

AG Secure Lifetime GUL®

Form (10460)

A Flexible Premium, Adjustable Life Insurance Policy

July 09, 2013

**American
General**
Life Companies

Designed for

Male sample
Issue State: Texas

Presented by

Valued Agent
TX

***Quotation
Description***

Please read your quotation carefully. It is designed to aid your understanding of the policy by demonstrating how policy benefits and premiums are affected by different assumptions. This quotation is not a contract and is not intended to predict actual performance. No current values have been used in this quotation. All values shown are guaranteed.

Your policy, if issued, will be your contract with the Company and establishes the terms and conditions which must be satisfied for the underlying guarantees to remain in force.

***Issuing
Company***

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

American General Life Insurance Company (the "Company") is the sole issuer of AG Secure Lifetime GUL Policies.

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

American General Life Companies has been protecting the hopes and dreams of families for nearly a century. With more than 4,000 employees and service centers across the country to serve our customers, American General Life Companies insurers now rank among the top insurance providers in the United States.

American General Life Companies helps people *Build Lives, Fuel Dreams And Leave A Legacy.*®

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Important Information About Your Quotation

Guaranteed Values	<p>This quotation projects that the proposed policy, if issued as quoted, would not lapse and the death benefit of \$500,000 through Policy Year 45, Insured Age 100 would be paid upon the Insured's death provided:</p> <ul style="list-style-type: none"> The Owner timely pays the scheduled premiums due as quoted; The Owner does not elect to take policy loans or withdrawals of cash values not otherwise quoted; and The Owner makes no material policy changes (e.g., increase of the death benefit, add/terminate any riders). 	<p>The death benefit is subject to certain policy exclusions such as the suicide or contestability provisions. Any deviations from the outlined conditions may cause the stated values to no longer be in effect.</p> <p>Refer to the <i>Assumptions and Changes in Assumptions</i> section below. Refer to the policy for more information about the Continuation Guarantee Account.</p>
Periodic Review	An in-force illustration may be produced at any time after the policy has been in force for one year.	You should always consider a periodic review of your insurance coverage with your insurance producer.
Assumptions and Changes in Assumptions	<p>This quotation assumes the Company receives all premiums in time to be processed on the first day of each modal period, starting with the Date of Issue. This is not likely to occur.</p> <p>Policy values and benefits may also be affected by the Owner's decisions to change elements, such as but not limited to: amount of premium paid, timing of premium payments, lapse and reinstatement loans, full surrenders, addition/termination of riders, and/or any other Owner-initiated contractual changes such as increasing or decreasing the death benefit. Actual policy results will be more or less favorable.</p>	<p>You may request quotations with different assumptions to better understand how the changes affect policy values and benefits.</p> <p>Changes to your policy could result in distributions that are subject to tax penalties or limit the amount of future premiums that can be paid into the policy.</p> <p>Refer to the <i>Tax and Compliance</i> section.</p>

Premium Outlay

	Initial Premium	Initial Benefit	Duration of Benefit	
<i>Total Initial Premium</i>	\$8,726.16	\$500,000	46 Years	
<i>Lifestyle Income RiderSM</i>	\$752.00	N/A	See Rider Section	
<i>Terminal Illness Rider*</i>	N/A	N/A	See Rider Section	
Total First Year Premium	\$8,726.16		Monthly Premium Outlay	\$727.18

*Refer to the Rider Descriptions flyer AGLC104653 that is available from your insurance producer. It has detailed information about the riders selected

Policy Features And Options

Continuation Guarantee Account	<p>Your policy's Continuation Guarantee can prevent the policy from lapsing when the Cash Surrender Value falls to zero. This is shown on the quotation in years where the Cash Surrender Value shown is zero, but the Death Benefit is not zero. This quotation assumes that the Company receives all premiums by the beginning of each modal period, starting with the Date of Issue. Any premium received within the 28-day period following its due date ("Monthly Deduction Day") will be applied to the Continuation Guarantee Account as if the premium had been received on the Monthly Deduction Day. Any deviations from the amount, frequency, or timing of premium payments or policy elements shown in the quotation may cause the policy not to continue as quoted.</p>	<p>The quotation will show a zero for the Death Benefit if the Cash Surrender Value is zero and the criteria outlined in the Continuation Guarantee Provisions and other policy provisions are not met. The Continuation Guarantee is not used to determine policy values, and does not add value to the Death Benefit Proceeds or the policy. Refer to the policy for more information about the initial premium. Refer to the Important Information About Your Policy section for detailed information about your initial premium and 1035 exchanges.</p>
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**Lifestyle Income
RiderSM (Form
#13972)**

