



INSMARK ILLUSTRATION CONCEPT

Other Investments vs. Your Policy (and Various Financial Alternatives)

Description

This presentation focuses on the cash flow and cash values of a permanent product and compares them to an alternative investment. It is not a 'buy-term and invest the difference' comparison (the 'Permanent vs. Term presentation covers that subject). This presentation can compare the assumed rate of return in the side fund investment to the internal rate of return of the cash value and death benefit of the policy (both pre-tax and net).

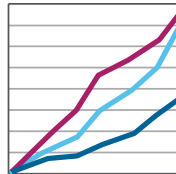
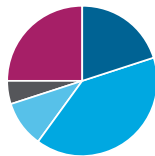
There is an alternative to the "Other Investments vs. Your Policy" presentation called "Various Financial Alternatives." This presentation allows a comparison between the policy and up to four investments side-by-side. There are fewer details in this presentation, as the goal is to put all investment options and the insurance values on one page.

When to Use

- When a prospective client questions the potential value of the tax-deferred accumulation and tax-free withdrawals of a permanent life insurance product and thinks that he/she can do better in an investment.

Additional Information Needed

- Details about the 'side fund' investment, including taxation, turnover (if applicable). By default, we will select a side fund that matches the type of permanent insurance selected. For example, for an IUL, we will select an equity fund with industry average turnover rates and taxation. For the "Various Financial Alternatives" presentation, please provide this information for each investment.
- Tax bracket for the insured.



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AGLC108710-02

Other Investments vs. Your Policy

For: [Your Client's Name Here]



Presented By: _____
[Your Name Here]

Important Information

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QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision involves the comparison of the life insurance policy to alternative investment possibilities.

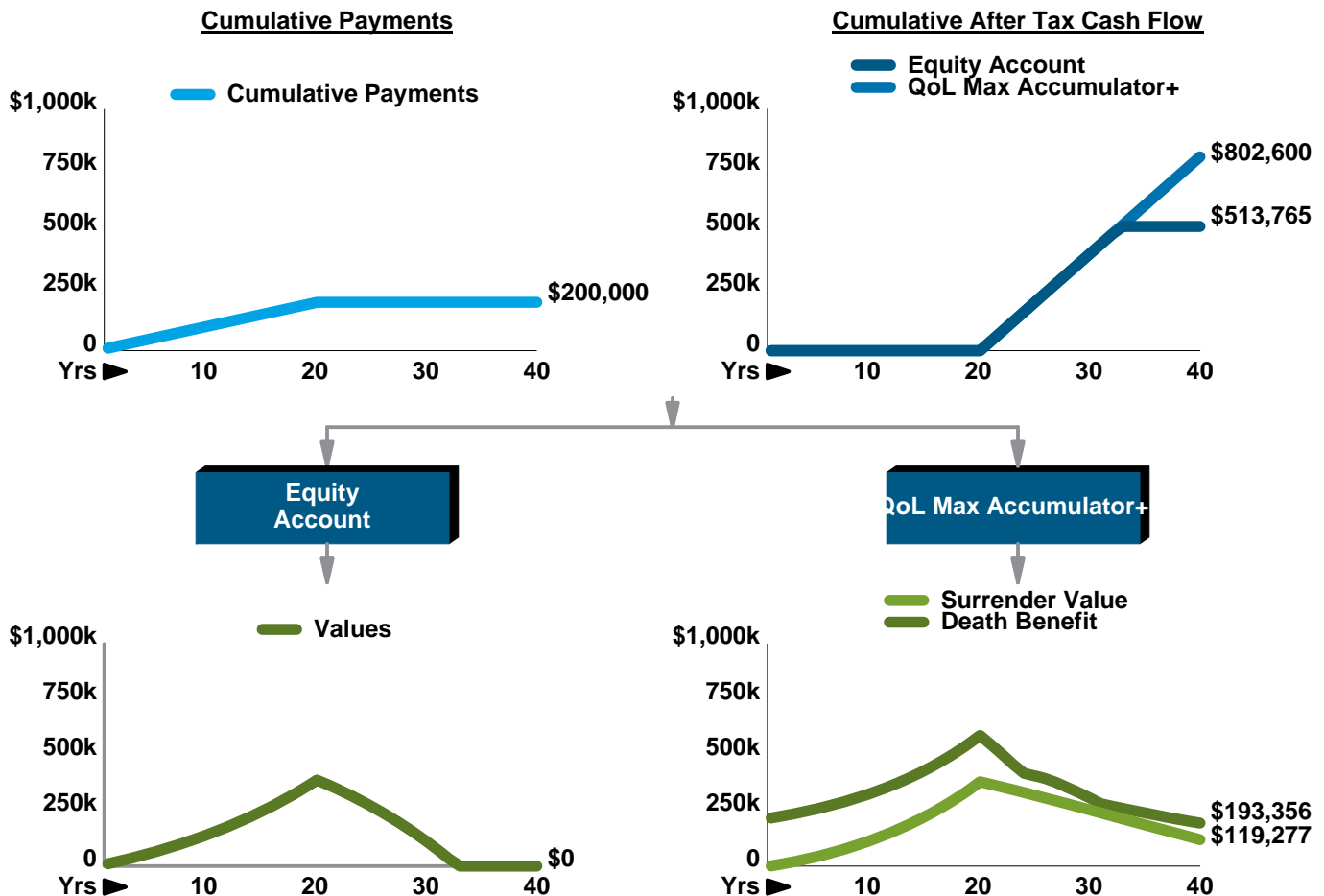
To help you make an informed decision about acquiring the policy, the accompanying presentation shows financial data regarding life insurance compared to an Equity Account.

