

American General Life Insurance Company
Elite Universal Life 2003 (Form 02327)
A Flexible Premium Adjustable Life Insurance Policy

Tabular Detail of Illustrated Values and Benefits

Prepared for: JOHN Q. CLIENT
Male, 54, Preferred NonTobacco,
Prepared By: ED HINERMAN
Premium Mode: Annual

Death Benefit Amount: \$250,000.00
Death Benefit Option: Level
Initial Annual Premium: \$2,982.02
Issue State: Colorado

This Tabular Detail is intended to show you how the Policy would perform under two scenarios on a year-to-year basis from the end of the first year until you reach age 100 assuming Planned Periodic Premiums are made. These scenarios assume the Company receives all premiums in time to be processed before the beginning of each modal period, starting with the Issue Date, and all policy elements continue unchanged, which is not likely to occur. Any deviations from the amount, frequency, or timing of premium payments or policy elements shown in this illustration may cause the Policy not to continue as illustrated herein. Such a deviation could require increased premiums at a later date to prevent lapse or limit the future funds available for loans or withdrawals, among other things.

End of Year	Age	Premium Outlay	With- drawals	Annual Loans	Annual Loan Interest	<u>Guaranteed @ 3.00%</u>			<u>Non-Guaranteed Current @ 5.65%</u>		
						Death Benefit	Accum Value	Cash Surrender Value	Death Benefit	Accum Value	Cash Surrender Value
1	55	2,982	0	0	0	250,000	0	0	250,000	1,340	0
2	56	2,982	0	0	0	250,000	0	0	250,000	2,751	0
3	57	2,982	0	0	0	250,000	0	0	250,000	4,224	0
4	58	2,982	0	0	0	250,000	0	0	250,000	5,775	0
5	59	2,982	0	0	0	250,000	0	0	250,000	7,341	0
6	60	2,982	0	0	0	250,000	0	0	250,000	10,129	2,379
7	61	2,982	0	0	0	250,000	0	0	250,000	13,002	5,502
8	62	2,982	0	0	0	250,000	0	0	250,000	15,991	8,491
9	63	2,982	0	0	0	250,000	0	0	250,000	19,123	12,123
10	64	2,982	0	0	0	250,000	0	0	250,000	22,355	16,105
		<u>29,820</u>									
11	65	2,982	0	0	0	0	0	0	250,000	25,669	19,919
12	66	2,982	0	0	0	0	0	0	250,000	29,060	24,060
13	67	2,982	0	0	0	0	0	0	250,000	32,598	28,098
14	68	2,982	0	0	0	0	0	0	250,000	36,220	32,470
15	69	2,982	0	0	0	0	0	0	250,000	39,934	36,934
16	70	2,982	0	0	0	0	0	0	250,000	43,622	41,372
17	71	2,982	0	0	0	0	0	0	250,000	47,325	45,825
18	72	2,982	0	0	0	0	0	0	250,000	51,032	50,282
19	73	2,982	0	0	0	0	0	0	250,000	54,663	54,413
20	74	2,982	0	0	0	0	0	0	250,000	58,357	58,357
		<u>59,640</u>									

* If this illustration shows a zero for Premium Outlay, it does not mean the Policy is paid up. Charges for policy costs and expenses continue to be deducted from policy values. Depending upon actual results, the premium payor may need to continue premium payments and may need to increase premium payments. Similarly, policy loans and partial surrenders will affect performance and may require additional premiums to avoid policy lapse.

Under some circumstances policy loans and surrenders are taxable. Refer to the heading "Policy Loans, Surrenders, and Specified Amount Reductions" in the Compliance and Tax Considerations Section following the Tabular Detail.

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							Accum Value	Cash Surrender Value	Death Benefit	Accum Value	Cash Surrender Value	
21	75	2,982	0	0	0	0	0	0	250,000	61,988	61,988	
22	76	2,982	0	0	0	0	0	0	250,000	65,658	65,658	
23	77	2,982	0	0	0	0	0	0	250,000	69,397	69,397	
24	78	2,982	0	0	0	0	0	0	250,000	73,006	73,006	
25	79	2,982	0	0	0	0	0	0	250,000	76,444	76,444	
26	80	2,982	0	0	0	0	0	0	250,000	79,605	79,605	
27	81	2,982	0	0	0	0	0	0	250,000	82,503	82,503	
28	82	2,982	0	0	0	0	0	0	250,000	85,132	85,132	
29	83	2,982	0	0	0	0	0	0	250,000	87,456	87,456	
30	84	2,982	0	0	0	0	0	0	250,000	89,373	89,373	
		<u>89,461</u>										
31	85	2,982	0	0	0	0	0	0	250,000	90,977	90,977	
32	86	2,982	0	0	0	0	0	0	250,000	92,275	92,275	
33	87	2,982	0	0	0	0	0	0	250,000	93,258	93,258	
34	88	2,982	0	0	0	0	0	0	250,000	93,754	93,754	
35	89	2,982	0	0	0	0	0	0	250,000	93,801	93,801	
36	90	2,982	0	0	0	0	0	0	250,000	93,347	93,347	
37	91	2,982	0	0	0	0	0	0	250,000	92,054	92,054	
38	92	2,982	0	0	0	0	0	0	250,000	89,645	89,645	
39	93	2,982	0	0	0	0	0	0	250,000	85,990	85,990	
40	94	2,982	0	0	0	0	0	0	250,000	80,958	80,958	
		<u>119,281</u>										

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							Accum Value	Cash Surrender Value	Death Benefit	Accum Value	Cash Surrender Value	
41	95	2,982	0	0	0	0	0	0	250,000	74,316	74,316	
42	96	2,982	0	0	0	0	0	0	250,000	65,709	65,709	
43	97	2,982	0	0	0	0	0	0	250,000	54,687	54,687	
44	98	2,982	0	0	0	0	0	0	250,000	40,659	40,659	
45	99	2,982	0	0	0	0	0	0	250,000	22,912	22,912	
46	100	2,982	0	0	0	0	0	0	250,000	1,025	1,025	
		<u>137,173</u>										

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