Guaranteed Withdrawal Benefit Rider (Lifestyle Income Rider) allows the owner to receive a portion of the death benefit while the Insured is still living provided certain eligibility requirements as defined below have been met,

- Minimum Eligibility Period: 15 Years:
- Withdrawal Benefit Basis: 54.00 % of Initial Specified Amount
- Withdrawal Benefit Factor: Varies based on the policy year in which the Initial Election Date occurs – see rider for details.
- Guaranteed Withdrawal Benefit Percentage: 0.83%
- This Benefit will Provide a minimum of 120 Monthly Withdrawal Benefit Payments

Subject to the terms and conditions of the rider and after the expiration of the Minimum Eligibility Period, this rider pays a Guaranteed Withdrawal Benefit Amount each policy month while the rider is in force, as long as the Withdrawal Benefit Balance is greater than zero. The Benefit Eligibility Test must be met for any Guaranteed Withdrawal Benefit Amount to be payable.

All of the following conditions must be satisfied for the Benefit Eligibility Test to be met:

- (a) The policy has been in force for at least the Minimum Eligibility Period; and
- (b) The policy's Continuation Guarantee Account value immediately prior to the Initial Election Date is sufficient to provide for all the Continuation Guarantee Account Monthly Deductions due beginning on the Initial Election Date until the deduction day immediately prior to the policy anniversary the insured attains age 100; and
- (c) The Death Benefit Option in effect is Benefit Option 1; and
- (d) There is no indebtedness on the policy; and
- (e) Payment of the Guaranteed Withdrawal Benefit Amount beginning on the Initial Election Date and during each policy month thereafter, until the Withdrawal Benefit Balance is reduced to zero, does not cause the policy to fail to meet the definition of life insurance under Internal Revenue Code (IRC) Section 7702; and
- (f) The policy is not a Modified Endowment Contract under Section 7702A of the IRC; and
- (g) The policy is not within seven years of a material change as defined by Section 7702A of the IRC; and
- (h) No benefits under any accelerated death benefit rider attached to the policy are acknowledged by the Company as payable to you; and
- (i) No claim is pending as to any accelerated death benefit rider attached to the policy

Condition (b) of the Benefit Eligibility Test must be satisfied without regard to any waiver of benefits provided under any rider attached to the policy. The Withdrawal Benefit Basis and the Initial Withdrawal Benefit Balance are used in the calculation of the Guaranteed Withdrawal Benefit Amount under this rider.

The Initial Withdrawal Benefit Balance is determined on the Initial Election Date. The initial Election Date is the policy anniversary date on which you elect to begin receiving Guaranteed Withdrawal Benefits under this rider. The Initial Election Date must occur on or after the first policy anniversary following the expiration of the Minimum Eligibility Period.

The Initial Withdrawal Benefit Balance is equal to:

- (a) The Withdrawal Benefit Basis on the Initial Election Date; multiplied by
- (b) The applicable Withdrawal Benefit Factor shown on the rider schedule.

The cost for this rider will vary by issue age, gender and underwriting class.

Note: Benefits paid under this rider may be taxable. Any withdrawals that are not withdrawals of basis may be taxable to the policyowner. If so, you may incur a tax obligation. You should consult a tax advisor.

Refer to the rider form for qualifications, limitations and termination.

