

ANNUAL STATEMENT OF LIFE INSURANCE

January 5, 2017 - January 5, 2018 | Policy: SS2ARGAB01

YOUR POLICY INFORMATION

Policy Number: SS2ARGAB01		Product: Secure Lifetime GUL 3	
1 Policy Owner:	JOHN DOE	Plan:	FLEXIBLE PREMIUM ADJUSTABLE LIFE
Policy Owner Email:	johndoe@johndoe.com	Current Death Benefit Amount**: \$300,000 6	
Insured:	JOHN DOE	Rider(s): Benefit:	
Issue Date:	January 05, 2013	Enhanced Surrender Value Rider ***	
2 Periodic Premium:	\$1,532.35	Chronic Illness Accelerated \$300,000	
Payment Mode:	Annual	Death Benefit Rider	
Total Interest Credited: \$ 2.40		Terminal Illness †	
Crediting Interest Rate		Accelerated Death Benefit Rider 7	
3 Current*:	2.25%	Guaranteed Withdrawal \$200,000	
Guaranteed:	2.00%	Benefit Rider	
4 Beneficiary:		Accidental Death Benefit \$50,000	
Jane Smith - 50%		Children's Insurance Benefit \$10,000	
James Doe - 50%		Waiver of Monthly Deduction Rider †	
		Spouse/Other Insured Term Rider \$500,000	

**Any outstanding loans have been deducted from the Death Benefit Amount shown above.
***Refer to Policy Value Information
† Refer to Policy/ Rider

*As of January 5, 2018

Did You Know?

5 You can make your life insurance payment electronically. Visit aig.com/eservice to enroll today!

QUESTIONS?

8 Your agent is a great place to start!

[AGENT_FIRST] [AGENT_LAST]
[AGENT_ADDR1] [AGENT_ADDR2]
[AGENT_CITY], [AGENT_STATE] [AGENT_ZIP]
[AGENT_PHONE] | [AGENT_EMAIL]

For additional information please visit aig.com/eservice
or call 1-800-231-3655

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<ol style="list-style-type: none"> 1. Your contact information 2. Your planned premium amount and payment frequency 3. Amount of interest credited to your policy this year, the current rate of interest your policy is earning, and the guaranteed minimum interest your policy could earn 4. Current beneficiaries listed on your policy 5. Customized message for you 	<ol style="list-style-type: none"> 6. Your death benefit with outstanding loans deducted 7. Listing of all riders associated with your policy Note: <i>Chronic Illness Accelerated Death Benefit Rider is marketed as Accelerated Access Solution® & Guaranteed Withdrawal Benefit Rider is marketed as Lifestyle Income Solution®</i> 8. Information on who to contact for questions
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POLICY VALUE INFORMATION

	1 End of Last Reporting Period	End of Current 2 Reporting Period
Specified Amount of Insurance:	\$300,000.00	\$300,000.00
Death Benefit Amount*:	\$300,000.00	\$300,000.00
Accumulation Value:	\$0.00	\$0.00
3 Surrender Charge:	\$1,958.85	\$1,382.73
4 Outstanding Policy Loan**:	\$0.00	\$0.00
5 Cash Surrender Value†:	\$793.21	\$835.69
6 Available Loan Value:	\$0.00	\$0.00
7 Total Premium Paid:	\$0.00	\$0.00
8 Enhanced Surrender Value***		
Projected Amount Available After Year 20:		\$XXX,XXX
Projected Amount Available After Year 25:		\$XXX,XXX

*Any outstanding loans have been deducted from the Death Benefit Amount shown above.
 Refer to Loan Activity Summary for additional loan information. *Will print only if Outstanding Policy Loan is not zero.
 ***Assumes current interest, mortality and expense loads, and continued scheduled premium payments. Enhanced Surrender Value is reduced by any partial surrenders and outstanding loans. Enhanced Surrender Value will not be paid in addition to the policy's Cash Surrender Value. Rider eligibility is reviewed on the last business day prior to each policy anniversary. If premiums paid are insufficient, the rider will terminate. Refer to the rider attached to your policy for additional terms and conditions. ***Will print only if ESVR is active
 † Reflects the greater of the Accumulation Value (less surrender charge and any outstanding loan) and the Guaranteed Cash Value (less any outstanding loan). See policy for exceptions.

