



Max Accumulator+ II

An Individual Fixed Index Interest Flexible Premium Adjustable Life Insurance Policy
Life Insurance Policy Illustration
Rates Effective July 19, 2021

Designed for

Client One
Client State: AL

Presented by

Mr Agent
Ppp
111
222
Ppp, PA 11111
222-333-4444

Date Prepared

July 18, 2022

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

Issued by:

American General Life Insurance
Company
2727-A Allen Parkway
Houston, TX 77019

Please read your illustration carefully. It is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums are affected under different assumptions. This illustration is not a contract and is not intended to predict actual performance. 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.

This illustration may be subject to change, and does not constitute legal, tax or accounting advice from American General Life Insurance Company (AGL), its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult your attorney, tax advisor or accountant.

Issuing insurance company AGL is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company.

(Form ICC19-19646)



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CUSTOMIZABLE LIFE INSURANCE PROTECTION

5 REASONS

You might benefit from an accumulation-focused IUL product like

Max Accumulator+ II

1. CASH VALUE ACCESS & RIDERS

Max Accumulator+ II allows you to accumulate cash value and take distributions as needed with an innovative combination of riders and cash access,¹ because life doesn't always go as planned.

2. TAX DIVERSIFICATION

It can help fuel supplemental retirement income that is generally tax free¹.

3. VOLATILITY PROTECTION

It offers protection against market volatility, through global and domestic index interest crediting strategies.

4. COST STRUCTURE

Its affordable and transparent cost structure is designed to help generate optimal, cash value in good or bad years.

5. AGILE UNDERWRITING+ (AU+)²

It's faster and easier to acquire, thanks to AU+.

And policies with AU+ can still add the Accelerated Access Solution[®] (AAS) chronic illness rider!

¹ Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includible in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

² Agile Underwriting+ refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination.

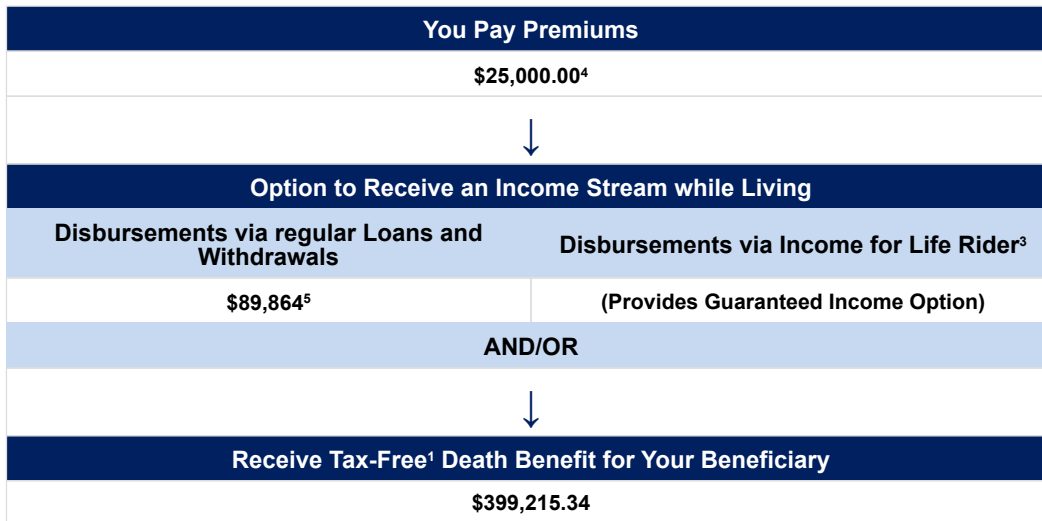


YOUR POLICY HIGHLIGHTS

Your Max Accumulator+ II is an individual fixed index interest flexible premium adjustable life insurance policy. Since it is a life insurance policy, your beneficiaries may receive a **tax-free death benefit¹** upon the insured's death, helping to protect your loved ones against financial uncertainty.

In addition to providing valuable life insurance protection, Max Accumulator+ II offers potential opportunities for you to receive benefits while living. These living benefits may be accessed through several means:

- **Distributions via policy loans and withdrawals** - Your cash accumulation can grow on a tax-deferred basis and you can potentially access it tax-free² for any purpose, such as supplementing retirement income or helping with education funding.
- **Distributions via a guaranteed income rider** - With the Accelerated Access Solution[®] (AAS) rider, you may receive benefits in the event of a qualifying chronic illness.



¹Based on current tax laws. Death benefit may not always qualify as tax-free. See the Tax and Compliance section.

²Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

³Based on the factors used by the Company, it is possible that no benefit would be available under the rider. A one-time fee will apply when the rider is exercised. See the Income for Life Rider section.

⁴Initial planned premium.

⁵Assumes initial distribution amount at age 66 for 20 years. See Tabular Detail section.



YOUR NARRATIVE SUMMARY

Life Insurance Illustration Summary

Your Max Accumulator+ II is an individual fixed index interest flexible premium adjustable life insurance policy. This illustration is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums can be affected by different assumptions.

This hypothetical illustration is not a contract; it is for illustrative purposes only and should not be deemed a representation of past or future performance or a guarantee of future results. It is not complete or valid unless presented with all pages. For guaranteed elements and other important information, refer to Your Tabular Detail pages. AGL, its employees, agents and representatives do not render legal or tax advice and this illustration 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 illustration. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Policy Coverage Summary

Initial Death Benefit (Specified Amount):	\$399,215.34
Initial Death Benefit Option:	Increasing through year 20
Initial Planned Premium:	\$25,000.00
Premium Mode:	Annual
Death Benefit Guaranteed to:	Age 68
Policy In-Force To (based on current non-guaranteed assumptions):	Age 131
Loan Type:	Participating Loan
IRC 7702 Life Insurance Test:	Guideline Premium Test
Initial Guideline Level Premium:	\$25,000.00
Initial Guideline Single Premium:	\$129,445.27
Seven Pay Premium:	\$30,231.54
Annual Target Premium:	\$7,389.48
Monthly Guarantee Premium:	\$214.39

Rider(s)

	Initial Premium	Initial Benefit
Dollar Cost Averaging Rider	N/A	See Riders Section
Income for Life Rider	N/A	See Distributions Section
Overloan Protection Rider	N/A	See Riders Section
Terminal Illness Accelerated Death Benefit Rider	See Riders Section	See Riders Section
Annual Premium Outlay	\$25,000.00	

Input Modal Premium ScheduleAmounts below exclude any 1035 exchange/Lump sum premium listed above

To Year 20	\$25,000.00
To Year 86	\$0.00

There is no annual level premium that will guarantee the initial coverage to remain in effect for the term of the policy, while permitting the policy to continue to qualify as life insurance under the Internal Revenue Code.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Important Disclosures

1. Life insurance is not an investment. You are purchasing a universal life insurance policy because you have a long term need for permanent life insurance.
2. All values contained in this Illustration 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 illustration, including projected values, accurately reflect Internal Revenue Code limits or other requirements.
3. You should review the product materials provided by AGL for this individual fixed index interest flexible premium adjustable life insurance policy.
4. You selected the premium shown in the illustration to show AGL how much premium you intend to pay or otherwise to be applied as premium, including but not limited to any funds from another insurer transferred pursuant to a Section 1035 Exchange under the Internal Revenue Code.
5. Premiums paid and amounts that may be credited to the policy may not be sufficient to cover the cost of insurance and/or administrative expenses. Paying less than the planned premium can have a negative impact on the policy and any guarantees. Reduced premium payments, loans, and/or withdrawals are examples of factors which could necessitate additional premiums to maintain your insurance coverage. If this illustration shows that you have the option to allow policy charges to be paid using non-guaranteed values or if the illustration shows a premium outlay of lesser amounts or shorter duration than the contract premium, if any, you may need to continue or resume premium outlays.
6. Changes in the non-guaranteed elements of your policy may affect the amount of your insurance benefits, the duration of your insurance coverage, and your policy value. The policy value may reduce to zero. If the net cash surrender value is insufficient to pay the charges when due, and the death benefit protection is no longer in effect, your policy will lapse and terminate unless more premiums are paid. At such time, you will have no insurance coverage.
7. **The equity index account provides benefits linked to an external equity index and does not participate directly in the equity index market.** While index interest credited to the policy is related to the performance of the underlying index, it is not an investment in that index. The actual amount of index interest credited to an index universal life insurance policy will vary based on the performance of the index, the interest rate environment, the cost of options, and other economic factors.
8. There will be substantial variation in both the timing and amount of index interest credited over the life of the policy.
9. Historical performance of the S&P 500® the ML Strategic Balanced Index® and the PIMCO Global Optima Index® should not be considered a representation of future performance for any of the index interest strategies in the policy.
10. You should review the Tabular Detail - Alternate Rate pages, which show the effect of changing the hypothetical crediting rates of the Index Accounts.
11. Max Accumulator+ II offers two types of policy loans as described in this illustration, and you are solely responsible for the selection of the loan type.
12. Cost of insurance rates, insurance amounts, charges, riders, and endorsements offered, along with other parameters, may vary depending on the agent through whom you purchase your policy.
13. Proper maintenance of the policy is essential, and it is recommended that you regularly review your policy. The only viable way to know if an index universal life insurance policy is meeting your needs is to review the policy's performance no less frequently than once a year. Annual reviews of your policy should include review of the annual statement and review of an in-force illustration you request, which you should review to determine whether any adjustments are necessary to your planned premium payments and to the allocation of your current crediting strategies, including index interest, and your review of any distributions to you under the policy.
14. 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.



Your Numeric Summary

Initial Annual Premium: \$25,000.00
 Premium Mode: Annual

Guaranteed Account Value Enhancement¹
 for all strategies: 0.10%

Current Account Value Enhancement¹

Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on		Non-Guaranteed Values ³ based on				
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate		Mid-Point Charges Mid-Point Account Values Enhancement Mid-Point Rate		Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate		
				Blend Part Rate Acct (MLSB Index) 0.00%		See Illustration Assumptions for Non-Guaranteed Interest Rates section.		Blend Part Rate Acct (MLSB Index) 6.48%		
Year	Age	Premium Outlay ²	Cumulative Premium Outlay	Cash Surrender Value ⁴	Death Benefit	Cash Surrender Value ⁴	Death Benefit	Cash Surrender Value ⁴	Death Benefit	
5	50	25,000	125,000	79,416	490,209	97,804	508,596	118,795	529,588	
10	55	25,000	250,000	171,070	580,665	230,194	639,789	306,502	716,097	
20	65	25,000	500,000	351,478	750,693	571,432	970,648	937,631	1,336,847	
25	70	0	500,000	0	0	149,940	258,054	791,299	998,479	
40	85	0	500,000	0	0	0	0	164,158	316,802	
45	90	0	500,000	0	0	0	0	357,157	555,043	
					Lapses at year 24		Lapses at year 27		Matures at year 76	

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.

I have reviewed the important disclosures immediately before this Numeric Summary. I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. 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 illustration has been presented to the applicant, and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I understand the method used to allocate overhead expenses is the fully allocated method.