	<p>The Guaranteed Withdrawal Benefit Amount is determined on the Initial Election Date and is equal to:</p> <p>(a) The Initial Withdrawal Benefit Balance; multiplied by (b) The Guaranteed Withdrawal Benefit Percentage.</p> <p>You may request to receive withdrawal benefit payments of less than the Guaranteed Withdrawal Benefit Amount, subject to the Company rules then in effect for such payments. You may request a suspension of Guaranteed Withdrawal Benefit Amount payments by notifying the Company in writing.</p> <p>The Initial Withdrawal Benefit Balance is determined on the Initial Election Date. The initial Election Date is the policy anniversary date on which you elect to begin receiving Guaranteed Withdrawal Benefits under this rider. The Initial Election Date must occur on or after the first policy anniversary following the expiration of the Minimum Eligibility Period.</p> <p>The Initial Withdrawal Benefit Balance is equal to:</p> <p>(a) The Withdrawal Benefit Basis on the Initial Election Date; multiplied by (b) The applicable Withdrawal Benefit Factor shown on the rider schedule.</p> <p>The Guaranteed Withdrawal Benefit Amount is determined on the Initial Election Date and is equal to:</p> <p>(a) The Initial Withdrawal Benefit Balance; multiplied by (b) The Guaranteed Withdrawal Benefit Percentage.</p> <p>You may request to receive withdrawal benefit payments of less than the Guaranteed Withdrawal Benefit Amount, subject to the Company rules then in effect for such payments. You may request a suspension of Guaranteed Withdrawal Benefit Amount payments by notifying the Company in writing.</p> <p>Payment of the Guaranteed Withdrawal Benefits Amount may be resumed if the Benefit Eligibility Test is met and the then-current Withdrawal Benefit Balance is greater than zero.</p> <p>You may not request payment of a withdrawal benefit that exceeds the lesser of the Guaranteed Withdrawal Benefit Amount or the Withdrawal Benefit Balance under this rider.</p> <p>Each withdrawal benefit payment will reduce the Withdrawal Benefit Balance by the amount of such withdrawal benefit payment. The Withdrawal Benefit Basis will be reduced in the same proportion as the reduction in the Withdrawal Benefit Balance. The Specified Amount of the policy will be reduced by the same amount as the reduction in the Withdrawal Benefit Basis</p> <p>The Accumulation Value, Cash Surrender Value, Cash Value and Continuation Guarantee Account value of the policy will be reduced in the same proportion as the reduction in the Specified Amount of the policy.</p> <p>If you are in overall good health and/or are a non-user of tobacco and/or otherwise have a reasonable expectation of longer life, your premium for this rider may be higher than the premium for someone whose overall health condition is not as good and/or who uses tobacco, because of the greater potential that you may receive benefits under the rider. We may increase or decrease the proposed premium for the Lifestyle Income Rider based upon your potential utilization of the rider in the future as reflected in the underwriting information about you that we will consider.</p>	
Option to Extend Coverage	The benefit allows the Owner to elect to extend the policy past the original maturity date. If the Insured is still living on the original maturity date and the Owner has elected to extend the policy, coverage will continue until the date of the Insured's death.	
Option to Reset Date of Issue	Within twenty calendar days of the date the initial premium is paid, the Owner may elect to have the policy's Date of Issue reset to the date the	Reset Example: Initial premium received on May 31st and Owner elects to reset; the Date of Issue
Key Terms		
Cash Surrender Value	The Cash Surrender Value is the amount available to the 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.	This quotation shows the Cash Surrender Value at the end of each quoted policy year.

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.	Fees and/or charges may apply when changing the Specified Amount and it may have adverse tax consequences. Refer to the <i>Tax and Compliance</i> section of this quotation and consult your legal and tax advisor for more information.
Premium Outlay	Premium outlay is the amount the Owner plans to pay. It is equal to planned premium payments and loan repayments.	
Withdrawals	This represents the amount withdrawn from the policy.	