Termination dates for the policy are shown below assuming both guaranteed and current rates of interest and expense charges. They also assume that coverage remains the same, no new loans are made, and loan interest, if any, is paid annually.

	9 GUARANTEED	10 CURRENT
Termination dates if scheduled premiums paid	03/12/2024	03/12/2043
Termination dates if no further premiums paid	05/12/2022	06/12/2033

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|---|---|
| <ol style="list-style-type: none"> 1. What was reported on your previous statement 2. What happened since your last statement 3. Charge that will be applied if the policy is surrendered 4. If you take a loan from your policy, this will display your outstanding loan amount 5. Cash you are entitled to receive as of the date noted if this policy is canceled. You may also take a portion of this amount via a withdrawal. | <ol style="list-style-type: none"> 6. Amount of cash you can withdraw from your policy – considered a loan 7. Total premium you have paid into this policy 8. Projected amount available to you if you decide to surrender your policy in years 20 or 25. Available 60 days following the end of policy year 20 or 25 9. Termination dates are based on guaranteed assumptions 10. Termination dates are based on current policy assumptions |
|---|---|



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POLICY ACTIVITY SUMMARY

1 Month Ending Date	2 Premiums Received	3 Premium Expenses	4 Policy Cost of Insurance	5 Rider(s) Charges	6 Expense Charges	7 Withdrawals*	8 Interest Crediting	9 Ending Accumulation Value
02/04	\$1,532.35	\$306.47	\$73.42	\$41.15	\$1009.00	\$0.00	\$0.17	\$102.71
03/04	.00	.00	\$73.42	\$41.15	\$1009.00	.00	.00	.00
04/04	.00	.00	.00	.00	.00	.00	.00	.00
05/04	.00	.00	.00	.00	.00	.00	.00	.00
06/04	.00	.00	.00	.00	.00	.00	.00	.00
07/04	.00	.00	.00	.00	.00	.00	.00	.00
08/04	.00	.00	.00	.00	.00	.00	.00	.00
09/04	.00	.00	.00	.00	.00	.00	.00	.00
10/04	.00	.00	.00	.00	.00	.00	.00	.00
11/04	.00	.00	.00	.00	.00	.00	.00	.00
12/04	.00	.00	.00	.00	.00	.00	.00	.00
01/04	.00	.00	.00	.00	.00	.00	.00	.00
Total	999,999,999.99	9,999,999.99	99,999.99	99,999.99	9,999,999.99	999,999,999.99	9,999,999.99	

10 * Withdrawal Amounts Include The Following:

Month Ending	Surrender Charge	Surrender Fee	Total
02/04/2017	\$.00	\$.00	\$.00
03/04/2017	.00	.00	.00
04/04/2017	.00	.00	.00
05/04/2017	.00	.00	.00
06/04/2017	.00	.00	.00
07/04/2017	.00	.00	.00
08/04/2017	.00	.00	.00
09/04/2017	.00	.00	.00
10/04/2017	.00	.00	.00
11/04/2017	.00	.00	.00
12/04/2017	.00	.00	.00
01/04/2018	.00	.00	.00

Interest credited to the accumulation value is based on the annual rate of interest in effect when a payment is received. The guaranteed minimum interest rate, as well as the interest rate currently credited to the new premium payments, can be found on page 1 of this statement. Rates applicable to prior premium payments may vary. Interest at a different rate may be credited to the accumulation value offset by a policy loan. All interest rates shown are effective annual interest rates.

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- 1. Policy summary date is broken down into 12 months
- 2. Premium amount received each month
- 3. Deductions made from any gross payments reflected in #2, Premiums Received
- 4. Cost of having insurance protection based on your age, gender, health and death benefit amount
- 5. Cost of riders associated with the policy
- 6. Monthly charges deducted for policy expenses including any flat charges
- 7. Amount of cash withdrawn from the policy
- 8. Amount of interest credited to your policy for the month
- 9. Total amount of cash accumulated in your policy
- 10. Details of the charges and fees deducted from "Withdrawals" column in Policy Activity Summary



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Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

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