

ROP*Term* series description

The ROP*Term* series features level-death benefit term plans with fully guaranteed level premiums for the first 15, 20 or 30 years, with coverage to expire at age 95. The table below shows the level-premium period and premium-guarantee period for each product. Under the return-of-premium feature, the cumulative premiums paid, not including substandard and rider charges, will be returned at the end of the level term period if the policy is in force at that time. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned upon surrender. See the included schedule for the specific percentage of premiums returned. At the end of the level-premium period, the policy may be continued on an annual renewable term (ART) basis without evidence of insurability until the anniversary nearest the insured's 95th birthday.

ROP*Term* 15 has a 15-year level-premium guarantee.

ROP*Term* 20 has a 20-year level-premium guarantee.

ROP*Term* 30 has a 30-year level-premium guarantee.

Issue ages

Issue age is the age nearest to the policyowner's birthday.

Policy	Class	Issue ages
ROP <i>Term</i> 15	I-IV	20-65
	V-VI	20-55
ROP <i>Term</i> 20	I-IV	20-60
	V-VI	20-55
ROP <i>Term</i> 30	I-IV	20-50
	V-VI	20-45

ROP*Term* premium classes

Select Nontobacco Class I	Select Tobacco Class V
Select Nontobacco Class II	Standard Tobacco Class VI
Select Nontobacco Class III	Rated Nontobacco Class
Standard Nontobacco Class IV	Rated Tobacco Class

Policy minimum face amount

\$100,000

Policy fee

None

Substandard

Through Table H. The premium rates for each substandard table are an additional specified percentage of the Rated Nontobacco and Rated Tobacco premium rates as follows:

ROP*Term* 15: 15% additional per table

ROP*Term* 20: 20% additional per table

ROP*Term* 30: 25% additional per table

Premium face amount bands

Band 1 – Policy amounts from \$100,000 to \$149,999

Band 2 – Policy amounts from \$150,000 to \$249,999

Band 3 – Policy amounts from \$250,000 to \$499,999

Band 4 – Policy amounts from \$500,000 and higher

State approvals

For a current list of approved states, consult the American General Marketing Library or call the State Approval Hotline at 1-800/704-1325.

Cash values

Cash values are the percentage of the accumulated base premiums paid (not including substandard or rider premiums) based on the following table:

Year	Percent of total premiums paid		
	ROP <i>Term</i> 15	ROP <i>Term</i> 20	ROP <i>Term</i> 30
1-5	0%	0%	0%
6	6	4	1
7	12	7	3
8	18	10	5
9	24	13	7
10	30	17	9
11	40	23	11
12	55	31	13
13	70	38	15
14	85	44	17
15	100	50	19
16	—	60	21
17	—	70	23
18	—	80	25
19	—	90	30
20	—	100	35
21	—	—	40
22	—	—	45
23	—	—	50
24	—	—	55
25	—	—	60
26	—	—	65
27	—	—	70
28	—	—	80
29	—	—	90
30	—	—	100

See illustrations for actual cash values.