The study offers information from which you and your advisers can draw informed conclusions about the suitability of either plan.

Following are major features of the life insurance policy for you to consider as part of your overall assessment:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;
4. Tax free access to cash values via policy loans;
5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



This is a supplemental illustration and is valid only when accompanied by an American General Life illustration.

QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Comparison

		Equity Account Growth 8.00%	Income Tax Rate 28.00%	Composite Capital Gains Tax Rate* 24.00%	Portfolio Turnover 35.00%					
		Equity Account*			QoL Max Accumulator+ IUL					
Year	EOY Male Age	(1) Annual Deposit to the Account	(2) After Tax Cash Flow from the Account	(3) Year End Account Value	(4) Policy Premium	(5) After Tax Policy Loan Proceeds	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit	
1	46	10,000	0	10,669	10,000	0	8,190	897	216,555	
2	47	10,000	0	22,013	10,000	0	16,963	9,879	225,328	
3	48	10,000	0	34,050	10,000	0	26,384	19,299	234,749	
4	49	10,000	0	46,806	10,000	0	36,499	29,623	244,864	
5	50	10,000	0	60,311	10,000	0	47,362	40,694	255,727	
6	51	10,000	0	74,606	10,000	0	59,409	52,950	267,774	
7	52	10,000	0	89,729	10,000	0	72,430	66,596	280,796	
8	53	10,000	0	105,727	10,000	0	86,503	81,502	294,868	
9	54	10,000	0	122,649	10,000	0	101,713	97,337	310,078	
10	55	10,000	0	140,546	10,000	0	118,151	114,609	326,517	
11	56	10,000	0	159,474	10,000	0	136,026	133,109	344,391	
12	57	10,000	0	179,490	10,000	0	155,344	153,261	363,710	
13	58	10,000	0	200,658	10,000	0	176,223	174,765	384,589	
14	59	10,000	0	223,044	10,000	0	198,789	198,164	407,154	
15	60	10,000	0	246,717	10,000	0	223,178	223,178	431,543	
16	61	10,000	0	271,751	10,000	0	249,943	249,943	458,308	
17	62	10,000	0	298,224	10,000	0	278,809	278,809	487,174	
18	63	10,000	0	326,219	10,000	0	309,932	309,932	518,297	
19	64	10,000	0	355,824	10,000	0	343,485	343,485	551,850	
20	65	10,000	0	387,132	10,000	0	379,648	379,648	588,014	
21	66	0	40,130	366,003	0	40,130	409,002	367,793	546,805	
22	67	0	40,130	343,569	0	40,130	440,164	355,686	503,536	
23	68	0	40,130	319,791	0	40,130	473,271	343,362	458,105	
24	69	0	40,130	294,614	0	40,130	508,483	330,873	417,315	
25	70	0	40,130	267,971	0	40,130	545,992	318,297	405,656	
26	71	0	40,130	239,784	0	40,130	585,739	305,455	393,316	
27	72	0	40,130	209,970	0	40,130	627,910	292,409	374,037	
28	73	0	40,130	178,438	0	40,130	672,676	279,198	353,193	
29	74	0	40,130	145,090	0	40,130	720,231	265,879	330,699	
30	75	0	40,130	109,825	0	40,130	770,790	252,520	306,476	
		200,000	401,300		200,000	401,300				