Agent's Signature _____

Date _____

Agent's Address _____



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ all strategies: 0.10% **Current Account Value Enhancement¹**
 Premium Mode: Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

			Guaranteed Values based on			Non-Guaranteed Values ³ based on						
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
			Blend Part Rate Account 0.00%			Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%			
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit
1	46	25,000	18,252	5,477	417,467	22,029	9,254	421,244	22,907	10,132	0	422,122
2	47	25,000	36,476	24,101	435,692	44,620	32,244	443,835	47,298	34,922	0	446,514
3	48	25,000	54,676	42,301	453,892	67,787	55,411	467,002	73,270	60,894	0	472,485
4	49	25,000	72,849	60,872	472,064	91,545	79,568	490,760	100,925	88,949	0	500,141
5	50	25,000	90,993	79,416	490,209	115,908	104,331	515,124	130,372	118,795	0	529,588
Subtotal		125,000										
6	51	25,000	109,200	97,623	508,415	141,792	130,215	541,007	162,720	151,143	0	561,936
7	52	25,000	127,361	116,183	526,577	168,504	157,326	567,719	197,375	186,197	0	596,590
8	53	25,000	145,465	134,287	544,680	196,071	184,893	595,286	234,501	223,323	0	633,716
9	54	25,000	163,498	152,719	562,713	224,520	213,741	623,735	274,273	263,494	0	673,489
10	55	25,000	181,450	171,070	580,665	253,880	243,500	653,095	316,882	306,502	0	716,097
Subtotal		250,000										
11	56	25,000	199,299	190,916	598,515	283,822	275,438	683,037	362,160	353,776	0	761,375
12	57	25,000	217,031	210,644	616,246	314,599	308,212	713,815	410,541	404,153	0	809,756
13	58	25,000	234,624	230,632	633,840	346,219	342,227	745,434	462,226	458,234	0	861,441
14	59	25,000	252,059	250,063	651,275	378,712	376,716	777,927	517,455	515,459	0	916,670

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ all strategies: 0.10% **Current Account Value Enhancement¹**
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			Guaranteed Values based on			Non-Guaranteed Values ³ based on							
			Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate				
			Blend Part Rate Account 0.00%			Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%				
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
15	60	25,000	269,303	269,303	668,519	412,078	412,078	811,293	576,451	576,451	0	975,666	
Subtotal		375,000											
16	61	25,000	286,328	286,328	685,544	446,347	446,347	845,562	639,486	639,486	0	1,038,702	
17	62	25,000	303,094	303,094	702,309	481,541	481,541	880,756	706,841	706,841	0	1,106,056	
18	63	25,000	319,567	319,567	718,782	517,663	517,663	916,878	778,796	778,796	0	1,178,011	
19	64	25,000	335,707	335,707	734,922	554,696	554,696	953,912	855,633	855,633	0	1,254,849	
20	65	25,000	351,478	351,478	750,693	592,604	592,604	991,819	937,631	937,631	0	1,336,847	
Subtotal		500,000											
LDF	21	66	0	350,511	256,803	358,556	610,686	518,644	640,781	1,002,392	910,351	-89,864	1,110,830
L	22	67	0	349,420	154,516	257,360	629,362	441,134	560,713	1,070,333	882,104	-89,864	1,085,468
L	23	68	0	348,195	44,007	148,076	648,655	359,907	476,665	1,141,620	852,872	-89,864	1,058,364
L	24	69	0	0	0	0	668,584	274,790	388,449	1,216,431	822,636	-89,864	1,029,430
L	25	70	0	0	0	0	689,129	185,556	295,817	1,294,872	791,299	-89,864	998,479
Subtotal		500,000											
L	26	71	0	0	0	0	710,271	91,975	198,515	1,377,051	758,755	-89,864	965,312
L	27	72	0	0	0	0	0	0	0	1,463,264	725,078	-89,864	915,303

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Your Tabular Detail

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 Premium Mode: Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values ³ based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account 0.00%			Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%			
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
L	28	73	0	0	0	0	0	0	1,553,759	690,283	-89,864	861,196	
L	29	74	0	0	0	0	0	0	1,648,812	654,402	-89,864	802,795	
L	30	75	0	0	0	0	0	0	1,748,737	617,496	-89,864	739,908	
Subtotal			500,000										
L	31	76	0	0	0	0	0	0	1,853,894	579,659	-89,864	672,354	
L	32	77	0	0	0	0	0	0	1,964,106	540,437	-89,864	638,642	
L	33	78	0	0	0	0	0	0	2,079,596	499,762	-89,864	603,741	
L	34	79	0	0	0	0	0	0	2,200,588	457,554	-89,864	567,584	
L	35	80	0	0	0	0	0	0	2,327,302	413,718	-89,864	530,083	
Subtotal			500,000										
L	36	81	0	0	0	0	0	0	2,459,952	368,137	-89,864	491,135	
L	37	82	0	0	0	0	0	0	2,598,678	320,603	-89,864	450,537	
L	38	83	0	0	0	0	0	0	2,743,654	270,931	-89,864	408,113	
L	39	84	0	0	0	0	0	0	2,895,021	218,882	-89,864	363,633	
L	40	85	0	0	0	0	0	0	3,052,875	164,158	-89,864	316,802	
Subtotal			500,000										

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ all strategies: 0.10% **Current Account Value Enhancement¹**
 Premium Mode: Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values ³ based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account 0.00%			Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%			
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
L	41	86	0	0	0	0	0	0	3,217,989	199,161	0	360,060	
L	42	87	0	0	0	0	0	0	3,391,046	236,246	0	405,798	
L	43	88	0	0	0	0	0	0	3,572,070	275,173	0	453,776	
L	44	89	0	0	0	0	0	0	3,760,997	315,604	0	503,654	
L	45	90	0	0	0	0	0	0	3,957,735	357,157	0	555,043	
Subtotal		500,000											
L	46	91	0	0	0	0	0	0	4,162,117	399,364	0	607,470	
L	47	92	0	0	0	0	0	0	4,379,693	447,461	0	622,649	
L	48	93	0	0	0	0	0	0	4,612,783	503,438	0	641,821	
L	49	94	0	0	0	0	0	0	4,864,185	569,750	0	667,034	
L	50	95	0	0	0	0	0	0	5,137,254	649,392	0	700,765	
Subtotal		500,000											
L	51	96	0	0	0	0	0	0	5,434,197	744,196	0	744,196	
L	52	97	0	0	0	0	0	0	5,749,195	847,950	0	847,950	
L	53	98	0	0	0	0	0	0	6,083,393	961,391	0	961,391	
L	54	99	0	0	0	0	0	0	6,438,016	1,085,311	0	1,085,311	

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ all strategies: 0.10% **Current Account Value Enhancement¹**
 Premium Mode: Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values ³ based on									
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate						
Blend Part Rate Account				Blend Part Rate Account			Blend Part Rate Account						
0.00%				2.55%			6.48%						
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
L	55	100	0	0	0	0	0	0	6,814,364	1,220,567	0	1,220,567	
Subtotal			500,000										
L	56	101	0	0	0	0	0	0	7,213,828	1,368,079	0	1,368,079	
L	57	102	0	0	0	0	0	0	7,637,888	1,528,839	0	1,528,839	
L	58	103	0	0	0	0	0	0	8,088,122	1,703,913	0	1,703,914	
L	59	104	0	0	0	0	0	0	8,566,213	1,894,452	0	1,894,452	
L	60	105	0	0	0	0	0	0	9,073,958	2,101,692	0	2,101,692	
Subtotal			500,000										
L	61	106	0	0	0	0	0	0	9,613,270	2,326,965	0	2,326,965	
L	62	107	0	0	0	0	0	0	10,186,191	2,571,701	0	2,571,701	
L	63	108	0	0	0	0	0	0	10,794,900	2,837,444	0	2,837,444	
L	64	109	0	0	0	0	0	0	11,441,720	3,125,850	0	3,125,850	
L	65	110	0	0	0	0	0	0	12,129,131	3,438,703	0	3,438,703	
Subtotal			500,000										
L	66	111	0	0	0	0	0	0	12,859,777	3,777,921	0	3,777,921	
L	67	112	0	0	0	0	0	0	13,636,480	4,145,566	0	4,145,566	

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ all strategies: 0.10% **Current Account Value Enhancement¹**
 Premium Mode: Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values ³ based on									
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate						
Blend Part Rate Account 0.00%				Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%						
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
L	68	113	0	0	0	0	0	0	14,462,254	4,543,857	0	4,543,857	
L	69	114	0	0	0	0	0	0	15,340,312	4,975,178	0	4,975,178	
L	70	115	0	0	0	0	0	0	16,274,085	5,442,092	0	5,442,092	
Subtotal		500,000											
L	71	116	0	0	0	0	0	0	17,267,236	5,947,356	0	5,947,356	
L	72	117	0	0	0	0	0	0	18,323,673	6,493,931	0	6,493,931	
L	73	118	0	0	0	0	0	0	19,447,571	7,085,002	0	7,085,002	
L	74	119	0	0	0	0	0	0	20,643,384	7,723,990	0	7,723,990	
L	75	120	0	0	0	0	0	0	21,915,871	8,414,571	0	8,414,571	
Subtotal		500,000											
L	76	121	0	0	0	0	0	0	23,270,111	9,160,695	0	9,160,695	
L	77	122	0	0	0	0	0	0	24,711,654	9,966,731	0	9,966,731	
L	78	123	0	0	0	0	0	0	26,246,177	10,837,124	0	10,837,124	
L	79	124	0	0	0	0	0	0	27,879,868	11,776,772	0	11,776,772	
L	80	125	0	0	0	0	0	0	29,619,337	12,790,937	0	12,790,937	
Subtotal		500,000											

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Your Tabular Detail

Initial Annual Premium: \$25,000.00 Guaranteed Account Value Enhancement¹ 0.10% **Current Account Value Enhancement¹**
 Premium Mode: Annual all strategies: Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

Guaranteed Values based on				Non-Guaranteed Values ³ based on									
Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate				Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate						
Blend Part Rate Account 0.00%				Blend Part Rate Account 2.55%			Blend Part Rate Account 6.48%						
Year	Age	Premium Outlay ²	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Death Benefit	Accumulation Value	Cash Surrender Value ⁴	Loans and Withdrawals	Death Benefit	
L	81	126	0	0	0	0	0	0	31,471,643	13,885,271	0	13,885,271	
L	82	127	0	0	0	0	0	0	33,444,329	15,065,843	0	15,065,843	
L	83	128	0	0	0	0	0	0	35,545,449	16,339,173	0	16,339,173	
L	84	129	0	0	0	0	0	0	37,783,612	17,712,261	0	17,712,261	
L	85	130	0	0	0	0	0	0	40,168,014	19,192,623	0	19,192,623	
Subtotal		500,000											
L	86	131	0	0	0	0	0	0	42,708,480	20,788,331	0	20,788,331	
Total		500,000											

L - Policy Loans; W - Policy Withdrawals

D - Death Benefit Change; F - Face Reduction Note: A Death Benefit Change and/or Face Reduction as illustrated is a change in your coverage that will require a policy change request submitted to the home office.

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy.

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

³ This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.

⁴ The Cash Surrender Value is the amount available to the Policy Owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest. The amount shown in this illustration is as of the end of the policy year.



Max Accumulator+ II
 Client One
 Male; Age: 45; Preferred Non-Tobacco; AL
 Initial Death Benefit: \$399,215; Increasing

ALLOCATION
 Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Illustration Assumptions for Non-Guaranteed Interest Rates

Index Interest Rate Selected									
Policy Year	Blend Participation Rate Account (Utilizing MLSB Index)		Global Blend Participation Rate Account (Utilizing PIMCO Index)		High Cap Rate Account (Utilizing S&P 500 Index)		High Bonus Rate Account (Utilizing S&P 500 Index)		Weighted Average
	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	Non-Guaranteed Current	Non-Guaranteed Midpoint	
1+	6.48%	3.24%	6.48%	3.24%	6.48%	3.24%	5.14%	2.57%	6.48%



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Important Information About Your Illustration

Guaranteed Values

This illustration demonstrates that the proposed policy, if issued as illustrated, will provide a Death Benefit of \$399,215 through Policy Year 23, Insured Age 68 would be paid upon the insured's death provided:

- The Owner timely pays the scheduled premiums due as shown in this illustration;
- The Owner elects no policy loans or withdrawals of cash values not otherwise shown in this illustration; and
- The Owner makes no other material policy changes (e.g., increase of the death benefit, change of the death benefit option, addition/termination of any riders; receipt of an accelerated death benefit).

These events are not likely to occur. Actual results may be more or less favorable than those shown.

All guaranteed assumptions shown in this illustration are based upon any and all policy values and material changes as shown in the illustration and exclude the exercise of any riders/benefits or any assumptions demonstrated in any supplemental illustration attached to this illustration.

Non-Guaranteed Values

Except where otherwise noted as "Guaranteed", accumulation values, cash values, death benefits, interest rates, loans and surrender values are "Non-Guaranteed". Non-guaranteed values and benefits are affected by elements including, but not limited to, interest crediting rates, cost of insurance charges, and policy charges.

Assumptions and Changes in Assumptions

This illustration assumes that the currently illustrated non-guaranteed elements will not change during the years illustrated and that AGL receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. The non-guaranteed elements in the illustration are subject to change by AGL and are likely to change. It is possible that premiums will not be paid as assumed in this illustration.

Policy values and benefits may also be affected by the Owner's decisions to change elements, including but not limited to: amount of premium paid; timing of premium payments; lapse and reinstatement; loans; withdrawals; addition/termination of riders; and/or any other Owner-initiated contractual changes, such as increasing the death benefit, accelerating a death benefit, or changing the death benefit option.

Periodic Review

An in-force illustration may be produced at any time after the policy has been in-force for one year.

Underwriting

Agile Underwriting+ (AU+)

Agile Underwriting+ refers to a streamlined underwriting process that provides a path to policy approval that may not require an in-person paramedical examination. With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters below will start with the AU+ process.

Ages 59 and under
Face amounts \$2,000,000 and under*

Requirements may be different for different coverage amounts. In the event AGL is unable to make an underwriting decision based on the information available via the AU+ process, you will automatically pivot to the fully underwritten process that will include an in-person paramedical examination.

*IUL Applications: If the total amount of AGL inforce and applied-for coverage exceeds \$2,000,000, exam and labs are required. If the total amount of AGL inforce and applied-for coverage is less than \$2,000,000, AU+ is available up to a total inforce and applied for amount of \$2,000,000.