Policy Quotation

Assumptions in Coverage

AG Secure Lifetime GUL
Initial Death Benefit (Specified Amount): \$500,000
Male sample, Male, 55, Preferred Non-Tobacco
Initial Annual Premium: \$8,726.16
Issue State: Texas
Premium Mode: Monthly

			Guaranteed at 2.00%			
Year	Age	Premium Outlay*	Withdrawals	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
1	56	8,726	0	500,000	5,630	0
2	57	8,726	0	500,000	609	0
3	58	8,726	0	500,000	247	0
4	59	8,726	0	500,000	143	0
5	60	8,726	0	500,000	96	0
6	61	8,726	0	500,000	71	0
7	62	8,726	0	500,000	55	0
8	63	8,726	0	500,000	44	718
9	64	8,726	0	500,000	36	702
10	65	8,726	0	500,000	31	5,862
		87,262				
11	66	8,726	0	500,000	26	5,886
12	67	8,726	0	500,000	23	5,909
13	68	8,726	0	500,000	20	5,932
14	69	8,726	0	500,000	17	5,955
15	70	8,726	0	500,000	16	5,978
16	71	8,726	0	500,000	14	6,002
17	72	8,726	0	500,000	12	6,025
18	73	8,726	0	500,000	11	9,569
19	74	8,726	0	500,000	10	13,467
20	75	8,726	0	500,000	9	17,720
		174,523				
21	76	0	0	500,000	9	23,320
22	77	0	0	500,000	8	29,368
23	78	0	0	500,000	7	35,866
24	79	0	0	500,000	7	42,812
25	80	0	0	500,000	7	50,207
26	81	0	0	500,000	6	56,515
27	82	0	0	500,000	6	63,154
28	83	0	0	500,000	6	70,124
29	84	0	0	500,000	5	77,425
30	85	0	0	500,000	5	84,206
		174,523				
31	86	0	0	500,000	5	92,195

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

The IRR on the Death Benefit for a policy year is the discount rate that results in a net present value of zero for a series of cash flows equal to the net outlay from policy issue through the policy year and the death benefit at the end of the same policy year.

			Guaranteed at 2.00%			
Year	Age	Premium Outlay*	Withdrawals	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
32	87	0	0	500,000	5	99,762
33	88	0	0	500,000	4	104,380
34	89	0	0	500,000	4	105,153
35	90	0	0	500,000	4	96,586
36	91	0	0	500,000	4	94,596
37	92	0	0	500,000	4	91,816
38	93	0	0	500,000	4	86,406
39	94	0	0	500,000	4	81,820
40	95	0	0	500,000	3	74,306
		174,523				
41	96	0	0	500,000	3	61,755
42	97	0	0	500,000	3	50,609
43	98	0	0	500,000	3	34,542
44	99	0	0	500,000	3	19,882
45	100	0	0	500,000	3	0
46	101	0	0	0	0	0
47	102	0	0	0	0	0
48	103	0	0	0	0	0
49	104	0	0	0	0	0
50	105	0	0	0	0	0
		174,523				
51	106	0	0	0	0	0
52	107	0	0	0	0	0
53	108	0	0	0	0	0
54	109	0	0	0	0	0
55	110	0	0	0	0	0
56	111	0	0	0	0	0
57	112	0	0	0	0	0
58	113	0	0	0	0	0
59	114	0	0	0	0	0
60	115	0	0	0	0	0
		174,523				
61	116	0	0	0	0	0
62	117	0	0	0	0	0
63	118	0	0	0	0	0
64	119	0	0	0	0	0
65	120	0	0	0	0	0
66	121**	0	0	0	0	0
67	122	0	0	0	0	0
68	123	0	0	0	0	0

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

The IRR on the Death Benefit for a policy year is the discount rate that results in a net present value of zero for a series of cash flows equal to the net outlay from policy issue through the policy year and the death benefit at the end of the same policy year.

			Guaranteed at 2.00%			
Year	Age	Premium Outlay*	Withdrawals	Death Benefit	IRR on Death Benefit (%)	Cash Surrender Value
69	124	0	0	0	0	0
70	125	0	0	0	0	0
		174,523				
71	126	0	0	0	0	0
72	127	0	0	0	0	0
73	128	0	0	0	0	0
74	129	0	0	0	0	0
75	130	0	0	0	0	0
76	131	0	0	0	0	0
		174,523				

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

The IRR on the Death Benefit for a policy year is the discount rate that results in a net present value of zero for a series of cash flows equal to the net outlay from policy issue through the policy year and the death benefit at the end of the same policy year.