30 Year Summary

	Equity Account	QoL Max Accumulator+
After Tax Payments	200,000	200,000
After Tax Cash Flow	401,300	401,300
Living Values	109,825	252,520
Death Benefit	109,825	306,476

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (3): 0.60%

**This is a supplemental illustration and is valid only when accompanied by an American General Life illustration.

QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Comparison

		Equity Account Growth 8.00%	Income Tax Rate 28.00%	Composite Capital Gains Tax Rate* 24.00%	Portfolio Turnover 35.00%					
		Equity Account*			QoL Max Accumulator+ IUL					
Year	EOY Male Age	(1) Annual Deposit to the Account	(2) After Tax Cash Flow from the Account	(3) Year End Account Value	(4) Policy Premium	(5) After Tax Policy Loan Proceeds	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit	
31	76	0	40,130	72,532	0	40,130	824,599	239,218	280,448	
32	77	0	40,130	33,094	0	40,130	881,682	225,836	269,920	
33	78	0	32,205	0	0	40,130	942,240	212,407	259,519	
34	79	0	0	0	0	40,130	1,006,483	198,965	249,289	
35	80	0	0	0	0	40,130	1,074,632	185,546	239,278	
36	81	0	0	0	0	40,130	1,146,915	172,184	229,530	
37	82	0	0	0	0	40,130	1,223,530	158,874	220,051	
38	83	0	0	0	0	40,130	1,304,699	145,624	210,859	
39	84	0	0	0	0	40,130	1,390,637	132,424	201,956	
40	85	0	0	0	0	40,130	1,481,583	119,277	193,356	

200,000

513,765

200,000

802,600

40 Year Summary

	Equity Account	QoL Max Accumulator+
After Tax Payments	200,000	200,000
After Tax Cash Flow	513,765	802,600
Living Values	0	119,277
Death Benefit	0	193,356

