value will also be assessed all charges as of the due date and interest will be credited only from the date you paid the modal premium.

Continuation of Coverage After the Maturity Date

If the Insured is living on the Maturity Date, coverage will be continued until the date of death of the Insured unless You elect to terminate this policy and request a full surrender. You may request a full surrender at any time during the Insured's lifetime while this policy is in force.

External Rollovers

This quotation assumes your External Rollover premium, if any, is received on the Date of Issue. An External Rollover is Cash Surrender Value from a policy issued by another company that qualifies under Internal Revenue Code section 1035. If the entire External Rollover premium is not received by the time this policy is issued, your cash value will be affected, and the policy will not continue as quoted.

Refer to IRC section 1035 for more information about 1035 exchanges. You should also obtain your own legal and tax advice.

Lump Sum/1035 Premium

A 1035 Exchange is an exchange of contracts, generally upon which no gain or loss is recognized under section 1035 of the Internal Revenue Code of 1986, as amended. 1035 Premium is premium received from the issuer of one or more life insurance contracts exchanged for the quoted policy in a 1035 Exchange. A Lump Sum is additional out-of-pocket money paid in the first policy year above the initial planned premium outlay. A 1035 Exchange may result in non-recognition of gain on the exchange.

Option to Reset Date of Issue

Within twenty calendar days of the date the initial premium is paid, you may elect to have the policy's Date of Issue reset to the first designated issue date after the initial premium was paid. Such an election must be made in writing. In the event you elect to have the Date of Issue reset and the date of the initial premium payment was either the 29th, 30th or 31st calendar day of the month, the Date of Issue will be reset to the 1st designated issue date of the month following the month in which the initial premium was paid.

Interest Adjusted Indices

	Net Payment	Cost Index	Surrender	Cost Index
	10 Yr	20 Yr	10 Yr	20 Yr
Guaranteed Basis	10.91	10.91	10.42	10.67

TAX AND COMPLIANCE

Cash Value Accumulation Test - Section	Under current federal tax law, this policy will qualify as life insurance under the cash value accumulation test.
Modified Endowment Contract	The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, you should discuss the transaction with your insurance, legal, and/or tax advisors.
MEC Status	Based on our understanding of the Internal Revenue Code, a policy issued and maintained consistent with the assumptions in this quotation would not be a MEC at issue or become one thereafter. The Owner should ask the Company to recalculate the 7-Pay Premium before making any change to the policy, including changes that are shown in this quotation. The TAMRA 7-Pay Premium indicated in the Policy Summary section is based upon the lowest specified amount in the first seven years. Whether and when your policy might actually become a MEC depends on the timing and amounts of premium payments and withdrawals, the policy's non-guaranteed elements, your actual use of the policy's options, and any policy changes made pursuant to your request. The federal income tax consequences of a MEC can be significant. Consult your tax advisor for further details.
Replacement of Existing Insurance	If the Owner is purchasing a new life insurance policy that will replace an existing policy or if the Owner is using the funds from one policy to pay all or part of the premiums on a new policy, make sure that these actions are in the Owner's best interest. Many times it will be in the Owner's best interest to keep or modify an existing policy. Depending upon the type of policies involved, the Owner should gather information to compare such things as: premiums, guaranteed interest rates, surrender charges, policy fees and expenses, cash surrender values, contract provisions, company financial strength, and tax consequences. Ultimately, it is the Owner's decision whether to proceed with the transaction.
Policy Loans, Surrenders and Specified Amount Reductions	Generally, surrenders from a policy that is not a MEC are not taxable until the amount surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy. However, when there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years. Loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent they exceed the Owner's basis in the policy.
Company not Providing Legal or Tax Advice	<p>This material is not intended or written by the Company to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties imposed on the taxpayer. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.</p> <p>Although the information contained in this quotation is based on our understanding of the Internal Revenue Code and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than quoted. For example, tax law changes may result in distributions that are more or less than quoted. In some cases, these changes could result in a decrease in policy values or lapse. After the first policy year, you should periodically request an in-force quotation from your insurance producer to monitor your policy's performance in light of any tax law changes. Your actual taxes may be different from what is quoted.</p>
Policy Changes and Extending Coverage	The Company will not permit a change to the policy that would result in the policy not meeting the definition of life insurance under section 7702 of the Internal Revenue Code. The 2017 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described in this quotation, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2017 CSO Mortality Tables are unclear. The Owner should consult with a personal tax adviser about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables since, after the insured reaches the attained age 121, this policy may not qualify as life insurance under the federal income tax definition of life insurance and may be subject to adverse tax consequences.