Supplemental Quotation - Lifestyle Income Rider

Guaranteed Withdrawal Benefit Rider (Lifestyle Income Rider) allows the insured to receive a portion of the Death Benefit while they are still living provided certain eligibility requirements as defined below have been met,

- Minimum Eligibility Period: 15 Years:
- Withdrawal Benefit Basis: 54.00 % of Initial Specified Amount
- Withdrawal Benefit Factor: Varies based on the policy year in which the Initial Election Date occurs – see rider for details.
- Guaranteed Withdrawal Benefit Percentage: 0.83%
- This Benefit will Provide at least 120 Monthly Withdrawal Benefit Payments

					Guaranteed at 2.00%	
Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value	
1	56	8,726	0	500,000	0	
2	57	8,726	0	500,000	0	
3	58	8,726	0	500,000	0	
4	59	8,726	0	500,000	0	
5	60	8,726	0	500,000	0	
6	61	8,726	0	500,000	0	
7	62	8,726	0	500,000	0	
8	63	8,726	0	500,000	718	
9	64	8,726	0	500,000	702	
10	65	8,726	0	500,000	5,862	
		87,262				
11	66	8,726	0	500,000	5,886	
12	67	8,726	0	500,000	5,909	
13	68	8,726	0	500,000	5,932	
14	69	8,726	0	500,000	5,955	
15	70	8,726	0	500,000	5,978	
16	71	8,726	0	500,000	6,002	
17	72	8,726	0	500,000	6,025	
18	73	8,726	0	500,000	9,569	
19	74	8,726	0	500,000	13,467	
20	75	8,726	0	500,000	17,720	
		174,523				
21	76	0	0	500,000	23,320	
22	77	0	0	500,000	29,368	
23	78	0	0	500,000	35,866	
24	79	0	0	500,000	42,812	
25	80	0	0	500,000	50,207	
26	81	0	0	500,000	56,515	
27	82	0	0	500,000	63,154	
28	83	0	0	500,000	70,124	
29	84	0	0	500,000	77,425	

This illustration assumes allocation of the entire Accumulation Value to the Fixed Account at a guaranteed rate of Guaranteed at 2.00% prior to the first Lifestyle Income Rider benefit payment. No Transfers or re-allocations of the Accumulation Value will be permitted once benefit payouts begin. This illustration also assumes that following all payments from this rider, the Owner remains vested in the Fixed Account.

						Guaranteed at 2.00%
Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value	
30	85	0	0	500,000	84,206	
		174,523				
31	86	0	26,892	473,108	87,236	
32	87	0	26,892	446,216	89,031	
33	88	0	26,892	419,324	87,538	
34	89	0	26,892	392,432	82,531	
35	90	0	26,892	365,540	70,612	
36	91	0	26,892	338,648	64,069	
37	92	0	26,892	311,756	57,249	
38	93	0	26,892	284,864	49,228	
39	94	0	26,892	257,972	41,233	
40	95	0	26,892	231,080	33,413	
		174,523				
41	96	0	1,080	230,000	28,407	
42	97	0	0	230,000	22,310	
43	98	0	0	230,000	15,890	
44	99	0	0	230,000	8,130	
45	100	0	0	230,000	0	
46	101	0	0	0	0	
47	102	0	0	0	0	
48	103	0	0	0	0	
49	104	0	0	0	0	
50	105	0	0	0	0	
		174,523				
51	106	0	0	0	0	
52	107	0	0	0	0	
53	108	0	0	0	0	
54	109	0	0	0	0	
55	110	0	0	0	0	
56	111	0	0	0	0	
57	112	0	0	0	0	
58	113	0	0	0	0	
59	114	0	0	0	0	
60	115	0	0	0	0	
		174,523				
61	116	0	0	0	0	
62	117	0	0	0	0	
63	118	0	0	0	0	
64	119	0	0	0	0	
65	120	0	0	0	0	
66	121**	0	0	0	0	
67	122	0	0	0	0	

This illustration assumes allocation of the entire Accumulation Value to the Fixed Account at a guaranteed rate of Guaranteed at 2.00% prior to the first Lifestyle Income Rider benefit payment. No Transfers or re-allocations of the Accumulation Value will be permitted once benefit payouts begin. This illustration also assumes that following all payments from this rider, the Owner remains vested in the Fixed Account.