INTEREST CREDITING

The Accumulation Value in your Max Accumulator+ II policy is eligible for interest crediting through a flexible allocation of funds into one or more of the following accounts:

Two Index Interest Participation Rate Accounts

The participation rate is the percentage of the annual increase in the index that will be used to calculate index interest. Index interest will vary year to year, depending upon the participation rates and changes in the index. The initial participation rate is guaranteed for the index account established on the Date of Issue. AGL may declare a new participation rate that will apply to each new index account and may be higher or lower than the initial participation rate. Once an index account is established, the participation rate will not change for that index account.

1-Year Point-to-Point Index Blend Participation Rate Account

Utilizing ML Strategic Balanced Index®

Index Interest Rider with Participation Rate; (Form ICC15-15273)

The ML Strategic Balanced Index (“MLSB Index”) uses a rules-based, non-discretionary approach to blend equity (S&P 500 Index, excluding dividends) and fixed income (Merrill Lynch 10 Year US Treasury Futures Total Return Index) indices, while managing volatility with a cash position. By dynamically allocating exposures to equity, fixed income and cash, the MLSB Index seeks to reduce volatility in changing market environments and may provide consistent returns over time. It is important to note that volatility control measures seek to mitigate the impact of market downturns; however, they also lessen the impact of market upturns.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Participation Rate is 115.00%; guaranteed minimum participation rate of 15%
- One-year duration
- Guaranteed Account Value Enhancement (AVE) of 0.10% after policy year 5; current AVE of 0.65% after policy year 5.

1-Year Point-to-Point Index Global Blend Participation Rate Account

Utilizing PIMCO Global Optima Index®

Index Interest Rider with Participation Rate; (Form ICC18-18276)

The PIMCO Global Optima Index (“PIMCO Index”) is a quantitative, rules-based index designed to capture upside from a diversified range of global equity and U.S. bond markets. The Index examines market behavior and volatility on a daily basis to determine what is believed to be an optimal allocation between equities and fixed income to provide upside potential while seeking to maintain a target volatility level of 7.5%. To help optimize returns in up markets, the Index may increase its equity allocation to as high as 100%. During periods of extremely high volatility, the Index may move some or all of its allocation to cash.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Index Participation Rate is 80.00%; guaranteed minimum participation rate of 15%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.30% after policy year 5

Two Index Interest Cap Rate Accounts

The index cap limits the amount of interest that can be credited to the index account. Index interest will vary year to year, depending upon the index caps and changes in the S&P 500. The initial index cap is guaranteed for the index account established on the Date of Issue. AGL may declare a new index cap that will apply to each new index account and may be higher or lower than the initial index cap. Once an index account is established, the index cap will not change for that index account.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

1-Year Point-to-Point Index High Cap Rate Account

Utilizing S&P 500 Index

Index Interest Rider with Index Cap; (Form ICC15-15274)

This index is often regarded as the standard for broad stock market performance. It is used to measure the average stock price changes of the 500 most widely held large capitalization companies representing over 100 specific industry groups.

- Even if the index performance is negative, index interest will be no less than 0.00%.
- Assumes the initial Index Cap Rate is 10.50%; guaranteed minimum cap rate of 3%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

1-Year Point-to-Point Index High Bonus Rate Account

Utilizing S&P 500 Index

Index Interest Rider with Index Cap; (Form ICC15-15271)

- Even if the index performance is negative, index interest will be no less than 0.00%, however guaranteed interest will be credited daily to each account at a rate of 0.25% annually.
- Assumes the initial Index Cap Rate is 7.75%; guaranteed minimum cap rate of 3%
- One-year duration
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.60% after policy year 5.

One Fixed Account

Declared Interest Account

- Guaranteed at a rate of no less than 2.00% annually
- Guaranteed AVE of 0.10% after policy year 5; current AVE of 0.10% after policy year 5.

Net premiums and loan repayments that are not designated to receive index interest will be placed in the Fixed Account. Your cash value is never invested directly in the stock market for any of the interest crediting selections.

New Index accounts can be established on any monthiversary day (“monthiversary day” is the same date of the month as the date of the month on which the policy was issued) if premiums are received on such day. Any premiums received between monthiversary days will be placed in an Interim Account and will receive excess interest. On each monthiversary, all or part of the money receiving excess interest will be rolled into one or more index and/or fixed accounts. The AVE will be applied on each anniversary.

Account Name	Interest Strategy	Underlying Index	Index Strategy
1-Yr Pt-to-Pt Fixed Index Interest Blend Participation Rate Account	Blend Participation Rate Strategy	ML Strategic Balanced Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Global Blend Participation Rate Account	Global Blend Participation Rate Strategy	PIMCO Global Optima Index	Volatility Control (Manages Risk of Allocation to Equity Index)
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Cap	High Cap Strategy	S&P 500 Index (excluding dividends)	Equity Index
1-Yr Pt-to-Pt Fixed Index Interest Cap Rate Account with a High Bonus	High Bonus Strategy	S&P 500 Index (excluding dividends)	Equity Index
Fixed Account	Declared Interest Strategy	NA	NA

Interest crediting is based solely on the growth in your Fixed Account and/or selected index(s) interest accounts. Your Max Accumulator+ II policy also includes an additional interest bonus to your Accumulation Value after policy year 5 through an AVE.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Interest Strategy	Guaranteed Minimum** Interest (Floor)	Cap Rate	Participation Rate	Current Non-Guaranteed Hypothetical Rate	Current Account Value Enhancement*
Blend Participation Rate Strategy (Utilizing MLSB Index)	0.00%	NA	115.00%	6.48%	0.65%
Global Blend Participation Rate Strategy (Utilizing PIMCO Index)	0.00%	NA	80.00%	6.48%	0.30%
High Cap Strategy (Utilizing S&P 500)	0.00%	10.50%	NA	6.48%	0.10%
High Bonus Strategy (Utilizing S&P 500)	0.25%	7.75%	NA	5.14%	0.60%
Declared Interest Strategy	2.00%**	NA	NA	2.55%	0.10%

*Current Account Value Enhancement (AVE) includes guaranteed AVE of 0.10%.

**Minimum Guaranteed Interest Rate.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Historical Graphs

The following chart reflects the 20-year historical hypothetical annualized current non-guaranteed index parameters for the 1-year point-to-point returns of the Blend Participation Rate Strategy, the Global Blend Participation Rate Strategy, High Bonus Strategy, and the Core Cap Strategy from the end of December 2002 to the end of December 2021 against the actual historical S&P 500 Index returns.

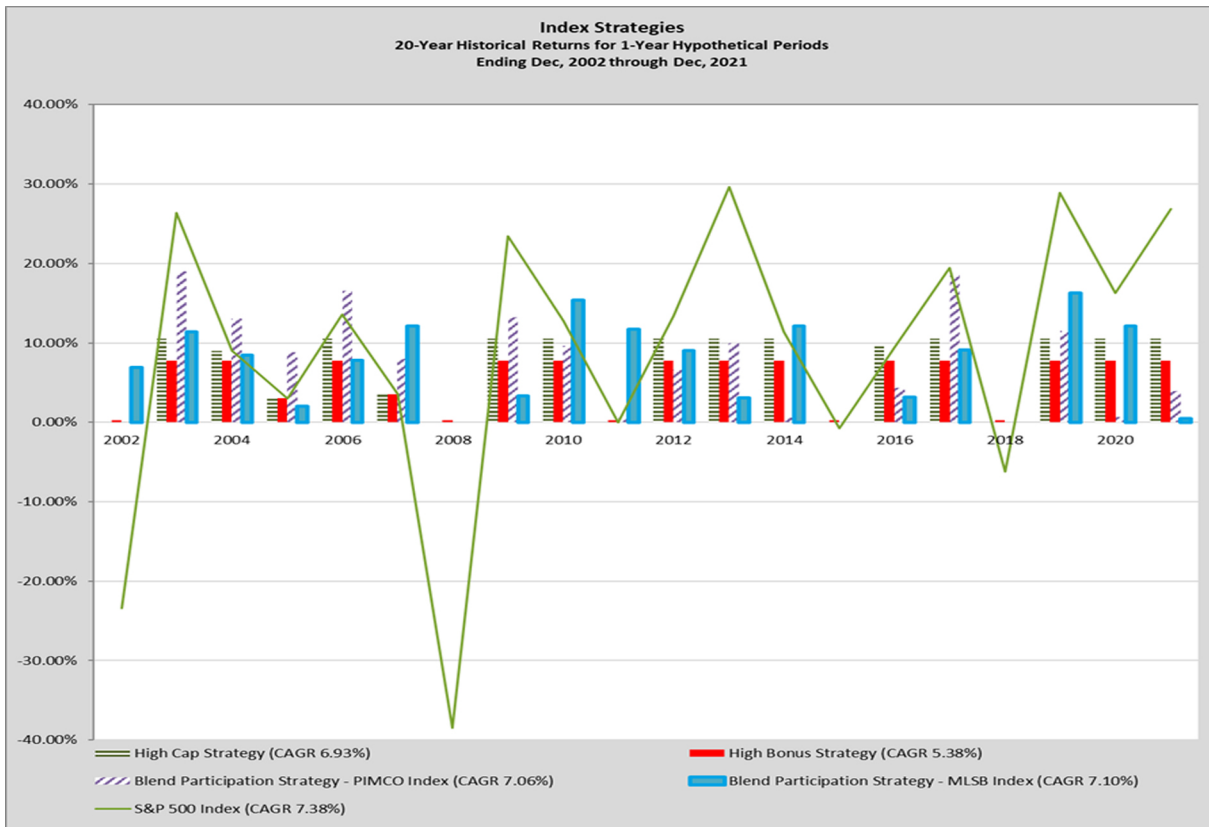
The MLSB Index was created in August 2014. Levels for the index prior to August, 2014 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical MLSB Index where positive.] The chart below compares the hypothetical Blend Participation Rate Account (Utilizing MLSB Index) strategy to the actual S&P 500 Index historical returns.

The PIMCO Index was created in October of 2017. Levels for the index prior to October 2017 represent hypothetical data determined by retroactive application of a backcasted model. [Hypothetical performance of the Global Blend Participation Rate Account Strategy at the current participation rate results in the same returns of the backcasted hypothetical PIMCO Index where positive.] The chart below compares the hypothetical Global Blend Participation Rate Account (Utilizing PIMCO Index) strategy to the actual S&P 500 Index historical returns.

Past performance is not indicative of future performance. Actual performance may vary, perhaps materially, from the performance set forth herein.

1-Year Point-to-Point Index Blend Participation Rate Account (Utilizing ML Strategic Balanced Index)	Current Participation Rate: 115% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Global Blend Participation Rate Account (Utilizing PIMCO Global Optima Index)	Current Participation Rate: 80% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Index High Cap Rate Account (Utilizing S&P 500 Index)	Current Cap Rate: 10.50% Guaranteed Interest Rate: 0.00%
1-Year Point-to-Point Index High Bonus Rate Account (Utilizing S&P 500 Index)	Current Cap Rate: 7.75% Guaranteed Minimum Interest Rate: 0.25%

Historical performance does not take into consideration the Account Value Enhancement feature.





Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

INDEX INTEREST ILLUSTRATED

The Maximum Hypothetical Non-Guaranteed Index Interest Rates used in this illustration are shown below. These rates are based on certain regulatory requirements (including but not limited to requirements in Actuarial Guideline 49-A) and are based on the historical performance of hypothetical benchmark index accounts. The hypothetical benchmark index accounts are one-year point-to-point index accounts that use the S&P 500 Index (without dividends) and that has a 100% participation rate, a 0% interest floor, and an index cap as prescribed by applicable regulations. The historical performance is measured using an approach that averages the performance of these hypothetical accounts using all 25-year look back periods over the last 66 years.

The averages of past performance can be calculated using a number of different, reasonable methods, yielding different historical averages. The minimum historical performance, average historical performance, and maximum historical performance of the hypothetical benchmark index account over this period of time, as calculated by AGL in the way as required by applicable rules, are shown in the table below:

Hypothetical Benchmark Index Account Performance				
Interest Strategy	Minimum Historical Performance	Average Historical Performance	Maximum Historical Performance	Maximum Hypothetical Non-Guaranteed Index Interest Rate
Participation Rate Strategy <i>(Utilizing MLSB Index)</i>	4.04%	6.48%	8.00%	6.48%
Participation Rate Strategy <i>(Utilizing PIMCO Index)</i>	4.04%	6.48%	8.00%	6.48%
High Cap Strategy <i>(Utilizing S&P 500)</i>	4.04%	6.48%	8.00%	6.48%
High Bonus Strategy <i>(Utilizing S&P 500)</i>	3.39%	5.14%	6.51%	5.14%

The Historical Performance is not intended as an indication of future performance and is not guaranteed. The Owner's actual results may be better or worse than those shown, perhaps materially.