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL



Your Policy Charges

Initial Payment **\$10,905.40**

Premium Mode: **Annual**

Initial Annual Premium **\$10,905.40**

Year	Age	Premium Outlay*	Withdrawals	Annual Expense Charges	Rider Charges	Cost of Insurance
1	46	10,905	0	47,421	0	1,828
2	47	10,905	0	47,421	0	1,908
3	48	10,905	0	47,421	0	1,968
4	49	10,905	0	47,421	0	2,048
5	50	10,905	0	47,421	0	2,138
6	51	10,905	0	47,421	0	2,248
7	52	10,905	0	47,421	0	2,418
8	53	10,905	0	47,421	0	2,628
9	54	10,905	0	47,421	0	2,878
10	55	10,905	0	47,421	0	3,139
		109,054				
11	56	10,905	0	47,421	0	3,399
12	57	10,905	0	47,421	0	3,639
13	58	10,905	0	47,421	0	3,870
14	59	10,905	0	47,421	0	4,110
15	60	10,905	0	47,421	0	4,391
16	61	10,905	0	47,421	0	4,742
17	62	10,905	0	47,421	0	5,214
18	63	10,905	0	47,421	0	5,796
19	64	10,905	0	47,421	0	6,449
20	65	10,905	0	47,421	0	7,183
		218,108				
21	66	10,905	0	47,421	0	7,978
22	67	10,905	0	47,421	0	8,834
23	68	10,905	0	47,421	0	9,751
24	69	10,905	0	47,421	0	10,770
25	70	10,905	0	47,421	0	11,922
26	71	10,905	0	47,421	0	13,278
27	72	10,905	0	47,421	0	14,889
28	73	10,905	0	47,421	0	16,818
29	74	10,905	0	47,421	0	19,067
30	75	10,905	0	47,421	0	21,638
		327,162				
31	76	10,905	0	47,421	0	24,513
32	77	10,905	0	47,421	0	27,675
33	78	10,905	0	47,421	0	31,168
34	79	10,905	0	47,421	0	35,047
35	80	10,905	0	47,421	0	39,494
36	81	10,905	0	47,421	0	44,654

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL

Your Policy Charges

Initial Payment **\$10,905.40**

Premium Mode: **Annual**

Initial Annual Premium **\$10,905.40**

Year	Age	Premium Outlay*	Withdrawals	Annual Expense Charges	Rider Charges	Cost of Insurance
37	82	10,905	0	47,421	0	50,728
38	83	10,905	0	47,421	0	57,574
39	84	10,905	0	47,421	0	65,607
40	85	10,905	0	47,421	0	75,008
		436,216				
41	86	10,905	0	47,421	0	86,059
42	87	10,905	0	47,421	0	99,019
43	88	10,905	0	47,421	0	114,158
44	89	10,905	0	47,421	0	131,581
45	90	10,905	0	47,421	0	150,863
46	91	10,905	0	47,421	0	171,871
47	92	10,905	0	47,421	0	193,952
48	93	10,905	0	47,421	0	216,568
49	94	10,905	0	47,421	0	239,483
50	95	10,905	0	47,421	0	261,517
		545,270				
51	96	10,905	0	47,421	0	281,606
52	97	10,905	0	47,421	0	307,652
53	98	10,905	0	47,421	0	336,195
54	99	10,905	0	47,421	0	368,225
55	100	10,905	0	47,421	0	403,320
56	101	10,905	0	47,421	0	441,036
57	102	10,905	0	47,421	0	477,461
58	103	10,905	0	47,421	0	515,240
59	104	10,905	0	47,421	0	553,721
60	105	10,905	0	47,421	0	592,175
		654,324				
61	106	10,905	0	47,421	0	629,733
62	107	10,905	0	47,421	0	665,492
63	108	10,905	0	47,421	0	719,132
64	109	10,905	0	47,421	0	779,055
65	110	10,905	0	47,421	0	846,484
66	111	10,905	0	47,421	0	922,915
67	112	10,905	0	47,421	0	997,898
68	113	10,905	0	47,421	0	997,898
69	114	10,905	0	47,421	0	997,898
70	115	10,905	0	47,421	0	997,898
		763,378				
71	116	10,905	0	47,421	0	997,898

Secure Lifetime GUL 3

Initial Death Benefit (Specified Face Amount): \$1,000,000
Death Benefit Option:Level

