

**If You Own or Owned a Universal Life Insurance Policy Issued and/or Administered by American General Life Insurance Company, a Class Action Settlement May Affect Your Rights**

**A Federal Court authorized this Notice. This is not a solicitation from a lawyer.**

This Notice is about the proposed settlement of a class action lawsuit against American General Life Insurance Company. You might be a member of the Settlement Classes<sup>1</sup> in that lawsuit, and you might be eligible to receive money and non-monetary benefits under the proposed Settlement.

**PLEASE READ THIS NOTICE CAREFULLY.** This Notice explains important rights you may have, including the possible receipt of a payment from the Settlement.

If you have questions about this Notice, the proposed Settlement, or your eligibility to participate in the Settlement, please go to the [www.AGLICClassAction.com](http://www.AGLICClassAction.com), or contact the Settlement Administrator at:

**AGLIC Settlement Administrator  
P.O. Box 4725  
Baton Rouge, LA 70821  
Email: [info@AGLICClassAction.com](mailto:info@AGLICClassAction.com)  
Toll-free number: 1-877-540-4332**

You should NOT contact the Court, AGLIC, or AGLIC's lawyers, as they cannot talk to you about any questions you may have.

<b>YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT</b>	
<b>DO NOTHING</b>	<p>If you are an Identified Damages Settlement Class Member, you should receive notice by mail informing you of the Settlement. You do not need to do anything, and you will receive a check in the mail constituting your benefit under the Settlement.</p> <p>If you are not an Identified Damages Settlement Class Member but believe you meet the <i>Identified Damages Settlement Class Member Criteria</i> (listed in response to Question 5 in this Notice), you are eligible to submit a Claim to receive money from the Settlement (see below). If you are not an Identified Damages Settlement Class Member but you meet the <i>Identified Damages Settlement Class Member Criteria</i> (listed in response to Question 5 in this Notice), and you do not submit a Claim, you will not be eligible to receive any money from the Settlement. You</p>

<sup>1</sup> Unless otherwise specified, capitalized terms have the meaning set forth in the Settlement Agreement, available at [www.AGLICClassAction.com](http://www.AGLICClassAction.com).

	<p>will, however, remain a Damages Settlement Class Member, which means that (i) you give up your right to sue over the Released Claims, and (ii) you will be bound by any judgments or orders entered by the Court in the Action.</p> <p>All Injunctive Settlement Class Members will receive a non-monetary benefit in the form of an enhanced disclosure on their Annual Statements.</p>
<b>MAKE A CLAIM BY AUGUST 28, 2023</b>	<p>If you are not an Identified Damages Settlement Class Member but believe you meet the <i>Identified Damages Settlement Class Member Criteria</i> (listed in response to Question 5 in this Notice), you are eligible to submit a Claim to receive money from the Settlement. That is the only way you will be eligible to receive money from the Settlement. To make a Claim, you must follow the procedures described in detail below.</p>
<b>ASK TO BE EXCLUDED BY AUGUST 28, 2023</b>	<p>If you are a Damages Settlement Class Member, you can ask to exclude yourself (also called “opting out”) from the Settlement by August 28, 2023.</p> <p>Submitting a timely and valid request to be excluded is the only way you can be a part of any other lawsuit against AGLIC with respect to the Released Claims.</p> <p>Injunctive Settlement Class Members cannot exclude themselves from the Settlement.</p>
<b>OBJECT BY AUGUST 28, 2023</b>	<p>If you are a Settlement Class Member and you object to the Settlement, you can make that objection by writing to the Court and explaining what about the Settlement you object to. If you are a Damages Settlement Class Member, you can object to the Settlement only if you do not exclude yourself from the Settlement.</p>
<b>GO TO A HEARING ON SEPTEMBER 29, 2023</b>	<p>If you file a timely objection and request an opportunity to speak to the Court (in accordance with the procedures set forth in this Notice), you may speak in Court, at the Court’s discretion, about the fairness of the Settlement.</p>

The preceding rights and options—and the deadlines to exercise them—are explained in this Notice.

## **BASIC INFORMATION**

### **1. Why is there a Notice?**

The Court authorized this Notice because you have a right to know about a proposed settlement of this class action lawsuit and about all of your options before the Court decides whether to give final approval to the Settlement. This Notice explains the lawsuit, the Settlement, and your legal rights.