HISTORICAL INDEX CHANGES AND HYPOTHETICAL INTEREST RATES

The table below, for the most recent 20-year period, shows the actual historical index changes and the corresponding hypothetical interest rates that would have applied for each Index Account assuming that the index parameters each year were the same as the current values for these parameters:

Period		1-Yr Pt-to-Pt Blend Participation Rate Account (Utilizing MLSB Index) Participation Rate: 115%		1-Yr Pt-to-Pt Participation Rate Account (Utilizing PIMCO Index) Participation Rate: 80%		1-Yr Pt-to-Pt Index High Cap Account (Utilizing S&P 500) Cap Rate: 10.50%		1-Yr Pt-to-Pt Index High Bonus Account (Utilizing S&P 500) Cap Rate: 7.75%	
Begin Date	End Date	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited	Index Return	Hypothetical Interest Credited
12/31/2001	12/31/2002	6.00%	6.90%	-4.16%	0.00%	-23.37%	0.00%	-23.37%	0.25%
12/31/2002	12/31/2003	9.89%	11.37%	23.74%	18.99%	26.38%	10.50%	26.38%	7.75%
12/31/2003	12/31/2004	7.32%	8.42%	16.30%	13.04%	8.99%	8.99%	8.99%	7.75%
12/31/2004	12/31/2005	1.74%	2.00%	11.01%	8.80%	3.00%	3.00%	3.00%	3.00%
12/31/2005	12/31/2006	6.81%	7.83%	20.72%	16.58%	13.62%	10.50%	13.62%	7.75%
12/31/2006	12/31/2007	10.57%	12.16%	9.98%	7.98%	3.53%	3.53%	3.53%	3.53%
12/31/2007	12/31/2008	-0.36%	0.00%	-11.45%	0.00%	-38.49%	0.00%	-38.49%	0.25%
12/31/2008	12/31/2009	2.92%	3.35%	16.48%	13.18%	23.45%	10.50%	23.45%	7.75%
12/31/2009	12/31/2010	13.39%	15.40%	12.05%	9.64%	12.78%	10.50%	12.78%	7.75%
12/31/2010	12/31/2011	10.17%	11.70%	0.70%	0.56%	0.00%	0.00%	0.00%	0.25%
12/31/2011	12/31/2012	7.82%	9.00%	8.31%	6.65%	13.41%	10.50%	13.41%	7.75%
12/31/2012	12/31/2013	2.68%	3.08%	12.44%	9.95%	29.60%	10.50%	29.60%	7.75%
12/31/2013	12/31/2014	10.52%	12.09%	0.69%	0.55%	11.39%	10.50%	11.39%	7.75%
12/31/2014	12/31/2015	-1.41%	0.00%	-3.60%	0.00%	-0.73%	0.00%	-0.73%	0.25%
12/31/2015	12/31/2016	2.73%	3.14%	5.41%	4.33%	9.54%	9.54%	9.54%	7.75%
12/31/2016	12/31/2017	7.95%	9.14%	23.14%	18.51%	19.42%	10.50%	19.42%	7.75%
12/31/2017	12/31/2018	-2.93%	0.00%	-6.47%	0.00%	-6.24%	0.00%	-6.24%	0.25%
12/31/2018	12/31/2019	14.18%	16.31%	14.35%	11.48%	28.88%	10.50%	28.88%	7.75%
12/31/2019	12/31/2020	10.52%	12.10%	0.82%	0.66%	16.26%	10.50%	16.26%	7.75%
12/31/2020	12/31/2021	0.39%	0.45%	4.95%	3.96%	26.89%	10.50%	26.89%	7.75%
Compound Annual Average			7.10%		7.06%		6.93%		5.38%



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Your Distribution Options

POLICY LOANS

Your Max Accumulator+ II policy offers two types of loans: Standard Loans and Participating Loans. Only one type of loan can be on a policy at any given time. You may switch between Standard and Participating loans a maximum of 3 times during the life of the policy. After the 10th policy anniversary, Preferred Loans are available. During the Allocation Restriction Period, Standard Loans are not available to switch to Participating Loans.

Standard Loans

For a Standard Loan the amount of the loan will be deducted proportionately based on the Accumulation Value in each Index Account, the Declared Interest Account, and the Interim Account. The annual loan interest for Standard Loans is due in advance. The annual loan interest rate for Standard Loans is 2.91% (equal to an effective rate of 3.00% paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. Standard Loan balances are not eligible for Account Value Enhancement.

Preferred Loans

After the 10th policy anniversary, your Max Accumulator+ II provides a preferred rate to your Standard Loan, or a Preferred Loan option. For a Preferred Loan, the amount of the loan will be deducted proportionately according to the Standard Loan rules. The annual loan interest for Preferred Loans is due in advance. The annual loan interest rate for Preferred Loans will be no less than 1.96% and no more than 2.15% (equal to an effective rate of not less than 2.00% and no more than 2.25% respectively, paid at the end of the policy year). The interest credited to the loan amount is the 2.00% guaranteed interest in the Fixed Account. The Preferred Loan available is restricted to a policy year maximum of 10.00% of the Accumulation Value at the beginning of the policy year.

Participating Loans

For a Participating Loan, the amount of the loan will not be deducted and will remain in the existing interest accounts. The loan amount will continue to be eligible for Index Interest as if no loan had been taken from the policy. The annual loan interest for Participating Loans is due in advance. The annual loan interest rate for Participating Loans is declared monthly and will be no more than 7.40% (equal to an effective rate of 8.00% paid at the end of the policy year). The participating loan rate used in this illustration is 4.50% paid in arrear, equal to 4.31% paid in advance.

There is a risk associated with Participating Loans because an Index Account's actual credited rate could be less than the Participating Annual Interest Rate. The use of Participating Loans could potentially result in policy lapse if poor index performance among the indices is sustained. Participating Loans do not include participation in AGL's profits or surplus through receipt of dividends.

Under some circumstances policy loans and withdrawals are taxable. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Overloan Protection Rider

(Form 07620)

This optional rider guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Cash Value.

The tax consequences of the Overloan Protection Rider have not been determined by the IRS or the courts, and it is possible that the IRS could assert that the outstanding loan balance should be treated as a taxable distribution when the Overloan Protection Rider is exercised. For advice concerning your individual circumstances, consult an attorney, tax advisor or accountant.

Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and *Specified Amount Reductions in the Tax and Compliance section*.



Max Accumulator+ II

Client One
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ALLOCATION

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100.00%

Standard Loans (Not qualified as Preferred)	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	3.00%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	3.00%
Standard Loans (Qualified as Preferred)	
Interest Credited - Guaranteed	2.00%
Interest Charged - Guaranteed	2.20%
Interest Credited - Non-Guaranteed Current	2.00%
Interest Charged - Non-Guaranteed Current	2.00%
Participating Loans	
Interest Credited - Guaranteed	0.00%
Interest Charged - Guaranteed	8.00%
Interest Credited - Non-Guaranteed Current	Varies by Year
Interest Charged - Non-Guaranteed Current	4.50%



Max Accumulator+ II

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100.00%

YOUR INCOME FOR LIFE RIDER*

(Form 15996)

Your policy includes an Income-for-Life Rider*, allowing you, upon your election, to receive a guaranteed income stream based on your current Cash Value at the time of election, if exercised, subject to rider terms and conditions.

Upon exercise of the rider, a one-time charge will be deducted from your Cash Value and will vary depending on your age, face amount, risk class, policy duration at the time of exercise, and gender. The one-time charge is a non-guaranteed amount that will be assessed upon election of the rider, not to exceed a guaranteed maximum.

The guaranteed income payments may be received monthly, quarterly, semi-annually, or annually. An annual fee of \$25 will be assessed for modes other than annual.

Eligibility requirements for the rider:

- Between 55 and 85 years of age at the time of election
- Have had the policy in-force for no less than 10 years
- Must not have received any accelerated benefits such as from the QoL Accelerated Benefits Riders.
- Terminate all other existing riders on the base policy except Select Income Rider and Overloan Protection Rider
- Pay off in full any existing loan balances at the date of the election
- Resulting income must not be less than a minimum level set in your rider at the time of exercise

If this benefit is exercised, your death benefit will be converted to a level option, if it is not already set at that option. While the rider is in effect, you may not change the policy to an increasing death benefit option. Additionally, allocation of your policy's Cash Value will be determined by AGL upon exercise of the rider.

You may terminate the rider at any time.

While this rider is in effect, no further premiums may be paid into the policy, no distributions may be taken out, and no face amount changes may be elected. The policy's specified amount will be revised on a periodic basis automatically to the minimum allowable under Section 7702 of the Internal Revenue Code. If at any point while the rider is in effect any deduction due to the rider or the policy is greater than the policy's cash value at the time, an amount will be added to the cash value. You will continue to receive benefits under the rider until the earliest date of the following, at which time no further benefits will be payable: death, lapse of the policy, surrender of the policy, maturity of the policy, or your written request to terminate the rider.

The Rider Expense Charge and the initial Installment Payment depend on the amount of Cash Value you have at the time of rider election. Any Installment Payment must exceed the Minimum Installment Payment on the Rider Schedule page.

Generally, the Company does not intend to report the benefits as taxable income based on the Company's current interpretation of tax law. However, under specific scenarios (including if your policy is or becomes a Modified Endowment Contract) the benefits may be taxable to the recipient. The tax reporting may change based on future IRS guidance. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

*This rider may not be approved for issue in all states.



Max Accumulator+ II

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100.00%

Your Policy Features and Riders

The following are brief descriptions of the Benefits and/or Riders that appears in this illustration. The Benefits and/or Riders are subject to certain requirements and limitations that are not contained within these explanations. For a full description of the Benefits and/or Riders, please refer to the Policy and Riders.

Monthly Guarantee Premium (MGP)	<p>The Monthly Guarantee Premium (MGP) provision can prevent the policy from lapsing when the cash surrender value of the policy falls to zero or below. The policy will not terminate during the guarantee period if the total premium paid equals or exceeds the sum of the Monthly Guarantee Premiums from the date of issue plus any partial surrenders and any increase in the loan amount since the date of issue.</p> <p>Please note it is imperative that the minimum premium is paid to avoid policy lapse. If a policy with MGP lapses, the guarantee will terminate. This guarantee cannot be reinstated after your policy lapses. Significant "catch-up" premium would be required as part of the reinstatement cost, assuming reinstatement is available. The guarantee period is shown on your policy schedule.</p> <p>After the guarantee period, the policy will lapse if there is not sufficient value to keep it in force. The MGP does not provide additional policy value or Death Benefit proceeds. There is no charge for this provision. All premium payments are subject to restrictions under federal tax laws.</p>
Option to Extend Coverage	<p>Your policy matures at age 121. The policy will automatically extend coverage to the date of the Insured's death unless the Owner elects to terminate the policy and receive the Cash Surrender Value. If coverage is extended, coverage under any riders will terminate. No further deductions for policy charges will be deducted from the Accumulation Value. No additional premiums may be made unless additional premiums are necessary to keep the policy in force. The tax consequences of extending the Maturity Date beyond the termination date of the CSO Mortality Tables are unclear.</p>
Income for Life Rider (Form 15996)	<p>The Income for Life Rider is available to convert Cash Value into guaranteed income, subject to the rider terms and conditions. It can be exercised between ages 55-85. Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits in your particular circumstances. See Your Income for Life Rider for full terms and conditions.</p>
Overloan Protection Rider (Form 07620)	<p>The Overloan Protection Rider is an optional rider that guarantees your policy will not lapse due to an outstanding loan by waiving future monthly deductions upon activation of the rider and by keeping the rider in-force when the loan amount exceeds the Account Value. The rider benefit can be activated at or after the later of attained age of 75 or the 15th policy anniversary. See Overloan Protection Rider for full details.</p>
Terminal Illness Accelerated Death Benefit Rider (Form ICC13-13601)	<p>This rider provides advance access to a qualified portion of the Death Benefit if the insured is certified by a physician as being 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.</p>
Dollar Cost Averaging Rider (Form ICC18-18004)	<p>Your Max Accumulator+ II policy includes the Dollar Cost Averaging (DCA) Rider which allows the allocation of lump sum payments (both 1035s and non 1035s) to your chosen Index Interest Accounts over a number of months, so that the entire payment is not based upon the market performance of only one date. It is your choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest.</p> <p>The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited monthly to the DCA Account using the annual effective DCA Account Interest Rate, compounded daily. The amount of interest credited is determined by the Company, currently 2.55% but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. The transfers will be made in installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day (if the lump sum payment is received on an Allocation Day, the transfer would be made immediately). Note that transfers from the DCA Account to the declared interest account are not permitted.</p>



Max Accumulator+ II

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100.00%

Key Terms and Definitions

Accumulation Value

The Accumulation Value is the cash accumulation component of the proposed policy. It reflects net premiums received, withdrawals made, expenses charged, cost of insurance deducted and interest credited. The Accumulation Value can be positive, negative, or zero. The amount shown in the illustration is as of the end of the policy year.

Account Value Enhancement

A persistency bonus available that is credited to the index accounts or fixed account after policy year 5. This is in addition to the crediting earned through the index strategy.