						Guaranteed at 2.00%
Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value	
68	123	0	0	0	0	0
69	124	0	0	0	0	0
70	125	0	0	0	0	0
174,523						
71	126	0	0	0	0	0
72	127	0	0	0	0	0
73	128	0	0	0	0	0
74	129	0	0	0	0	0
75	130	0	0	0	0	0
76	131	0	0	0	0	0
174,523						

This illustration assumes allocation of the entire Accumulation Value to the Fixed Account at a guaranteed rate of Guaranteed at 2.00% prior to the first Lifestyle Income Rider benefit payment. No Transfers or re-allocations of the Accumulation Value will be permitted once benefit payouts begin. This illustration also assumes that following all payments from this rider, the Owner remains vested in the Fixed Account.

Disclosure of Guaranteed Policy Charges

Assumptions in Coverage

AG Secure Lifetime GUL
Initial Death Benefit (Specified Amount): \$500,000
Male sample, Male, 55, Preferred Non-Tobacco
Initial Annual Premium: \$8,726.16
Issue State: Texas
Premium Mode: Monthly

Year	Age	Premium Outlay*	Withdrawals	Monthly Expense Charges	Rider Charges	Cost of Insurance
1	56	8,726	0	2,613	0	3,496
2	57	8,726	0	2,613	0	3,801
3	58	8,726	0	2,613	0	4,129
4	59	8,726	0	2,613	0	4,407
5	60	8,726	0	2,613	0	4,730
6	61	8,726	0	2,613	0	5,122
7	62	8,726	0	2,613	0	5,604
8	63	8,726	0	2,613	0	6,199
9	64	8,726	0	2,613	0	6,876
10	65	8,726	0	2,613	0	7,598
		87,262				
11	66	8,726	0	1,113	0	8,363
12	67	8,726	0	1,113	0	9,143
13	68	8,726	0	1,113	0	9,953
14	69	8,726	0	1,113	0	10,848
15	70	8,726	0	1,113	0	11,806
16	71	8,726	0	1,113	0	12,926
17	72	8,726	0	1,113	0	14,136
18	73	8,726	0	1,113	0	15,730
19	74	8,726	0	1,113	0	17,417
20	75	8,726	0	1,113	0	19,198
		174,523				
21	76	0	0	240	0	21,180
22	77	0	0	240	0	23,324
23	78	0	0	240	0	25,826
24	79	0	0	240	0	28,765
25	80	0	0	240	0	32,183
26	81	0	0	240	0	35,938
27	82	0	0	240	0	40,252
28	83	0	0	240	0	44,786
29	84	0	0	240	0	49,727
30	85	0	0	240	0	55,259
		174,523				
31	86	0	0	240	0	60,765
32	87	0	0	240	0	67,801
33	88	0	0	240	0	75,609