The lawsuit that is the subject of this settlement is *Duane Buck and Ann Buck, on Behalf of Themselves and All Others Similarly Situated, v. American General Life Insurance Company*, Case No. 1:17-cv-13278. Duane Buck and Ann Buck are the “Plaintiffs” in the lawsuit. American General Life Insurance Company, including entities that merged into it, (“AGLIC”) is the “Defendant” in the lawsuit.

The issuance of this Notice does not reflect any opinion by the Court about the merits of any claim or defense in the lawsuit, and the Court still has to decide whether to approve the Settlement. If the Court approves the Settlement and an Allocation Plan, payments to Damages Settlement Class Members will be made after any appeals have been resolved and after the completion of all claims processing. Please be patient, as this process can take some time to complete.

### **2. What is this lawsuit about?**

AGLIC is a life insurance company that issues and administers various forms of life insurance, including Universal Life Insurance. Federal tax law imposes limits on the maximum premium payments that can be paid towards a Universal Life Insurance policy at a given time.

The Plaintiffs in the lawsuit allege that AGLIC breached its contracts with owners of Universal Life Insurance policies by issuing Illustrations and Annual Statements that did not properly reflect the effect of limits on the maximum premium contributions allowed by federal tax law. AGLIC denies the Plaintiffs’ allegations.

### **3. What is a class action?**

In a class action, one or more people called “class representatives” sue on behalf of themselves and other people with similar claims. All of these people together are the “class” or “class members.” One court resolves the issues for all class members in one lawsuit.

### **4. Why is there a Settlement?**

The Court has not decided in favor of the Plaintiffs or AGLIC. Instead, the Plaintiffs and AGLIC have agreed to settle the lawsuit on the terms stated in the Settlement Agreement. By agreeing to the Settlement, the Plaintiffs and AGLIC avoid the costs and uncertainty of a trial, and Settlement Class Members receive the benefits described in this Notice. The Settlement

does not mean that any law was broken or that AGLIC did anything wrong. In fact, AGLIC denies the Plaintiffs’ allegations and that AGLIC has engaged any wrongdoing. The Plaintiffs and the Plaintiffs’ lawyers think that the proposed Settlement is best for the class members.

**WHO IS PART OF THE SETTLEMENT?**

**5. Who is included in the Settlement Classes?**

The Settlement establishes two Settlement Classes: a Damages Settlement Class and an Injunctive Settlement Class. To qualify as a member of either Settlement Class, or both Settlement Classes, you must meet certain criteria, described below. Those criteria refer to the names of various “administrative systems.” Please refer to Appendix A for instructions on determining the administrative system associated with your Policy.

a) Damages Settlement Class

The Damages Settlement Class consists of Policyholders that meet any of the criteria listed below.

*Identified Damages Settlement Class Member Criteria*

<i>Administrative System</i>	<i>Criteria</i>
ULA	<ul style="list-style-type: none"> <li>• For Active Policies or Inactive Policies, the Policyholder received a DEFRA Letter on or after December 19, 2011; or</li> <li>• For Active Policies, (i) the Policyholder did not receive a DEFRA Letter on or after December 19, 2011, but the Policy is projected to, through the continued payment of Planned Premiums, reach or exceed the premium limits contained in and imposed by IRC § 7702; or (ii) the Policyholder did not receive a DEFRA letter on or after December 19, 2011, but before August 1, 2017, the Policy (i) had a death benefit option change from an increasing death benefit to a level death benefit, (ii) had a rider terminated; (iii) has had a decrease in the Specified Amount, or (iv) experienced a rate class change.</li> </ul>
LifeComm 86 LifeComm 90	<ul style="list-style-type: none"> <li>• For Active Policies or Inactive Policies, the Policyholder received a DEFRA Letter on or after December 19, 2011; or</li> <li>• For Active Policies, the Policyholder did not receive a DEFRA Letter on or after December 19, 2011, but the Policy is projected to, through the continued payment of Planned Premiums, reach or exceed the</li> </ul>