Alternate Hypothetical Rate

Alternate Hypothetical Rate means that values are calculated assuming that for each account, the non-guaranteed hypothetical rate is equal to the lesser of the current non-guaranteed interest rate for the Fixed Account and the Maximum Non-Guaranteed Hypothetical Index Interest Rate for the account.

Cash Surrender Value

The Cash Surrender Value is the amount available to the policy owner when the policy is terminated for a reason other than the Insured's death. This is equal to the Cash Value less policy loans and accumulated interest and may be zero. The amount shown in the illustration is as of the end of the policy year.

Cash Value

The Cash Value of this policy is equal to the Accumulation Value minus the applicable surrender charge, if any. The amount shown in the illustration is as of the end of the policy year.

Cost of Insurance Charges

The basis for calculating the cost of insurance for the policy and any riders added to the policy is outlined in the policy.

Cumulative Premium Outlay

Cumulative Premium Outlay is the total Premium Outlay from Date of Issue through the end of the policy year shown.

Current Charges

Current Charges are calculated based on current expense charges and current cost of insurance rates for the policy and any riders. These rates and charges are not guaranteed and are subject to change by the Company.

Current Non-Guaranteed Hypothetical Rate

See Index Interest Illustrated section.

Death Benefit

The death benefit is the amount of money payable to the beneficiary if the Insured dies while the policy is in force. The Initial Amount is specified in the policy at issue and the Specified Amount may be changed subject to the policy's provisions. The amount shown in the illustration is as of the end of the policy year.

Guaranteed Charges

Guaranteed Charges are calculated based on guaranteed maximum expense charges and guaranteed maximum cost of insurance rates for the policy and any riders as specified in the policy.

Guaranteed Values

The guaranteed values are calculated based on the guaranteed interest rates, the guaranteed maximum cost of insurance rates, the guaranteed maximum expense charges, and the guaranteed account value enhancement rates specified in the policy.

Incontestability

We rely on the statements made in the application. These statements are considered representations and not warranties. Outside of exceptions listed in your contract, We cannot contest this policy after it has been in force for two years.

Income-for-Life Value

See Income-for-Life Rider section.

Lapse

Policy Lapse refers to termination of the policy. When a policy lapses, it has no cash value and no death benefit is payable.

Loans and Withdrawals

Policy loans can be taken at any time while the policy is in force. Annual loan interest is assessed at the start of the policy year. Refer to the policy for more information about policy loans. Withdrawals represent amounts withdrawn from the policy which are not loans. The loans and withdrawals shown in the illustration are assumed to be paid as of the beginning of the period for the selected Disbursement Mode. The illustration shows the sum of all loans and withdrawals taken in a policy year.

Maximum Non-Guaranteed Hypothetical Index Interest Rate

See Index Interest Illustrated section. The Maximum Non-Guaranteed Hypothetical Index Interest Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be better or worse than shown.

Mid-Point Account Value Enhancement

The Mid-Point Account Value Enhancement for an account is a non-guaranteed account value enhancement that is equal to the average of the applicable Guaranteed Account Value Enhancement and Current Account Value Enhancement for such account.

Mid-Point Charges

The Mid-Point Charges are non-guaranteed charges that are calculated using the average of the rates used to calculate Guaranteed Charges and Current Charges.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
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ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Mid-Point Rate

The Mid-Point Rate for an account is a non-guaranteed hypothetical rate that is equal to the average of the applicable Guaranteed Interest Rate and Current Non-Guaranteed Hypothetical Rate for such account.

Monthly Charges

This represents the sum of the Cost of Insurance amount, Monthly Administration Fee amount, Monthly Expense Charge amount, and any applicable rider charges for each month illustrated.

Net Annual Loan Interest Credited

This represents interest credited to the Accumulation Value offset by policy loans. These amounts may be credited at a different rate than those values not offset by policy loans.

Net Outlay

Net Outlay shows the Premium Outlay less any loans and withdrawals taken during a policy year.

Non-Guaranteed Interest Rate

The Non-Guaranteed Interest Rate used in this illustration is the user selected interest rate(s) up to the Maximum Current Non-Guaranteed Hypothetical Rates for each Interest Account. The Non-Guaranteed Rate is not intended to predict future performance and is not guaranteed. The Owner's actual results may be better or worse than shown.

Non-Guaranteed Values

Non-guaranteed values means that values are calculated based on non-guaranteed hypothetical rates, current cost of insurance rates for the policy and any riders, current expense charges, and non-guaranteed account value enhancement rates.

Partial Surrenders/Withdrawals

This represents the amount withdrawn from the policy.

Premium Class

Preferred Non-Tobacco

Significantly better than average mortality risk and a non-user of tobacco and/or other products that contain nicotine.

Premium Expense Charge

See Your Transaction Charges and Expenses section.

Premium Loads

This represents the Premium Expense Charge amount assessed for each Premium Outlay payment.

Premium Mode

The Premium Mode is the frequency selected for recurring premiums.

Premium Outlay

Premium outlay is the amount the Owner plans to pay for the policy. It is equal to planned premium payments and loan repayments. This illustration assumes that the Company receives all premiums and loan repayments in time to be processed on the first day of each modal period.

Other Rider Charges

The rider charges represent the combined cost of all riders the Owner selected.

Surrender Charges

A surrender charge will be applied when the policy is surrendered or the specified amount is reduced during the surrender charge period. If the specified amount is increased, the increased portion is subject to a new surrender charge period. The initial surrender charge period is 14 years. Refer to the policy for more information about Surrender Charges.

Year and Age

Year is the policy year; Age is the Insured's age at the Date of Issue plus on the Insured's nearest birthday the number of years the policy is assumed to have been in force.



Max Accumulator+ II

Client One
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100.00%

Your Policy Mechanics

Make Contributions ↓

YOU PAY PREMIUMS

Choose a percentage of your premium to go one or more of 5 available accounts.
(Policy Charges are deducted)

4 Index Interest Accounts

1 Fixed Account

Grow Your Account ↓

YOUR POLICY ACCUMULATES CASH VALUE

Based on the accounts you've chosen.

4 Index Interest Accounts

1 Fixed Account

Access your Cash Value* ↓

CASH VALUE COMES OUT OF YOUR POLICY

Leverage multiple options to access cash value while living or save the life insurance benefit for your beneficiaries.

*Under current federal tax law, partial withdrawals are reportable to the policy owner and may also be taxable. See Tax and Compliance section.

Your Transaction Charges and Expenses

Cost of Insurance (COI)

Each month AGL deducts charges from the policy's Accumulation Value to cover the expenses and costs of providing the policy benefits. The cost of insurance rates will ultimately depend on the outcome of the underwriting process and may vary significantly from what is shown in this illustration.

Premium Load

Policy Years 1-10: Current Charge of 6.50%; Maximum Charge of 18 %

Policy Years 11+: Current Charge of 7.50%; Maximum Charge of 18 %

Monthly Charges

Monthly Administration Fee

Non-Guaranteed Current Charge - \$10.00

Maximum Charge - \$20.00

Monthly Expense Charge

The Monthly Expense Charge for the Specified Amount is deducted during the first 20 policy years and is applied to the amount of any allowable increase in the Specified Amount during the first 20 years following the increase.

Surrender Charges

Surrender charges apply if you surrender your policy in years 1-14. Surrender charges vary by sex, premium class, age, and policy duration.

Interest Adjusted Indices

	Net Payment	Cost Index	Surrender	Cost Index
	10 Yr	20 Yr	10 Yr	20 Yr
Guaranteed Basis	50.82	44.69	24.49	26.59
Current Basis	46.10	34.92	3.30	N/A



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Tax and Compliance

Definition of Life Insurance

Section 7702 of the Internal Revenue Code requires that a policy meet one of the two tests, the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) in order to qualify as life insurance. The computation to determine compliance with either of these tests is complex and specific questions should be directed to your tax advisor.

In general, the GPT requires the policy must meet the criteria in order to qualify as life insurance. First the cumulative premiums paid cannot exceed, on any date, the greater of the guideline single premium and the cumulative guideline annual premiums to date. Second, the ongoing relationship between the cash value on the policy and the death benefit is restricted.

CVAT, as an alternative test, generally requires that the policy's cash surrender value can at no time exceed the net single premium needed to fund the death benefit provided under the policy in order to qualify as life insurance.

Unless otherwise provided by your specific life insurance policy, both of the tests are available. Once the definition of life insurance test is selected at issue, it cannot be changed.

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% tax penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, the Owner should discuss the transaction with his 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 illustration would not be a MEC at issue or become one thereafter.

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.

Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions

Policy 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.

Generally, withdrawals and surrenders from a policy that is not a MEC are not taxable until the amount withdrawn or surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy.

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.

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 Illustration, 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. After the insured reaches the attained age of 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. The Owner should consult with a personal tax advisor about the effect of any changes to the policy as it relates to section 7702 and the termination date of the Mortality Tables.

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.



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100.00%

Policy Assignment

During the lifetime of the Insured, unless restricted by federal tax law, you may assign the policy as security for an obligation, subject to approval by any irrevocable beneficiary. Your right to assign this the policy may be limited by the method chosen to pay Death Benefit Proceeds. We will not be bound by an assignment unless it is received In Writing at the Company's Home Office. Your rights and those of any other person referred to in the policy will be subject to the assignment. The assignment, unless you specify otherwise, will take effect on the date that you signed the notice of assignment, subject to any payments made or actions taken by AGL before such assignment is received. Two copies of the assignment must be submitted. AGL will retain one copy and return the other. AGL will not be responsible for the validity or tax consequences of any assignment.

AGL not Providing Legal or Tax Advice

This material is not intended or written by AGL 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 from an independent tax advisor.

Although the information contained in this illustration 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 illustrated. For example, tax law changes may result in distributions that are more or less than illustrated. 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 illustration 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 illustrated.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Index Disclosures

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Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Index Disclosure for the ML Strategic Balanced Index®

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices - the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

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Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

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Supplemental Illustration: Your Non-Guaranteed Policy Costs and Benefits

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
 Premium Mode: Annual

Year	Age	What You Pay In	What You Take Out	What We Deduct				What We Add	Policy Values ²			
		Premium Outlay ¹	Loans and Withdrawals	Annualized Monthly Charges	Cost of Insurance Charges	Other Rider Charges	Total Charges	Interest	Policy Value	Surrender Charges	Net Cash Surrender Value	Net Death Benefit
1	46	25,000	0	2,739	801	0	3,541	1,447	22,907	12,775	10,132	422,122
2	47	25,000	0	2,739	801	0	3,541	2,932	47,298	12,376	34,922	446,514
3	48	25,000	0	2,739	801	0	3,540	4,512	73,270	12,376	60,894	472,485
4	49	25,000	0	2,739	801	0	3,540	6,195	100,925	11,976	88,949	500,141
5	50	25,000	0	2,739	801	0	3,540	7,987	130,372	11,577	118,795	529,588
6	51	25,000	0	2,739	801	0	3,540	10,888	162,720	11,577	151,143	561,936
7	52	25,000	0	2,739	801	0	3,540	13,195	197,375	11,178	186,197	596,590
8	53	25,000	0	2,739	801	0	3,540	15,666	234,501	11,178	223,323	633,716
9	54	25,000	0	2,739	801	0	3,540	18,313	274,273	10,779	263,494	673,489
10	55	25,000	0	2,739	800	0	3,540	21,148	316,882	10,380	306,502	716,097
Subtotal		250,000	0				35,402					
11	56	25,000	0	2,989	898	0	3,887	24,165	362,160	8,384	353,776	761,375
12	57	25,000	0	2,989	1,018	0	4,007	27,388	410,541	6,387	404,153	809,756
13	58	25,000	0	2,989	1,158	0	4,148	30,833	462,226	3,992	458,234	861,441
14	59	25,000	0	2,989	1,294	0	4,284	34,512	517,455	1,996	515,459	916,670
15	60	25,000	0	2,989	1,458	0	4,448	38,444	576,451	0	576,451	975,666
16	61	25,000	0	2,989	1,619	0	4,609	42,644	639,486	0	639,486	1,038,702
17	62	25,000	0	2,989	1,788	0	4,778	47,132	706,841	0	706,841	1,106,056
18	63	25,000	0	2,989	1,983	0	4,972	51,927	778,796	0	778,796	1,178,011
19	64	25,000	0	2,989	2,222	0	5,211	57,048	855,633	0	855,633	1,254,849
20	65	25,000	0	2,989	2,527	0	5,517	62,515	937,631	0	937,631	1,336,847
Subtotal		500,000	0				81,261					
21	66	0	92,041	120	1,181	0	1,301	66,062	1,002,392	0	910,351	1,110,830
22	67	0	96,187	120	1,199	0	1,319	69,259	1,070,333	0	882,104	1,085,468
23	68	0	100,519	120	1,212	0	1,332	72,619	1,141,620	0	852,872	1,058,364
24	69	0	105,047	120	1,220	0	1,340	76,151	1,216,431	0	822,636	1,029,430
25	70	0	109,778	120	1,301	0	1,421	79,862	1,294,872	0	791,299	998,479
26	71	0	114,723	120	1,457	0	1,577	83,756	1,377,051	0	758,755	965,312
27	72	0	119,890	120	1,510	0	1,630	87,844	1,463,264	0	725,078	915,303
28	73	0	125,290	120	1,526	0	1,646	92,141	1,553,759	0	690,283	861,196
29	74	0	130,933	120	1,490	0	1,610	96,662	1,648,812	0	654,402	802,795
30	75	0	136,831	120	1,379	0	1,499	101,424	1,748,737	0	617,496	739,908
Subtotal		500,000	1,131,241				95,937					

¹ A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

² This illustration contains non-guaranteed elements. The non-guaranteed benefits and values illustrated are not guaranteed and the assumptions on which they are based are subject to change by American General Life Insurance Company. The actual results under the policy may be more or less favorable.



Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Supplemental Illustration: Your Non-Guaranteed Policy Costs and Benefits

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
Premium Mode: Annual

Year	Age	What You Pay In	What You Take Out	What We Deduct				What We Add	Policy Values ²			
		Premium Outlay ¹	Loans and Withdrawals	Annualized Monthly Charges	Cost of Insurance Charges	Other Rider Charges	Total Charges	Interest	Policy Value	Surrender Charges	Net Cash Surrender Value	Net Death Benefit
31	76	0	142,994	120	1,170	0	1,290	106,447	1,853,894	0	579,659	672,354
32	77	0	149,435	120	1,397	0	1,517	111,730	1,964,106	0	540,437	638,642
33	78	0	156,165	120	1,663	0	1,783	117,273	2,079,596	0	499,762	603,741
34	79	0	163,199	120	1,975	0	2,095	123,087	2,200,588	0	457,554	567,584
35	80	0	170,550	120	2,348	0	2,468	129,182	2,327,302	0	413,718	530,083
36	81	0	178,232	120	2,799	0	2,919	135,569	2,459,952	0	368,137	491,135
37	82	0	186,259	120	3,409	0	3,529	142,254	2,598,678	0	320,603	450,537
38	83	0	194,649	120	4,148	0	4,268	149,244	2,743,654	0	270,931	408,113
39	84	0	203,416	120	5,056	0	5,176	156,544	2,895,021	0	218,882	363,633
40	85	0	212,578	120	6,181	0	6,301	164,155	3,052,875	0	164,158	316,802
Subtotal		500,000	2,888,717				127,285					
41	86	0	130,112	120	7,584	0	7,704	172,818	3,217,989	0	199,161	360,060
42	87	0	135,972	120	9,339	0	9,459	182,516	3,391,046	0	236,246	405,798
43	88	0	142,096	120	11,530	0	11,650	192,673	3,572,070	0	275,173	453,776
44	89	0	148,496	120	14,237	0	14,357	203,284	3,760,997	0	315,604	503,654
45	90	0	155,185	120	17,481	0	17,601	214,339	3,957,735	0	357,157	555,043
46	91	0	162,175	120	21,323	0	21,443	225,824	4,162,117	0	399,364	607,470
47	92	0	169,479	120	20,241	0	20,361	237,937	4,379,693	0	447,461	622,649
48	93	0	177,113	120	17,724	0	17,844	250,934	4,612,783	0	503,438	641,821
49	94	0	185,090	120	13,464	0	13,584	264,986	4,864,185	0	569,750	667,034
50	95	0	193,427	120	7,113	0	7,233	280,302	5,137,254	0	649,392	700,765
Subtotal		500,000	4,487,862				268,521					
51	96	0	202,139	120	0	0	120	297,063	5,434,197	0	744,196	744,196
52	97	0	211,244	120	0	0	120	315,118	5,749,195	0	847,950	847,950
53	98	0	220,758	120	0	0	120	334,319	6,083,393	0	961,391	961,391
54	99	0	230,702	120	0	0	120	354,742	6,438,016	0	1,085,311	1,085,311
55	100	0	241,093	120	0	0	120	376,469	6,814,364	0	1,220,567	1,220,567
56	101	0	251,952	120	0	0	120	399,584	7,213,828	0	1,368,079	1,368,079
57	102	0	263,300	120	0	0	120	424,180	7,637,888	0	1,528,839	1,528,839
58	103	0	275,159	120	0	0	120	450,354	8,088,122	0	1,703,913	1,703,914
59	104	0	287,553	120	0	0	120	478,212	8,566,213	0	1,894,452	1,894,452
60	105	0	300,505	120	0	0	120	507,865	9,073,958	0	2,101,692	2,101,692
Subtotal		500,000	6,972,266				269,721					

¹ A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

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Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Supplemental Illustration: Your Non-Guaranteed Policy Costs and Benefits

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
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Year	Age	What You Pay In	What You Take Out	What We Deduct				What We Add	Policy Values ²			
		Premium Outlay ¹	Loans and Withdrawals	Annualized Monthly Charges	Cost of Insurance Charges	Other Rider Charges	Total Charges	Interest	Policy Value	Surrender Charges	Net Cash Surrender Value	Net Death Benefit
61	106	0	314,040	120	0	0	120	539,432	9,613,270	0	2,326,965	2,326,965
62	107	0	328,185	120	0	0	120	573,041	10,186,191	0	2,571,701	2,571,701
63	108	0	342,966	120	0	0	120	608,829	10,794,900	0	2,837,444	2,837,444
64	109	0	358,414	120	0	0	120	646,940	11,441,720	0	3,125,850	3,125,850
65	110	0	374,557	120	0	0	120	687,530	12,129,131	0	3,438,703	3,438,703
66	111	0	391,428	120	0	0	120	730,766	12,859,777	0	3,777,921	3,777,921
67	112	0	409,058	120	0	0	120	776,824	13,636,480	0	4,145,566	4,145,566
68	113	0	427,483	120	0	0	120	825,894	14,462,254	0	4,543,857	4,543,857
69	114	0	446,737	120	0	0	120	878,178	15,340,312	0	4,975,178	4,975,178
70	115	0	466,859	120	0	0	120	933,893	16,274,085	0	5,442,092	5,442,092
Subtotal		500,000	10,831,993				270,921					
71	116	0	487,887	120	0	0	120	993,271	17,267,236	0	5,947,356	5,947,356
72	117	0	509,862	120	0	0	120	1,056,557	18,323,673	0	6,493,931	6,493,931
73	118	0	532,827	120	0	0	120	1,124,018	19,447,571	0	7,085,002	7,085,002
74	119	0	556,826	120	0	0	120	1,195,933	20,643,384	0	7,723,990	7,723,990
75	120	0	581,906	120	0	0	120	1,272,607	21,915,871	0	8,414,571	8,414,571
76	121	0	608,116	120	0	0	120	1,354,360	23,270,111	0	9,160,695	9,160,695
77	122	0	635,506	0	0	0	0	1,441,543	24,711,654	0	9,966,731	9,966,731
78	123	0	664,130	0	0	0	0	1,534,523	26,246,177	0	10,837,124	10,837,124
79	124	0	694,043	0	0	0	0	1,633,691	27,879,868	0	11,776,772	11,776,772
80	125	0	725,304	0	0	0	0	1,739,469	29,619,337	0	12,790,937	12,790,937
Subtotal		500,000	16,828,400				271,641					
81	126	0	757,973	0	0	0	0	1,852,306	31,471,643	0	13,885,271	13,885,271
82	127	0	792,113	0	0	0	0	1,972,685	33,444,329	0	15,065,843	15,065,843
83	128	0	827,790	0	0	0	0	2,101,121	35,545,449	0	16,339,173	16,339,173
84	129	0	865,075	0	0	0	0	2,238,163	37,783,612	0	17,712,261	17,712,261
85	130	0	904,039	0	0	0	0	2,384,402	40,168,014	0	19,192,623	19,192,623
86	131	0	944,758	0	0	0	0	2,540,466	42,708,480	0	20,788,331	20,788,331
Total		500,000	21,920,149				271,641					

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Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
 Premium Mode: Annual
 Disbursement Mode: Monthly
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
 Current Loan Interest Charge: 4.50%
 Current Loan Interest Credited: Varies by Year

Year	Age	Premium Outlay ¹	Loans and Withdrawals ²					
			Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
1	46	25,000	25,000	0	0	0	10,132	422,122
2	47	25,000	25,000	0	0	0	34,922	446,514
3	48	25,000	25,000	0	0	0	60,894	472,485
4	49	25,000	25,000	0	0	0	88,949	500,141
5	50	25,000	25,000	0	0	0	118,795	529,588
Subtotal		125,000						
6	51	25,000	25,000	0	0	0	151,143	561,936
7	52	25,000	25,000	0	0	0	186,197	596,590
8	53	25,000	25,000	0	0	0	223,323	633,716
9	54	25,000	25,000	0	0	0	263,494	673,489
10	55	25,000	25,000	0	0	0	306,502	716,097
Subtotal		250,000						
11	56	25,000	25,000	0	0	0	353,776	761,375
12	57	25,000	25,000	0	0	0	404,153	809,756
13	58	25,000	25,000	0	0	0	458,234	861,441
14	59	25,000	25,000	0	0	0	515,459	916,670
15	60	25,000	25,000	0	0	0	576,451	975,666
Subtotal		375,000						
16	61	25,000	25,000	0	0	0	639,486	1,038,702
17	62	25,000	25,000	0	0	0	706,841	1,106,056
18	63	25,000	25,000	0	0	0	778,796	1,178,011
19	64	25,000	25,000	0	0	0	855,633	1,254,849
20	65	25,000	25,000	0	0	0	937,631	1,336,847
Subtotal		500,000						
21	66	0	-89,864	2,178	0	92,041	910,351	1,110,830
22	67	0	-89,864	6,323	0	188,228	882,104	1,085,468
23	68	0	-89,864	10,656	0	288,748	852,872	1,058,364
24	69	0	-89,864	15,183	0	393,795	822,636	1,029,430
25	70	0	-89,864	19,915	0	503,573	791,299	998,479
Subtotal		500,000						
26	71	0	-89,864	24,859	0	618,296	758,755	965,312
27	72	0	-89,864	30,027	0	738,186	725,078	915,303

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² Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

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 Premium Mode: Annual
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 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
 Current Loan Interest Charge: 4.50%
 Current Loan Interest Credited: Varies by Year

Year	Age	Premium Outlay ¹	Loans and Withdrawals ²					
			Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
28	73	0	-89,864	35,427	0	863,476	690,283	861,196
29	74	0	-89,864	41,070	0	994,410	654,402	802,795
30	75	0	-89,864	46,967	0	1,131,241	617,496	739,908
Subtotal		500,000						
31	76	0	-89,864	53,130	0	1,274,235	579,659	672,354
32	77	0	-89,864	59,571	0	1,423,669	540,437	638,642
33	78	0	-89,864	66,302	0	1,579,834	499,762	603,741
34	79	0	-89,864	73,335	0	1,743,034	457,554	567,584
35	80	0	-89,864	80,686	0	1,913,583	413,718	530,083
Subtotal		500,000						
36	81	0	-89,864	88,368	0	2,091,815	368,137	491,135
37	82	0	-89,864	96,396	0	2,278,074	320,603	450,537
38	83	0	-89,864	104,785	0	2,472,723	270,931	408,113
39	84	0	-89,864	113,552	0	2,676,139	218,882	363,633
40	85	0	-89,864	122,714	0	2,888,717	164,158	316,802
Subtotal		500,000						
41	86	0	0	130,112	0	3,018,829	199,161	360,060
42	87	0	0	135,972	0	3,154,801	236,246	405,798
43	88	0	0	142,096	0	3,296,897	275,173	453,776
44	89	0	0	148,496	0	3,445,393	315,604	503,654
45	90	0	0	155,185	0	3,600,578	357,157	555,043
Subtotal		500,000						
46	91	0	0	162,175	0	3,762,753	399,364	607,470
47	92	0	0	169,479	0	3,932,232	447,461	622,649
48	93	0	0	177,113	0	4,109,345	503,438	641,821
49	94	0	0	185,090	0	4,294,435	569,750	667,034
50	95	0	0	193,427	0	4,487,862	649,392	700,765
Subtotal		500,000						
51	96	0	0	202,139	0	4,690,001	744,196	744,196
52	97	0	0	211,244	0	4,901,244	847,950	847,950
53	98	0	0	220,758	0	5,122,003	961,391	961,391
54	99	0	0	230,702	0	5,352,704	1,085,311	1,085,311

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Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
 Premium Mode: Annual
 Disbursement Mode: Monthly
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
 Current Loan Interest Charge: 4.50%
 Current Loan Interest Credited: Varies by Year