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

Year	Age	Premium Outlay*	Withdrawals	Monthly Expense Charges	Rider Charges	Cost of Insurance
34	89	0	0	240	0	84,124
35	90	0	0	240	0	93,279
36	91	0	0	240	0	103,028
37	92	0	0	240	0	112,385
38	93	0	0	240	0	122,342
39	94	0	0	240	0	133,079
40	95	0	0	240	0	144,692
174,523						
41	96	0	0	240	0	157,206
42	97	0	0	240	0	168,955
43	98	0	0	240	0	181,812
44	99	0	0	240	0	195,928
45	100	0	0	240	0	211,471
46	101	0	0	0	0	0
47	102	0	0	0	0	0
48	103	0	0	0	0	0
49	104	0	0	0	0	0
50	105	0	0	0	0	0
174,523						
51	106	0	0	0	0	0
52	107	0	0	0	0	0
53	108	0	0	0	0	0
54	109	0	0	0	0	0
55	110	0	0	0	0	0
56	111	0	0	0	0	0
57	112	0	0	0	0	0
58	113	0	0	0	0	0
59	114	0	0	0	0	0
60	115	0	0	0	0	0
174,523						
61	116	0	0	0	0	0
62	117	0	0	0	0	0
63	118	0	0	0	0	0
64	119	0	0	0	0	0
65	120	0	0	0	0	0
66	121**	0	0	0	0	0
67	122	0	0	0	0	0
68	123	0	0	0	0	0
69	124	0	0	0	0	0
70	125	0	0	0	0	0
174,523						
71	126	0	0	0	0	0

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

Year	Age	Premium Outlay*	Withdrawals	Monthly Expense Charges	Rider Charges	Cost of Insurance
72	127	0	0	0	0	0
73	128	0	0	0	0	0
74	129	0	0	0	0	0
75	130	0	0	0	0	0
76	131	0	0	0	0	0
174,523						

* The Owner may need to continue or increase premium payments on account of some events, such as skipping a premium or paying a premium late.

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

Signature Confirmation

I have received a copy of this quotation and understand it is not a contract. I have been advised to consult with my own tax or legal advisors regarding the tax effects of the proposed coverage. I further understand the guarantees provided are directly affected by the amount and timing of premiums paid.

Owner's Signature

Date

Joint Owner's Signature

Date

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

Insurance Producer's Signature

Date

Insurance Producer's Address

TX

Important Information About Your Policy

External Rollovers

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

b) *Continuation Guarantee Account.* If a source of the premium is from an External Rollover and it is paid to the Company within 12 months of the Date of Issue, it will be applied to the Continuation Guarantee Account as if received on the Date of Issue. Premium from another company's policy that is received later than the stated 12 months will be treated as regular premium.

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

Effect of Premium Payments on Your Continuation Guarantee Account and Accumulation Value

a) *Your Initial Premium – If Paid on a Timely Basis.* This quotation assumes the initial premium is received by the Company within 28 days following the Date of Issue. If it is, the policy's Continuation Guarantee Account will be credited as if the premium had been paid on the Date of Issue. This means that the Continuation Guarantee Account will be assessed all policy charges and credited with interest from the Date of Issue, and the policy's guarantees will remain intact.

b) *Your Initial Premium – if Paid Later than 28 days Following the Date of Issue.* If the initial premium is received more than 28 days following the Date of Issue, both the Accumulation Value and the Continuation Guarantee Account will be assessed all policy charges from the Date of Issue, but will be credited with interest only from the date the initial premium is paid and all other delivery requirements are completed. Because of the potentially significant impact of late payment (the policy's cash values and guarantees will be impacted), a new quotation will be provided to you upon payment of your initial premium to demonstrate the effect the timing of premium payments has on the policy's Accumulation Value and Continuation Guarantee Account in future policy years.

The new quotation will display the effect upon the policy's Continuation Guarantee Account and Accumulation Value of: (i) assessing all policy charges from the Date of Issue; and (ii) crediting interest only from the Monthly Deduction Day that immediately follows the date you paid the initial premium and all other delivery requirements were completed. Death Benefit coverage will begin only upon payment of the initial premium to the Company and all other delivery requirements are completed, as is outlined in your application for insurance and if issued, the policy documents.

c) *Subsequent Premiums and Continuation Guarantee Account.* For purposes of the policy's Continuation Guarantee Account only, each subsequent modal premium you pay within 28 days following its due date will be credited as if the premium had been paid on its due date. This means that the Continuation Guarantee Account will be assessed all policy charges and credited with interest from the applicable due date, and the policy's guarantees will remain intact.

d) *Subsequent Premiums and Accumulation Value.* Your policy's Accumulation Value will also be assessed all charges as of the due date and interest will be credited only from the date you paid the modal premium.