	premium limits contained in and imposed by IRC § 7702.
ALS	<ul style="list-style-type: none"> <li>• For Active Policies or Inactive Policies, the Policyholder received a DEFRA Letter on or after December 19, 2011; or</li> <li>• For Active Policies, the Policyholder did not receive a DEFRA Letter on or after December 19, 2011, but the Policy (i) is projected to, through the continued payment of Planned Premiums, reach or exceed the premium limits contained in and imposed by IRC § 7702; or (ii) before March 31, 2019, had a death benefit option change from an increasing death benefit to a level death benefit.</li> </ul>
ALIP	<ul style="list-style-type: none"> <li>• For Active Policies or Inactive Policies, the Policyholder received a DEFRA Letter on or after December 19, 2011; or</li> <li>• For Active Policies, the Policyholder did not receive a DEFRA Letter on or after December 19, 2011, but (i) the Policy is projected to, through the continued payment of Planned Premiums, reach or exceed the premium limits contained in and imposed by IRC § 7702; or (ii) on or before March 31, 2019, the Policy had a death benefit option change from an increasing death benefit to a level death benefit, or had a decrease in the Specified Amount.</li> </ul>
Vantage	<ul style="list-style-type: none"> <li>• For Inactive Policies, between January 1, 2011, and March 31, 2019, the Policy had a death benefit option change from an increasing death benefit to a level death benefit, or between January 1, 2014, and March 31, 2019, the Policy had a decrease in the Specified Amount; and the Policyholder received a DEFRA Letter both after December 19, 2011, and the date of the death benefit option change or Specified Amount decrease.</li> <li>• For Active Policies, (i) between January 1, 2011, and March 31, 2019, the Policy has had a death benefit option change from an increasing death benefit to a level death benefit, or (ii) between January 1, 2014, and March 31, 2019, the Policy had a decrease in the Specified Amount.</li> </ul>
VFLEX	<ul style="list-style-type: none"> <li>• For Active Policies or Inactive Policies, the Policyholder received an Illustration on or before April 30, 2019.</li> </ul>
AGNIS	<ul style="list-style-type: none"> <li>• For Active Policies and Inactive Policies, the Policyholder received an Illustration on or before April 30, 2019.</li> </ul>

b) Injunctive Settlement Class

In addition to the Damages Settlement Class, the parties have agreed to certify for settlement purposes an Injunctive Settlement Class. The Injunctive Settlement Class consists of Policyholders that meet the criteria listed below:

*Criteria for Membership in the Injunctive Settlement Class*

<i>Administrative System</i>	<i>Criteria</i>
ULA, LifeComm86, LifeComm90, ALS, ALIP	<ul style="list-style-type: none"><li>• All Active Policies</li></ul>

**6. How do I know if I am in the Settlement Classes?**

AGLIC has identified 20,795 Policyholders meeting the *Identified Damages Settlement Class Member Criteria* and has provided the list of those Policyholders (referred to as “Identified Damages Settlement Class Members”) to Class Counsel and the Settlement Administrator. Identified Damages Settlement Class Members will receive notice of the proposed settlement by mail. If you are not sure whether you received a notice, you may email or call the Settlement Administrator at the address or number above.

The Damages Settlement Class also includes any Policyholder who meets the *Identified Damages Settlement Class Member Criteria* listed in section 5(a) of this Notice but who was not an Identified Damages Settlement Class Member. This means that if you meet the *Identified Damages Settlement Class Member Criteria* set forth in response to section 5(a) of this Notice, regardless of whether you received notice of the proposed settlement by mail, you are bound by the Settlement.

You are a member of the Injunctive Settlement Class if you meet the *Criteria for Membership in the Injunctive Settlement Class* listed in section 5(b) of this Notice.

**7. How are Settlement Class Members affected by the Settlement?**

Unless they timely and validly opt out, Identified Damages Settlement Class Members will receive money from the Settlement in accordance with the Allocation Plan, without needing to

submit a Claim.

A Policyholder that meets the *Identified Damages Settlement Class Member Criteria* listed in section 5(a) of this Notice, but that was not identified by AGLIC as an Identified Damages Settlement Class Member, can submit a Claim in accordance with the procedures set forth in this Notice. If the Claim is approved by the Settlement Administrator, the Policyholder will receive money from the Settlement in accordance with the Allocation Plan. A Policyholder that is not an Identified Damages Settlement Class Member but meets the *Identified Damages Settlement Class Member Criteria* is a member of the Damages Settlement Class and is bound by all of the terms of the Settlement, even if the Policyholder does not timely submit a Claim, unless that Policyholder asks to be excluded (see below). A Policyholder that is not an Identified Damages Settlement Class Member but meets the *Identified Damages Settlement Class Member Criteria* and does not timely submit a Claim will not receive money from the Settlement.