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (3): 0.60%

**This is a supplemental illustration and is valid only when accompanied by an American General Life illustration.

QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Equity Account Details

		Equity Account Growth 8.00% Income Tax Rate 28.00% Composite Capital Gains Tax Rate* 24.00% Turnover Assumption 35.00%									
Yr	EOY Male Age	(1) Beginning of Year Account Value	(2) + Annual Deposit	(3) - Sale of Equities	(4) + Capital Growth	(5) + After Tax Reinvested Dividends	(6) = Year End Value of Account Before Turnover	(7) Year End Value of Account After Turnover**	(8) + After Tax Dividend Cash Flow	(9) + After Tax Cash Flow from Equity Sales	(10) = Combined After Tax Cash Flow
1	46	0	10,000	0	800	0	10,800	10,669	0	0	0
2	47	10,669	10,000	0	1,654	0	22,323	22,013	0	0	0
3	48	22,013	10,000	0	2,561	0	34,574	34,050	0	0	0
4	49	34,050	10,000	0	3,524	0	47,574	46,806	0	0	0
5	50	46,806	10,000	0	4,544	0	61,350	60,311	0	0	0
6	51	60,311	10,000	0	5,625	0	75,936	74,606	0	0	0
7	52	74,606	10,000	0	6,768	0	91,374	89,729	0	0	0
8	53	89,729	10,000	0	7,978	0	107,707	105,727	0	0	0
9	54	105,727	10,000	0	9,258	0	124,985	122,649	0	0	0
10	55	122,649	10,000	0	10,612	0	143,261	140,546	0	0	0
11	56	140,546	10,000	0	12,044	0	162,590	159,474	0	0	0
12	57	159,474	10,000	0	13,558	0	183,032	179,490	0	0	0
13	58	179,490	10,000	0	15,159	0	204,649	200,658	0	0	0
14	59	200,658	10,000	0	16,853	0	227,511	223,044	0	0	0
15	60	223,044	10,000	0	18,644	0	251,688	246,717	0	0	0
16	61	246,717	10,000	0	20,537	0	277,254	271,751	0	0	0
17	62	271,751	10,000	0	22,540	0	304,291	298,224	0	0	0
18	63	298,224	10,000	0	24,658	0	332,882	326,219	0	0	0
19	64	326,219	10,000	0	26,898	0	363,117	355,824	0	0	0
20	65	355,824	10,000	0	29,266	0	395,090	387,132	0	0	0
21	66	387,132	0	41,181	27,676	0	373,627	366,003	0	40,130	40,130
22	67	366,003	0	41,202	25,984	0	350,785	343,569	0	40,130	40,130
23	68	343,569	0	41,216	24,188	0	326,541	319,791	0	40,130	40,130
24	69	319,791	0	41,224	22,285	0	300,852	294,614	0	40,130	40,130
25	70	294,614	0	41,229	20,271	0	273,656	267,971	0	40,130	40,130
26	71	267,971	0	41,233	18,139	0	244,877	239,784	0	40,130	40,130
27	72	239,784	0	41,235	15,884	0	214,433	209,970	0	40,130	40,130
28	73	209,970	0	41,236	13,499	0	182,233	178,438	0	40,130	40,130
29	74	178,438	0	41,237	10,976	0	148,177	145,090	0	40,130	40,130
30	75	145,090	0	41,237	8,308	0	112,161	109,825	0	40,130	40,130
			200,000	412,230	440,691	0			0	401,300	401,300

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 20.00%
Income Tax: 28.00%

**Column (7) is reduced by a 0.60% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Equity Account Details

Equity Account Growth 8.00%
 Income Tax Rate 28.00%
 Composite Capital Gains Tax Rate* 24.00%
 Turnover Assumption 35.00%

Yr	EOY Male Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7) Year End Value of Account After Turnover**	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
31	76	109,825	0	41,237	5,487	0	74,075	72,532	0	40,130	40,130
32	77	72,532	0	41,238	2,504	0	33,798	33,094	0	40,130	40,130
33	78	33,094	0	33,094	0	0	0	0	0	32,205	32,205
34	79	0	0	0	0	0	0	0	0	0	0
35	80	0	0	0	0	0	0	0	0	0	0
36	81	0	0	0	0	0	0	0	0	0	0
37	82	0	0	0	0	0	0	0	0	0	0
38	83	0	0	0	0	0	0	0	0	0	0
39	84	0	0	0	0	0	0	0	0	0	0
40	85	0	0	0	0	0	0	0	0	0	0

200,000 527,799 448,682 0 0 513,765 513,765

*The composite capital gains tax rate includes 50.00% short-term gains subject to ordinary income tax and 50.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 20.00%
 Income Tax: 28.00%

**Column (7) is reduced by a 0.60% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Taxation of Cash Flow

With equity accounts, dividends are taxed and the after tax balance is either reinvested or used for scheduled cash flow. Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

With cash value life insurance policies, withdrawals (also known as partial surrenders) are income-tax free up to cost basis and taxable thereafter. Policy loans are income-tax free so long as the policy stays in force until death. The source of the cash flow from the life insurance policy in this presentation is policy loans.

Note: Policy loans reduce policy cash values and death benefits, and the lapse of a loaned policy could result in severe tax ramifications to the policy owner. Be sure to consult a professional tax adviser if you have any questions about this issue.

QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Rate of Return

		Equity Account Growth 8.00%	Income Tax Rate 28.00%	Composite Capital Gains Tax Rate* 24.00%	Portfolio Turnover 35.00%		
		Equity Account		QoL Max Accumulator+ IUL			
		Values		A/T Surrender Value*		Death Benefit	
Year	EOY Male Age	Net Rate of Return	Pre-Tax Equivalent Rate of Return	Net Rate of Return	Pre-Tax Equivalent Rate of Return	Net Rate of Return	Pre-Tax Equivalent Rate of Return
1	46	6.69	9.29	-91.03	-91.03	2065.55	2868.82
2	47	6.57	9.12	-38.74	-38.74	327.31	454.60
3	48	6.47	8.98	-20.49	-20.49	146.32	203.22
4	49	6.39	8.87	-11.66	-11.66	87.85	122.01
5	50	6.32	8.77	-6.79	-6.79	60.45	83.96
6	51	6.26	8.69	-3.56	-3.56	45.06	62.59
7	52	6.21	8.63	-1.25	-1.25	35.39	49.16
8	53	6.17	8.57	0.41	0.57	28.87	40.09
9	54	6.14	8.52	1.56	2.17	24.23	33.65
10	55	6.11	8.48	2.46	3.42	20.82	28.91
11	56	6.08	8.44	3.15	4.37	18.23	25.32
12	57	6.06	8.41	3.71	5.15	16.23	22.54
13	58	6.03	8.38	4.15	5.76	14.65	20.35
14	59	6.02	8.36	4.52	6.28	13.39	18.60
15	60	6.00	8.33	4.82	6.70	12.37	17.18
16	61	5.98	8.31	5.07	7.04	11.54	16.03
17	62	5.97	8.29	5.28	7.33	10.87	15.09
18	63	5.96	8.28	5.47	7.59	10.30	14.31
19	64	5.95	8.26	5.63	7.82	9.83	13.65
20	65	5.94	8.25	5.77	8.02	9.44	13.11
21	66	5.91	8.20	5.94	8.25	8.78	12.19
22	67	5.88	8.17	6.09	8.46	8.22	11.41
23	68	5.86	8.13	6.22	8.64	7.73	10.73
24	69	5.84	8.11	6.33	8.80	7.38	10.24
25	70	5.82	8.08	6.44	8.95	7.38	10.25
26	71	5.80	8.06	6.54	9.09	7.39	10.26
27	72	5.79	8.04	6.63	9.21	7.35	10.20
28	73	5.78	8.02	6.72	9.34	7.31	10.15
29	74	5.76	8.00	6.80	9.45	7.27	10.10
30	75	5.75	7.99	6.88	9.56	7.24	10.06

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QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

Rate of Return

		Equity Account Growth 8.00%	Income Tax Rate 28.00%	Composite Capital Gains Tax Rate* 24.00%	Portfolio Turnover 35.00%		
		Equity Account		QoL Max Accumulator+ IUL			
		Values		A/T Surrender Value*	Death Benefit		
Year	EOY Male Age	Net Rate of Return	Pre-Tax Equivalent Rate of Return	Net Rate of Return	Pre-Tax Equivalent Rate of Return	Net Rate of Return	Pre-Tax Equivalent Rate of Return
31	76	5.74	7.98	6.96	9.67	7.21	10.01
32	77	5.73	7.96	7.03	9.77	7.27	10.10
33	78	n/a	n/a	7.10	9.87	7.34	10.19
34	79	n/a	n/a	7.17	9.96	7.40	10.28
35	80	n/a	n/a	7.24	10.05	7.46	10.36
36	81	n/a	n/a	7.30	10.14	7.51	10.43
37	82	n/a	n/a	7.36	10.22	7.57	10.51
38	83	n/a	n/a	7.42	10.30	7.62	10.58
39	84	n/a	n/a	7.47	10.38	7.66	10.65
40	85	n/a	n/a	7.53	10.45	7.71	10.71