Year	Age	Premium Outlay ¹	Loans and Withdrawals ²					
			Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
55	100	0	0	241,093	0	5,593,797	1,220,567	1,220,567
Subtotal		500,000						
56	101	0	0	251,952	0	5,845,749	1,368,079	1,368,079
57	102	0	0	263,300	0	6,109,049	1,528,839	1,528,839
58	103	0	0	275,159	0	6,384,208	1,703,913	1,703,914
59	104	0	0	287,553	0	6,671,761	1,894,452	1,894,452
60	105	0	0	300,505	0	6,972,266	2,101,692	2,101,692
Subtotal		500,000						
61	106	0	0	314,040	0	7,286,305	2,326,965	2,326,965
62	107	0	0	328,185	0	7,614,490	2,571,701	2,571,701
63	108	0	0	342,966	0	7,957,456	2,837,444	2,837,444
64	109	0	0	358,414	0	8,315,870	3,125,850	3,125,850
65	110	0	0	374,557	0	8,690,428	3,438,703	3,438,703
Subtotal		500,000						
66	111	0	0	391,428	0	9,081,856	3,777,921	3,777,921
67	112	0	0	409,058	0	9,490,914	4,145,566	4,145,566
68	113	0	0	427,483	0	9,918,397	4,543,857	4,543,857
69	114	0	0	446,737	0	10,365,134	4,975,178	4,975,178
70	115	0	0	466,859	0	10,831,993	5,442,092	5,442,092
Subtotal		500,000						
71	116	0	0	487,887	0	11,319,880	5,947,356	5,947,356
72	117	0	0	509,862	0	11,829,742	6,493,931	6,493,931
73	118	0	0	532,827	0	12,362,569	7,085,002	7,085,002
74	119	0	0	556,826	0	12,919,394	7,723,990	7,723,990
75	120	0	0	581,906	0	13,501,301	8,414,571	8,414,571
Subtotal		500,000						
76	121	0	0	608,116	0	14,109,416	9,160,695	9,160,695
77	122	0	0	635,506	0	14,744,923	9,966,731	9,966,731
78	123	0	0	664,130	0	15,409,053	10,837,124	10,837,124
79	124	0	0	694,043	0	16,103,096	11,776,772	11,776,772
80	125	0	0	725,304	0	16,828,400	12,790,937	12,790,937
Subtotal		500,000						

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² Under some circumstances policy loans and withdrawals are taxable. Refer to Loans and Withdrawals in the Key Terms and Definitions section and Specified Amount Reductions in the Tax and Compliance section.

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Supplemental Illustration: Loans and Withdrawals

For guaranteed elements and other important information, please see the Basic Illustration.

Initial Annual Premium: \$25,000.00
 Premium Mode: Annual
 Disbursement Mode: Monthly
 Loan Type: Participating Loan

Loan Interest Type: Borrow from Policy
 Current Loan Interest Charge: 4.50%
 Current Loan Interest Credited: Varies by Year

			Loans and Withdrawals ²					
Year	Age	Premium Outlay ¹	Net Outlay	Loan Interest Charged	Net Annual Loan Interest Credited	Accumulated Loan Amount	Cash Surrender Value	Death Benefit
81	126	0	0	757,973	0	17,586,373	13,885,271	13,885,271
82	127	0	0	792,113	0	18,378,486	15,065,843	15,065,843
83	128	0	0	827,790	0	19,206,276	16,339,173	16,339,173
84	129	0	0	865,075	0	20,071,351	17,712,261	17,712,261
85	130	0	0	904,039	0	20,975,391	19,192,623	19,192,623
Subtotal		500,000						
86	131	0	0	944,758	0	21,920,149	20,788,331	20,788,331
Total		500,000						

¹ A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

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Supplemental Illustration: Guaranteed Policy Values Internal Rate of Return

Guaranteed Crediting Rate

Initial Annual Premium: \$25,000.00 Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.00% Guaranteed Account Value Enhancement¹ For all strategies: 0.10%

Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR	
1	46	25,000	25,000	18,252	5,477	417,467	0.00%	1,569.87%	
2	47	25,000	25,000	36,476	24,101	435,692	0.00%	270.45%	
3	48	25,000	25,000	54,676	42,301	453,892	0.00%	122.33%	
4	49	25,000	25,000	72,849	60,872	472,064	0.00%	73.07%	
5	50	25,000	25,000	90,993	79,416	490,209	0.00%	49.65%	
Subtotal		125,000							
6	51	25,000	25,000	109,200	97,623	508,415	0.00%	36.33%	
7	52	25,000	25,000	127,361	116,183	526,577	0.00%	27.87%	
8	53	25,000	25,000	145,465	134,287	544,680	0.00%	22.12%	
9	54	25,000	25,000	163,498	152,719	562,713	0.00%	17.99%	
10	55	25,000	25,000	181,450	171,070	580,665	0.00%	14.91%	
Subtotal		250,000							
11	56	25,000	25,000	199,299	190,916	598,515	0.00%	12.54%	
12	57	25,000	25,000	217,031	210,644	616,246	0.00%	10.67%	
13	58	25,000	25,000	234,624	230,632	633,840	0.00%	9.18%	
14	59	25,000	25,000	252,059	250,063	651,275	0.00%	7.95%	
15	60	25,000	25,000	269,303	269,303	668,519	0.00%	6.94%	
Subtotal		375,000							
16	61	25,000	25,000	286,328	286,328	685,544	0.00%	6.09%	
17	62	25,000	25,000	303,094	303,094	702,309	0.00%	5.36%	
18	63	25,000	25,000	319,567	319,567	718,782	0.00%	4.74%	
19	64	25,000	25,000	335,707	335,707	734,922	0.00%	4.20%	
20	65	25,000	25,000	351,478	351,478	750,693	0.00%	3.73%	
Subtotal		500,000							
L	21	66	0	-89,864	350,511	256,803	358,556	0.00%	0.00%
L	22	67	0	-89,864	349,420	154,516	257,360	0.00%	0.00%
L	23	68	0	-89,864	348,195	44,007	148,076	0.00%	0.00%
L	24	69	0	0	0	0	0	0.00%	0.00%
L	25	70	0	0	0	0	0	0.00%	0.00%
Subtotal		500,000							

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy

² A zero in the Premium Outlay column does not mean the policy is paid up. Charges are deducted from the Accumulation Value as long as the policy remains in force. Depending upon actual results, the Owner may need to continue, resume, or increase premium payments.

Under some circumstances policy loans and withdrawals are taxable. Refer to the heading *Policy Loans, Surrenders and Specified Amount Reductions* in the *Tax and Compliance* section.

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Supplemental Illustration: Guaranteed Policy Values Internal Rate of Return

Guaranteed Crediting Rate

Initial Annual Premium: \$25,000.00 Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.00% Guaranteed Account Value Enhancement¹ For all strategies: 0.10%

	Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L	26	71	0	0	0	0	0	0.00%	0.00%
L	27	72	0	0	0	0	0	0.00%	0.00%
L	28	73	0	0	0	0	0	0.00%	0.00%
L	29	74	0	0	0	0	0	0.00%	0.00%
L	30	75	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	31	76	0	0	0	0	0	0.00%	0.00%
L	32	77	0	0	0	0	0	0.00%	0.00%
L	33	78	0	0	0	0	0	0.00%	0.00%
L	34	79	0	0	0	0	0	0.00%	0.00%
L	35	80	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	36	81	0	0	0	0	0	0.00%	0.00%
L	37	82	0	0	0	0	0	0.00%	0.00%
L	38	83	0	0	0	0	0	0.00%	0.00%
L	39	84	0	0	0	0	0	0.00%	0.00%
L	40	85	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	41	86	0	0	0	0	0	0.00%	0.00%
L	42	87	0	0	0	0	0	0.00%	0.00%
L	43	88	0	0	0	0	0	0.00%	0.00%
L	44	89	0	0	0	0	0	0.00%	0.00%
L	45	90	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	46	91	0	0	0	0	0	0.00%	0.00%
L	47	92	0	0	0	0	0	0.00%	0.00%
L	48	93	0	0	0	0	0	0.00%	0.00%
L	49	94	0	0	0	0	0	0.00%	0.00%
L	50	95	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						

L - Policy Loans; W - Policy Withdrawals

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Supplemental Illustration: Guaranteed Policy Values Internal Rate of Return

Guaranteed Crediting Rate

Initial Annual Premium: \$25,000.00 Annual Blend Participation Rate Account (Utilizing MLSB Index): 0.00% Guaranteed Account Value Enhancement¹ For all strategies: 0.10%

	Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L	51	96	0	0	0	0	0	0.00%	0.00%
L	52	97	0	0	0	0	0	0.00%	0.00%
L	53	98	0	0	0	0	0	0.00%	0.00%
L	54	99	0	0	0	0	0	0.00%	0.00%
L	55	100	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	56	101	0	0	0	0	0	0.00%	0.00%
L	57	102	0	0	0	0	0	0.00%	0.00%
L	58	103	0	0	0	0	0	0.00%	0.00%
L	59	104	0	0	0	0	0	0.00%	0.00%
L	60	105	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	61	106	0	0	0	0	0	0.00%	0.00%
L	62	107	0	0	0	0	0	0.00%	0.00%
L	63	108	0	0	0	0	0	0.00%	0.00%
L	64	109	0	0	0	0	0	0.00%	0.00%
L	65	110	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	66	111	0	0	0	0	0	0.00%	0.00%
L	67	112	0	0	0	0	0	0.00%	0.00%
L	68	113	0	0	0	0	0	0.00%	0.00%
L	69	114	0	0	0	0	0	0.00%	0.00%
L	70	115	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	71	116	0	0	0	0	0	0.00%	0.00%
L	72	117	0	0	0	0	0	0.00%	0.00%
L	73	118	0	0	0	0	0	0.00%	0.00%
L	74	119	0	0	0	0	0	0.00%	0.00%
L	75	120	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						

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Max Accumulator+ II

Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Supplemental Illustration: Guaranteed Policy Values Internal Rate of Return

Guaranteed Crediting Rate

Initial Annual Premium:
Premium Mode:

\$25,000.00
Annual

Blend Participation Rate Account
(Utilizing MLSB Index):

0.00%

Guaranteed Account Value Enhancement¹
For all strategies: 0.10%

	Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L	76	121	0	0	0	0	0	0.00%	0.00%
L	77	122	0	0	0	0	0	0.00%	0.00%
L	78	123	0	0	0	0	0	0.00%	0.00%
L	79	124	0	0	0	0	0	0.00%	0.00%
L	80	125	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	81	126	0	0	0	0	0	0.00%	0.00%
L	82	127	0	0	0	0	0	0.00%	0.00%
L	83	128	0	0	0	0	0	0.00%	0.00%
L	84	129	0	0	0	0	0	0.00%	0.00%
L	85	130	0	0	0	0	0	0.00%	0.00%
Subtotal			500,000						
L	86	131	0	0	0	0	0	0.00%	0.00%
Total			500,000						

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after ¹ policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy

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Client One
Male; Age: 45; Preferred Non-Tobacco; AL
Initial Death Benefit: \$399,215; Increasing

ALLOCATION

Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index):

100.00%

Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

	Initial Non-Guaranteed Crediting Rate		Current Account Value Enhancement¹	
Initial Annual Premium:	\$25,000.00	Blend Participation Rate Account	Blend Participation Rate Account	
Premium Mode:	Annual	(Utilizing MLSB Index):	(Utilizing MLSB Index):	
		6.48%	0.65%	

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
1	46	25,000	25,000	22,907	10,132	422,122	0.00%	1,588.49%
2	47	25,000	25,000	47,298	34,922	446,514	0.00%	275.57%
3	48	25,000	25,000	73,270	60,894	472,485	0.00%	125.94%
4	49	25,000	25,000	100,925	88,949	500,141	0.00%	76.29%
5	50	25,000	25,000	130,372	118,795	529,588	0.00%	52.75%
Subtotal		125,000						
6	51	25,000	25,000	162,720	151,143	561,936	0.22%	39.47%
7	52	25,000	25,000	197,375	186,197	596,590	1.55%	31.12%
8	53	25,000	25,000	234,501	223,323	633,716	2.45%	25.48%
9	54	25,000	25,000	274,273	263,494	673,489	3.14%	21.49%
10	55	25,000	25,000	316,882	306,502	716,097	3.67%	18.54%
Subtotal		250,000						
11	56	25,000	25,000	362,160	353,776	761,375	4.14%	16.31%
12	57	25,000	25,000	410,541	404,153	809,756	4.50%	14.58%
13	58	25,000	25,000	462,226	458,234	861,441	4.80%	13.22%
14	59	25,000	25,000	517,455	515,459	916,670	5.03%	12.13%
15	60	25,000	25,000	576,451	576,451	975,666	5.21%	11.24%
Subtotal		375,000						
16	61	25,000	25,000	639,486	639,486	1,038,702	5.32%	10.52%
17	62	25,000	25,000	706,841	706,841	1,106,056	5.43%	9.92%
18	63	25,000	25,000	778,796	778,796	1,178,011	5.52%	9.43%
19	64	25,000	25,000	855,633	855,633	1,254,849	5.60%	9.01%
20	65	25,000	25,000	937,631	937,631	1,336,847	5.67%	8.66%
Subtotal		500,000						
L	21	66	0	-89,864	1,002,392	910,351	5.78%	7.22%
L	22	67	0	-89,864	1,070,333	882,104	5.89%	7.17%
L	23	68	0	-89,864	1,141,620	852,872	5.97%	7.12%
L	24	69	0	-89,864	1,216,431	822,636	6.05%	7.09%