Damages Settlement Class Members that have not timely and validly asked to be excluded from the Settlement, and all Injunctive Settlement Class Members, are bound by all the terms of the Settlement Agreement, including the terms relating to Released Claims, as set forth in the Settlement Agreement. This means that if you are a Damages Settlement Class Member and have not opted out of the Settlement, or if you are an Injunctive Settlement Class Member, you will no longer have a right to sue AGLIC for any Released Claims. You will also be bound by any court decisions relating to the lawsuit that is the subject of this Settlement, and the Settlement. If the Settlement is approved by the Court, you will be releasing AGLIC as described more fully in the Settlement Agreement.

**8. If I believe I have a valid Claim to be a Damages Settlement Class Member, what do I need to do to receive money under the Settlement?**

If you are an Identified Damages Settlement Class Member, you do not need to do anything to receive money under the Settlement. If you are not an Identified Damages Settlement Class Member but you believe you meet the *Identified Damages Settlement Class Member Criteria*, you can only receive money under the Settlement if you timely complete and return a Proof of Claim with adequate supporting documentation, which is then approved by the Settlement Administrator. To be timely, a Proof of Claim must be received by the Settlement Administrator no later than **August 28, 2023**. The Proof of Claim is available at [www.AGLICClassAction.com](http://www.AGLICClassAction.com). You may also request that a Proof of Claim be mailed to you by emailing or calling the Settlement Administrator at the address or number above.

**THE SETTLEMENT'S BENEFITS**

**9. What benefits does the Settlement provide?**

AGLIC has agreed to pay \$4.65 million into a settlement fund. Notice and Administration Costs (estimated at \$100,000), Litigation Expenses awarded by the Court (see below), attorneys' fees

awarded by the Court (see below), any Incentive Awards approved by the Court (not to exceed \$25,000), and any other costs or fees approved by the Court, will be deducted from the Settlement Fund, with the remainder constituting the “Net Settlement Fund.”

As relief to the Injunctive Settlement Class, AGLIC will place the following disclosure language on all Annual Statements for Policies administered on the ULA, LifeComm86, LifeComm90, ALS, and ALIP administrative systems:

“This Annual Statement does not account for premium contribution limits imposed by applicable law, which may prevent you from paying planned premiums through the listed termination dates.”

**10. How much money will I receive? When will I receive it?**

At this time, it is not possible to determine how much money any Damages Settlement Class Member will receive from the Settlement. The Settlement Amount will be deposited into a Settlement Fund. If the Court approves the Settlement, and if the Effective Date occurs, the Net Settlement Fund will be distributed in accordance with the Allocation Plan.

The Net Settlement Fund will not be distributed unless and until the Court has approved the Settlement and Allocation Plan, and the time for any appeal has expired.

**THE SETTLEMENT ADMINISTRATOR AND CLASS COUNSEL**

**11. Who is the Settlement Administrator?**

The Court appointed the following firm as “Settlement Administrator.”

Postlethwaite & Netterville, APAC  
AGLIC Settlement Administrator  
P.O. Box 4725  
Baton Rouge, LA 70821  
Email: [info@AGLICClassAction.com](mailto:info@AGLICClassAction.com)  
Toll-free number: 1-877-540-4332

**12. Who is Class Counsel?**

The Court appointed the following attorneys and their respective law firms as “Class Counsel.”

Martin P. Schrama, Esq.  
Stefanie Colella-Walsh, Esq.  
Stark & Stark, P.C.  
100 American Metro Boulevard,  
Hamilton, New Jersey 08619



Scott B. Gorman, Esq.  
Gorman & Gorman, LLC  
Liberty View, Suite 400  
457 Haddonfield Road  
Cherry Hill, NJ 08002

### **13. How will Class Counsel be paid?**

The Court will decide how much Class Counsel will be paid. Class Counsel, in compensation for their time and risk in prosecuting this lawsuit on a wholly contingent fee basis, intend to apply to the Court for an award of attorneys' fees and reimbursement of the litigation expenses they incurred in prosecuting the lawsuit (the "Fee Petition"). AGLIC has agreed not to contest the Fee Petition, provided that Class Counsel does not request more than 33 ⅓ % of the Settlement Amount, and not to contest Class Counsel's request for approval of reimbursement of the costs and expenses they incurred in prosecuting the lawsuit provided that such costs and expenses do not exceed \$100,000 (not including the costs and fees of the Settlement Administrator).