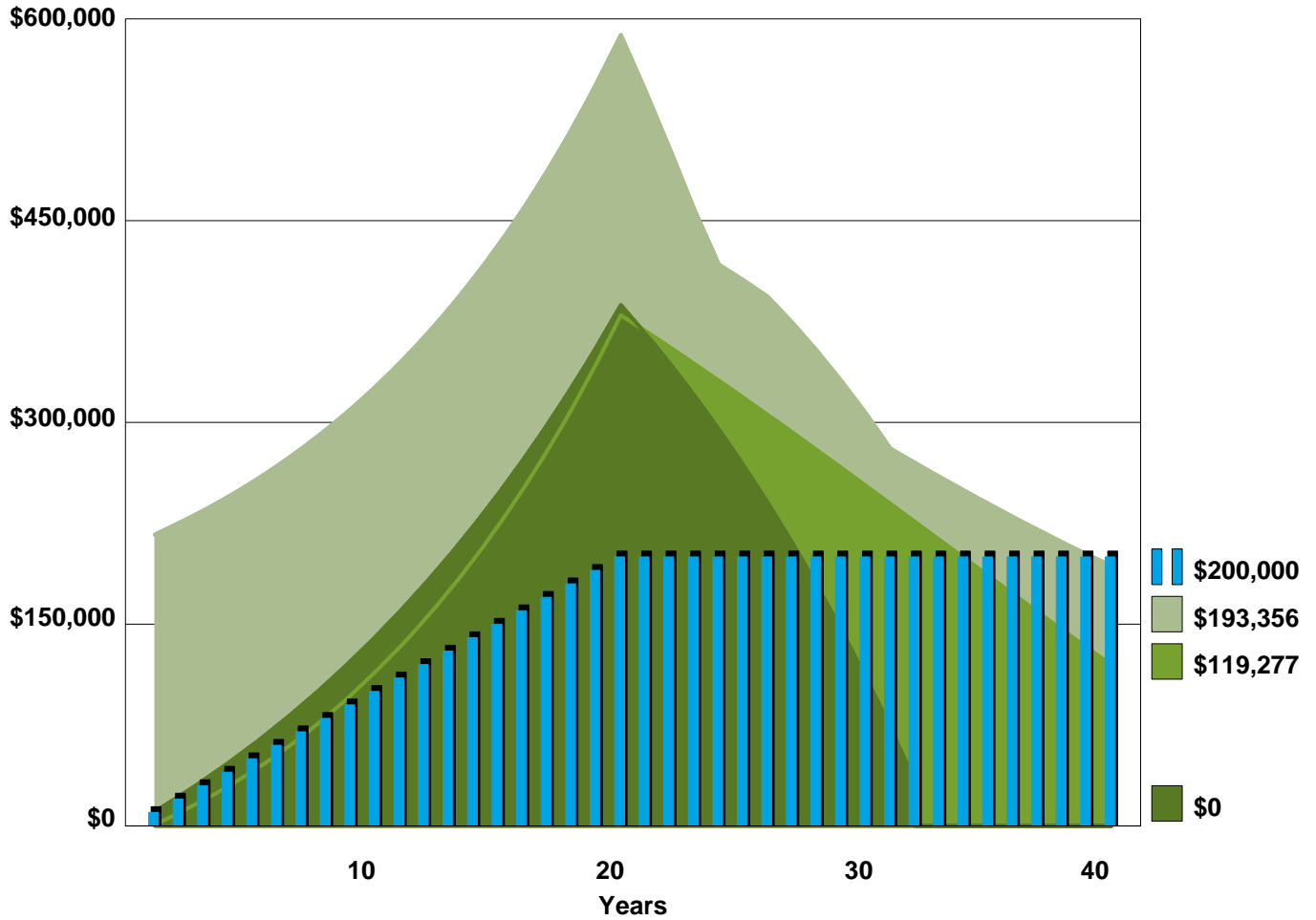
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QoL Max Accumulator+ IUL vs. An Equity Account

Presented By: Illustration Support Services

Insured: [Your Client's Name Here]

40 Year Analysis



At Year 40	
Cumulative Payments	\$200,000
Equity Account Values	\$0
Surrender Value of QoL Max Accumulator+	\$119,277
Death Benefit of QoL Max Accumulator+	\$193,356

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