Prepared for: Male Client
Male; Age: 45; Preferred Non-Tobacco
Client State:FL



Your Policy Charges

Initial Payment **\$10,905.40**

Premium Mode: **Annual**

Initial Annual Premium **\$10,905.40**

Year	Age	Premium Outlay*	Withdrawals	Annual Expense Charges	Rider Charges	Cost of Insurance
72	117	10,905	0	47,421	0	997,898
73	118	10,905	0	47,421	0	997,898
74	119	10,905	0	47,421	0	997,898
75	120	10,905	0	47,421	0	997,898
76	121**	10,905	0	47,421	0	997,898
77	122	0	0	0	0	0
78	123	0	0	0	0	0
79	124	0	0	0	0	0
80	125	0	0	0	0	0
		828,810				
81	126	0	0	0	0	0
82	127	0	0	0	0	0
83	128	0	0	0	0	0
84	129	0	0	0	0	0
85	130	0	0	0	0	0
86	131	0	0	0	0	0

828,810

*The Owner may need to continue or increase premium payments due to certain events, such as skipping a premium or paying a premium late.

**The Option to Extend Coverage is a policy feature that permits coverage to continue until the Insured's death. It is available on the original maturity date if the Insured is still living and the Owner has elected to extend the policy.

Client Input Summary

Company: American General Life Insurance Company
Product: Secure Lifetime GUL 3

May 17, 2023
6.172.0, 7.65.01

Insured

Client Name	Male Client
Sex	Male
Date of Birth	
Age	45
Class	Preferred Non-Tobacco
Table Rating	
Temporary Flat Extra	
Permanent Flat Extra	
State of Issue	Florida
Backdate	
Assumed Issue Date	
Assumed Month of Issue	
Calculate Lump Sum	

Solve For

Solve For	Premium
Premium Solve Option	Guarantee Premium
Guarantee Age	@121
Face Amount	01 to 76 - 1,000,000
Years to Pay Premium	121
Living Benefit Option	No
Lifestyle Income Solution - LIS	
Years/Age to Pay Premium	
LIS Monthly Benefit Amount	
LIS Start Age	
LIS Benefit Percentage	

Disbursements

Disbursements	No
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Policy Options

Death Benefit Option	Level
Premium Payment Mode	Annually
Death Benefit Compliance Test	Cash Value
External 1035 Amount	
Internal 1035 Amount	
Policy Is A MEC	

Client Input Summary

Company: American General Life Insurance Company
Product: Secure Lifetime GUL 3

May 17, 2023
6.172.0, 7.65.01

Policy Options - Cont'd

External Lump Sum Amount	01 to 76 - 0
Internal Lump Sum Amount	01 to 121 - 0
Use 1035 and/or Lump Sum as the Initial 1st Year Premium?	
Revised Quote?	No
Financial Institution?	No

Riders

Riders	Yes
Accelerated Access Solution - AAS	No
AAS Death Benefit Percentage	
Monthly Benefit Payout Amount	
Waiver of Monthly Deduction	No
Waiver Rating	
Terminal Illness Rider	
Enhanced Surrender Value Rider [ROP]	
Maturity Extension Rider	
Accidental DB	No
Number of ADB Units	
Rating	
Child Insurance Benefit	No
Number of CIB Units	
Age to End CIB Rider	

Reports

Quote?	Yes
IRR Report?	Yes
Preliminary Information Statement	
Policy Summary?	
Disclosure of Policy Charges?	No
Quote IRA Strategy	
IRA Concept?	
Prior Year End IRA Value	
Hypothetical Annual Growth Rate %	
Beneficiary Hypothetical Tax Rate %	
IRA Owner's Hypothetical Tax Rate %	
Withdraw Excess Premium from IRA?	

Client Input Summary

Company: American General Life Insurance Company
Product: Secure Lifetime GUL 3

May 17, 2023
6.172.0, 7.65.01

Agent Info

Agent Name	Valued Agent
Agent Company	Valued Agency
Agent Address1	11200 Rockville Pike
Agent Address2	Suite 500
Agent Address3	
Agent City	Rockville
Agent State	Maryland
Agent Zip Code	20852
Agent Phone	301-803-7500
Agent Fax	
Agent Email	valued@agencyone.net
Agent License #	12345

Access

Access Code - PTI1
Access Code - PTI2
Access Code - PTI3
Access Code - PTI4
Access Code - PTI5
Access Code - PTI6