Class Counsel will file their Fee Petition on or before September 19, 2023. Any award of attorneys' fees and reimbursement of the litigation expenses Class Counsel incurred in prosecuting the lawsuit will be only as approved by the Court in amounts it determines to be fair and reasonable. If you are a Settlement Class Member and you wish to object to the Fee Petition, you may file with the Court an objection to the Fee Petition in writing. In order for the Court to consider your objection, your objection must be sent according to the instructions provided below.

### **EXCLUDING YOURSELF (OR "OPTING OUT") FROM THE SETTLEMENT**

If you are a Damages Settlement Class Member and you want to retain the right to sue AGLIC about the Released Claims, you must take steps to exclude yourself from the Settlement. This is also referred to as opting out of the Damages Settlement Class.

### **14. How do I exclude myself from the Damages Settlement Class?**

To exclude yourself from the Settlement, you must send a letter that says you want to be excluded from the lawsuit *Duane Buck and Ann Buck, on Behalf of Themselves and All Others Similarly Situated, v. American General Life Insurance Company*, Case No. 1:17-cv-13278. Your letter must include your name, address, telephone number, and signature. You must send your request for exclusion by first-class mail postmarked by **August 28, 2023**, or pre-paid delivery service to be hand-delivered to:

**AGLIC Settlement Administrator  
P.O. Box 4725  
Baton Rouge, LA 70821**

no later than **August 28, 2023**. A request for exclusion shall not be valid and effective unless it provides all the information called for, and is timely made in accordance with, this section 14, or is otherwise accepted by the Court.

You cannot ask to be excluded by phone or by email.

**15. If I do not exclude myself from the Damages Settlement Class, can I sue AGLIC for the same or similar issues later?**

No. If you are a Damages Settlement Class Member and you do not timely exclude yourself from the Settlement in accordance with the terms of the Settlement, you give up the right to sue AGLIC for the Released Claims.

**16. Can I exclude myself from the Injunctive Settlement Class?**

No. If you are an Injunctive Settlement Class Member, you cannot exclude yourself from the Settlement and you will receive the non-monetary relief that the Settlement provides to Injunctive Settlement Class Members. However, if you dislike or disagree with any aspect of the Settlement, you can still object to the Settlement in accordance with the procedures described below.

**OBJECTING TO THE SETTLEMENT**

If you are a Settlement Class Member, you can object to the Settlement as a whole or any part of the Settlement, to Class Counsel's requests for an award of attorneys' fees and reimbursement of expenses, and/or the Incentive Award. To object, you must send a letter that includes the following:

- Your name, address, and telephone number;
- A statement saying that you object to the Settlement in *Duane Buck and Ann Buck, on Behalf of Themselves and All Others Similarly Situated, v. American General Life Insurance Company*, Case No. 1:17-cv-13278;
- The reason(s) you object to the Settlement, along with any supporting materials;
- A statement of whether you or your attorney intend to appear and wish to be heard at the Fairness / Final Approval Hearing; and
- Your signature.
- If you want to be represented by your own lawyer, you may hire one at your own expense.

You must file any objection, together with copies of all supporting materials, with the Clerk's Office at the United States District Court for the District of New Jersey at the address set forth below on or before **August 28, 2023**. You must also send a complete copy of what you file with the Court to the Settlement Administrator at the address set forth below so that the papers are received on or before **August 28, 2023**.

**17. What is the difference between an objection and exclusion from the Settlement?**

Objecting is simply telling the Court that you do not like the Settlement or something about it. Asking to be excluded from the Settlement is telling the Court that you do not want to be part of the Settlement Class.

**THE FAIRNESS / FINAL APPROVAL HEARING**

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to.

**18. When and where will the Court decide whether to approve the Settlement?**

The Court will hold a “Fairness / Final Approval Hearing” at **10:00 a.m. on September 29, 2023** at the United States District Court for the District of New Jersey, Courtroom 5A, Mitchell H. Cohen Building & U.S. Courthouse, 4th & Cooper Streets, Camden, New Jersey 08101. Please note that the Court may choose to change the date and/or time of the Fairness / Final Approval Hearing without further notice of any kind. Settlement Class Members are advised to check [www.AGLICClassAction.com](http://www.AGLICClassAction.com) for any updates.