Tax and Compliance

Guideline Premium Test

Under current federal tax law, the policy will qualify as life insurance only if: (a) the sum of premiums paid, less partial surrenders, at any time does not exceed the greater of the guideline single premium or the sum of the guideline level annual premiums at such time and (b) the death benefit under the policy at any time is not less than the minimum required so that the policy falls within the cash value corridor as prescribed in section 7702(d) of the Internal Revenue Code.

	<i>Initial Guideline Level Premium</i> \$14,655.45 <i>Initial Guideline Single Premium</i> \$160,679.02 <i>Seven Pay Premium</i> \$32,789.28
Modified Endowment Contract	<p>The Technical and Miscellaneous Revenue Act of 1988 ("TAMRA"), which is effective for policies issued after June 21, 1988, classifies certain policies as Modified Endowment Contracts ("MEC"). A life insurance policy becomes a MEC, as defined in section 7702A of the Internal Revenue Code, if at any time during the first seven policy years, the actual premiums paid exceeds the sum of an annually paid "7-Pay Premium". If a policy violates the 7-Pay Premium test, it may be classified as a MEC retroactively to the time that it was issued. The 7-Pay Premium is the level annual premium that could fund all future benefits without regard to loads and expenses under the policy in seven years. All distributions, including loans, from a MEC may be taxable to the extent there is a gain in the policy. In addition, such distributions prior to age 59 1/2 may be subject to an additional 10.00% penalty. Changes made at any time to a policy will affect the TAMRA 7-Pay Premium. If appropriate, the Owner should discuss the transaction with his insurance, legal, and/or tax advisors. The policy, as illustrated, is not a MEC at its date of issue. Any material changes to the policy could result in the policy being reclassified as a MEC retroactively to its date of issue. Changes in the premium payments could also cause the policy to be classified as a MEC. The Owner should ask the Company to recalculate the 7-Pay Premium before making any change to the policy, including changes that are shown in this illustration. The TAMRA 7-Pay Premium indicated in the <i>Premium Outlay</i> section is based upon the lowest specified amount in the first seven years.</p>
Replacement of Existing Insurance	<p>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.</p>
Policy Loans, Surrenders and Specified Amount Reductions	<p>Generally, surrenders from a policy that is not a MEC are not taxable until the amount surrendered exceeds the total of the premiums paid, which represents the Owner's basis in the policy. However, when there is a reduction in the Specified Amount as a result of a partial surrender or at the Owner's request, there may be a taxable event. A portion of the amount withdrawn may be taxable under the "Recapture Ceiling Test" described under section 7702(f)(7) of the Internal Revenue Code even if the surrender does not exceed the Owner's basis in the policy. Reductions in the Specified Amount may force a distribution of cash from the policy, a portion of which may be taxable. The Owner should verify whether a tax is incurred before taking surrenders or requesting a reduction in the Specified Amount during the first 15 policy years. Loans are not taxable as long as the policy is not a MEC and remains in force. If a policy lapses or is surrendered, any outstanding loans will be treated as if they were distributions and will be subject to income tax to the extent they exceed the Owner's basis in the policy.</p>
Company not Providing Legal or Tax Advice	<p>This material is not intended or written by the Company to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties imposed on the taxpayer. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.</p> <p>Although the information contained in this quotation is based on our understanding of the Internal Revenue Code and on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other tax advisor. Tax laws or interpretations of tax laws can change. This may cause the performance and underlying tax assumptions of this policy, including any riders, to be different than quoted. For example, tax law changes may result in distributions that are more or less than quoted. In some cases, these changes could result in a decrease in policy values or lapse. After the first policy year, you should periodically request an in-force quotation from your insurance producer to monitor your policy's performance in light of any tax law changes. Your actual taxes may be different from what is quoted.</p>
Policy Changes and Extending Coverage	<p>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 2001 CSO Mortality Tables provide a stated termination date of age 121. The Option to Extend Coverage, described in this quotation, allows the policy to continue beyond age 121. The tax consequences of extending the Maturity Date beyond the age 121 termination date of the 2001 CSO Mortality Tables are unclear. 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.</p>