L - Policy Loans; W - Policy Withdrawals

¹ Account Value Enhancement (AVE) begins after policy year 5. The AVE provides additional interest for the Cash Value. For additional details, see the policy

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Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

	Initial Non-Guaranteed Crediting Rate		Current Account Value Enhancement¹	
Initial Annual Premium:	\$25,000.00	Blend Participation Rate Account	Blend Participation Rate Account	
Premium Mode:	Annual	(Utilizing MLSB Index):	(Utilizing MLSB Index):	
		6.48%		0.65%

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

	Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L	25	70	0	-89,864	1,294,872	791,299	998,479	6.12%	7.05%
Subtotal			500,000						
L	26	71	0	-89,864	1,377,051	758,755	965,312	6.19%	7.03%
L	27	72	0	-89,864	1,463,264	725,078	915,303	6.24%	6.96%
L	28	73	0	-89,864	1,553,759	690,283	861,196	6.30%	6.89%
L	29	74	0	-89,864	1,648,812	654,402	802,795	6.36%	6.82%
L	30	75	0	-89,864	1,748,737	617,496	739,908	6.41%	6.76%
Subtotal			500,000						
L	31	76	0	-89,864	1,853,894	579,659	672,354	6.46%	6.70%
L	32	77	0	-89,864	1,964,106	540,437	638,642	6.51%	6.75%
L	33	78	0	-89,864	2,079,596	499,762	603,741	6.55%	6.78%
L	34	79	0	-89,864	2,200,588	457,554	567,584	6.60%	6.82%
L	35	80	0	-89,864	2,327,302	413,718	530,083	6.64%	6.86%
Subtotal			500,000						
L	36	81	0	-89,864	2,459,952	368,137	491,135	6.68%	6.89%
L	37	82	0	-89,864	2,598,678	320,603	450,537	6.72%	6.93%
L	38	83	0	-89,864	2,743,654	270,931	408,113	6.76%	6.96%
L	39	84	0	-89,864	2,895,021	218,882	363,633	6.79%	6.99%
L	40	85	0	-89,864	3,052,875	164,158	316,802	6.83%	7.02%
Subtotal			500,000						
L	41	86	0	0	3,217,989	199,161	360,060	6.86%	7.04%
L	42	87	0	0	3,391,046	236,246	405,798	6.89%	7.06%
L	43	88	0	0	3,572,070	275,173	453,776	6.91%	7.08%
L	44	89	0	0	3,760,997	315,604	503,654	6.93%	7.09%
L	45	90	0	0	3,957,735	357,157	555,043	6.94%	7.11%
Subtotal			500,000						
L	46	91	0	0	4,162,117	399,364	607,470	6.96%	7.12%
L	47	92	0	0	4,379,693	447,461	622,649	6.98%	7.10%

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Supplemental Illustration: Non-Guaranteed Policy Values Internal Rate of Return Report

For guaranteed elements and other important information, please see the Basic Illustration.

	Initial Non-Guaranteed Crediting Rate	Current Account Value Enhancement¹
Initial Annual Premium: \$25,000.00	Blend Participation Rate Account (Utilizing MLSB Index): 6.48%	Blend Participation Rate Account (Utilizing MLSB Index): 0.65%
Premium Mode: Annual		

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L 48	93	0	0	4,612,783	503,438	641,821	6.99%	7.08%
L 49	94	0	0	4,864,185	569,750	667,034	7.01%	7.07%
L 50	95	0	0	5,137,254	649,392	700,765	7.03%	7.06%
Subtotal		500,000						
L 51	96	0	0	5,434,197	744,196	744,196	7.06%	7.06%
L 52	97	0	0	5,749,195	847,950	847,950	7.08%	7.08%
L 53	98	0	0	6,083,393	961,391	961,391	7.11%	7.11%
L 54	99	0	0	6,438,016	1,085,311	1,085,311	7.13%	7.13%
L 55	100	0	0	6,814,364	1,220,567	1,220,567	7.15%	7.15%
Subtotal		500,000						
L 56	101	0	0	7,213,828	1,368,079	1,368,079	7.18%	7.18%
L 57	102	0	0	7,637,888	1,528,839	1,528,839	7.20%	7.20%
L 58	103	0	0	8,088,122	1,703,913	1,703,914	7.21%	7.21%
L 59	104	0	0	8,566,213	1,894,452	1,894,452	7.23%	7.23%
L 60	105	0	0	9,073,958	2,101,692	2,101,692	7.25%	7.25%
Subtotal		500,000						
L 61	106	0	0	9,613,270	2,326,965	2,326,965	7.27%	7.27%
L 62	107	0	0	10,186,191	2,571,701	2,571,701	7.28%	7.28%
L 63	108	0	0	10,794,900	2,837,444	2,837,444	7.29%	7.29%
L 64	109	0	0	11,441,720	3,125,850	3,125,850	7.31%	7.31%
L 65	110	0	0	12,129,131	3,438,703	3,438,703	7.32%	7.32%
Subtotal		500,000						
L 66	111	0	0	12,859,777	3,777,921	3,777,921	7.34%	7.34%
L 67	112	0	0	13,636,480	4,145,566	4,145,566	7.35%	7.35%
L 68	113	0	0	14,462,254	4,543,857	4,543,857	7.36%	7.36%
L 69	114	0	0	15,340,312	4,975,178	4,975,178	7.37%	7.37%
L 70	115	0	0	16,274,085	5,442,092	5,442,092	7.38%	7.38%
Subtotal		500,000						

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		Initial Non-Guaranteed Crediting Rate		Current Account Value Enhancement¹
Initial Annual Premium:	\$25,000.00	Blend Participation Rate Account	6.48%	Blend Participation Rate Account
Premium Mode:	Annual	(Utilizing MLSB Index):		(Utilizing MLSB Index):
				0.65%

For Current Non-Guaranteed Hypothetical Rates, see Illustration Assumptions for Non-Guaranteed Interest Rates section.

Year	Age	Premium Outlay ²	Net Outlay	Accumulation Value	Cash Surrender Value	Death Benefit	Cash Surrender Value IRR	Death Benefit IRR
L 71	116	0	0	17,267,236	5,947,356	5,947,356	7.39%	7.39%
L 72	117	0	0	18,323,673	6,493,931	6,493,931	7.40%	7.40%
L 73	118	0	0	19,447,571	7,085,002	7,085,002	7.41%	7.41%
L 74	119	0	0	20,643,384	7,723,990	7,723,990	7.42%	7.42%
L 75	120	0	0	21,915,871	8,414,571	8,414,571	7.43%	7.43%
Subtotal		500,000						
L 76	121	0	0	23,270,111	9,160,695	9,160,695	7.43%	7.43%
L 77	122	0	0	24,711,654	9,966,731	9,966,731	7.44%	7.44%
L 78	123	0	0	26,246,177	10,837,124	10,837,124	7.45%	7.45%
L 79	124	0	0	27,879,868	11,776,772	11,776,772	7.45%	7.45%
L 80	125	0	0	29,619,337	12,790,937	12,790,937	7.46%	7.46%
Subtotal		500,000						
L 81	126	0	0	31,471,643	13,885,271	13,885,271	7.46%	7.46%
L 82	127	0	0	33,444,329	15,065,843	15,065,843	7.47%	7.47%
L 83	128	0	0	35,545,449	16,339,173	16,339,173	7.48%	7.48%
L 84	129	0	0	37,783,612	17,712,261	17,712,261	7.48%	7.48%
L 85	130	0	0	40,168,014	19,192,623	19,192,623	7.49%	7.49%
Subtotal		500,000						
L 86	131	0	0	42,708,480	20,788,331	20,788,331	7.49%	7.49%
Total		500,000						

L - Policy Loans; W - Policy Withdrawals

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Client Input Summary

Company: AG - American General

July 18, 2022

Product: Max Accumulator+ II IUL (July 2021)

Insured

Sex	Male
Age	45
Class	Preferred Non-Tobacco
Temporary Flat Extra	1 to 86 -
State of Issue	Alabama

FOR TERM CONVERSION AVAILABILITY, PLEASE EMAIL
CONVERSION.ELIGIBILITY@AIG.COM

Solve For

Solve For	Income Solve
Face Amount	Min Face (No MEC or Guideline Violation)
Premium	1 to 20 - 25,000 21 to 86 - 0

Index Strategy

Allocation	Allocation
Blend Participation Rate Account - MLSB	100
Global Blend Par Rate Account - PIMCO	0
High Bonus Rate Account - S&P 500	0
High Cap Rate Account - S&P 500	0
Declared Interest - Fixed Account	0
Total Allocation % MUST EQUAL 100%	100
Max Illustrative Rate	MaximumIllustrativeRate
Blend Participation Rate Account - MLSB (Max)	6.48%
Global Blend Participation Rate Account - PIMCO (Max)	6.48%
High Bonus Rate Account - S&P 500 (Max)	5.14%
High OR Cap Rate Account – S&P 500 (Max)	6.48%
Declared Interest - Fixed Account	2.55%
Current Persistency Bonus	CurrentPersistencyBonus
Blend Participation Rate Account - MLSB (CPB)	0.65%
Global Blend Participation Rate Account - PIMCO (CPB)	0.30%
High Bonus Rate Account - S&P 500 (CPB)	0.60%
High OR Cap Rate Account – S&P 500 (CPB)	0.10%
Declared Interest - Fixed Account	0.10%
Current Cap Rate	CurrentCapRate
Blend Participation Rate Account - MLSB (Cap)	NA
Global Blend Participation Rate Account - PIMCO (Cap)	NA
High Bonus Rate Account - S&P 500 (Cap)	7.75%
High OR Cap Rate Account – S&P 500 (Cap)	10.50%
Current Participation Rate	CurrentParticipationRate
Blend Participation Rate Account - MLSB (Par)	115%
Global Blend Participation Rate Account - PIMCO (Par)	80%
High Bonus Rate Account - S&P 500 (Par)	NA
High OR Cap Rate Account – S&P 500 (Par)	NA

Client Input Summary

Company: AG - American General

July 18, 2022

Product: Max Accumulator+ II IUL (July 2021)

Index Strategy

	Guaranteed Minimum	Guaranteed Minimum
Blend Participation Rate Account - MLSB (Min)		0.00%
Global Blend Participation Rate Account - PIMCO (Min)		0.00%
High Bonus Rate Account - S&P 500 (Min)		0.25%
High OR Cap Rate Account – S&P 500 (Min)		0.00%
Declared Interest - Fixed Account (Min)		2.00%
	Illustrative Rate	Illustrative Rate
Blend Participation Rate Account- MLSB (Rate)		1 to 76 - 6.48
Global Blend Participation Rate Account- PIMCO (Rate)		1 to 76 - 6.48
High Bonus Rate Account- S&P 500(Rate)		1 to 76 - 5.14
High Cap Rate Account- S&P 500 (Rate)		1 to 76 - 6.48

Disbursements

Disbursements	Y
Disbursement Option	Loans
Loan Type	Participating Loan
Participating Loan Rate	4.5
Pay Loan Interest	Borrow from policy
Disb. Target Surr Value	0
Disb. Target Year/Age	Age
Age	121
Increasing Payout Adjustment	N
Disbursement Mode	Monthly
Start Age	66
Years	20

Policy Options

Solve Illustrative Basis	Current
Death Benefit Option	1 to 86 - Increasing
Face Amount Reduction	Y
Premium Payment Mode	Annually
Death Benefit Compliance Test	Guideline
External 1035 Deposit Month	1
External 1035 Loan Balance	0
External 1035 Cost Basis	0
Internal 1035 Loan Balance	0
Internal 1035 Cost Basis	0
Loan Type	Participating Loan
External Lump Sum Amount	1 to 86 - 0
Internal Lump Sum Amount	1 to 86 - 0
Revised Illustration?	N
Financial Institution?	N

Client Input Summary

Company: AG - American General

July 18, 2022

Product: Max Accumulator+ II IUL (July 2021)

Riders

Accelerated Access Solution	N
Terminal Illness Rider	Y
Maturity Extension Rider	Y
Waiver of Monthly Deduction	N
Waiver of Specified Premium Rider	N
Accidental DB	N
Child Insurance Benefit	N
Select Income Rider	N

Reports

NAIC Compliant Illustration?	Y
IRR Report?	Y
Agent Pages?	Y
Summary Page?	Y
Policy Costs and Benefits Report?	Y

Agent Info

Agent Name	Mr Agent
Agent Company	Ppp
Agent Address1	111
Agent Address2	222
Agent City	Ppp
Agent State	Pennsylvania
Agent Zip Code	11111
Agent Phone	222-333-4444