The purpose of the Fairness / Final Approval Hearing is to determine whether the Settlement is fair, reasonable, and adequate and whether the Court should enter judgment granting final approval of the Settlement. If there are objections to the Settlement or any part of it, the Court will consider them and will listen to people who have asked to speak at the hearing and the Court has elected to hear from. The Court will also consider Class Counsel’s request, or requests, for reimbursement of expenses incurred in this case. After the hearing, the Court will decide whether to approve the Settlement.

**19. Do I need to attend the hearing?**

No. Class Counsel will answer any questions the Court may have. However, you or your own lawyer may attend the hearing if you wish, at your own expense. You may object in person and/or through an attorney. If you send an objection, you do not have to come to Court to discuss it. As long as you mailed your objection on time, and included the information required, the Court will consider it.

**20. May I speak at the hearing?**

You may ask the Court for permission to speak at the Fairness / Final Approval Hearing. To do so, you must include that in your objection as described above.

## APPENDIX A

Please refer to the list below to identify the administrative system associated with your Policy. If you have any questions, or if the product name for your Policy has an asterisk, contact the Settlement Administrator at 1-877-540-4332. **Do not contact AGLIC or Class Counsel.**

Administrative System	Product Name
ALIP	Accumulator Plus IUL
VFLEX	Adaptable Life
VFLEX	Adaptable Life II
VANTAGE	AG Advantage GUL
VANTAGE	AG Choice Index GUL
ULA	AG CLASSIC +
VANTAGE	AG Elite Value Index Universal Life
VANTAGE	AG Extend IUL
VANTAGE	AG Legacy Plus
VANTAGE	AG Platinum Choice
ALIP	AG Platinum Choice VUL 2
ULA	AG PRIME SURVIVOR +
VANTAGE	AG Secure Lifetime GUL
VANTAGE	AG Secure Lifetime GUL II
VANTAGE	AG Secure Survivor GUL
VANTAGE	AG Survivor Advantage GUL
VANTAGE	AIG Corporate Investor
VANTAGE	AIG Elite Global IUL
VANTAGE	AIG Elite Global IUL-LT
VANTAGE	Charter One
VANTAGE	ContinUL
VANTAGE	ContinUL Extend
VANTAGE	ContinUL Extend Plus
VANTAGE	Elite Global Plus
VANTAGE	Elite Global Plus II
VANTAGE	Elite Global Survivor
VANTAGE	Elite Index
VANTAGE	Elite Index II
VANTAGE	Elite Survivor
VANTAGE	Elite Survivor II
VANTAGE	Elite Survivor Index
VANTAGE	Elite Universal Life
VFLEX	Employee Sponsored Universal Life
VANTAGE	EquiBuilder I
VANTAGE	EquiBuilder II
VANTAGE	EquiBuilder III
LC86	Estate Master

LC86	Estate Master 1
LC86	Estate Master 10
LC86	Estate Master 11
LC86	Estate Master 12
LC86	Estate Master 14
LC86	Estate Master 15
LC86	Estate Master 2
LC86	Estate Master 3
LC86	Estate Master 4
LC86	Estate Master 4+
LC86	Estate Master 5
LC86	Estate Master 50
LC86	Estate Master 6
LC86	Estate Master Three Plus
LC86	Joint Estate Master
VANTAGE	Estate Master 5+
VFLEX	Executive Universal Life
LC86	Flex Master
VFLEX	Flexible Premium Adjustable Endowment
VFLEX	Flexible Premium Adjustable Life Insurance
LC86	Flexible Premium Adjustable Life Insurance (State Bar of California)*
VANTAGE	Flexible Premium Adjustable Life Insurance (State Bar of California)*
LC90	Flexible Premium Adjustable Whole Life
LC90	Flexible Premium Adjustable Whole Life (COLI)
LC90	Flexible Premium Adjustable Whole Life (Group - Payroll Deduction)
LC90	Flexible Premium Adjustable Whole Life (Group)
LC90	Flexible Premium Adjustable Whole Life (Pension)
LC90	Flexible Premium Adjustable Whole Life (Salary Savings)
LC90	Flexible Premium Adjustable Whole Life (VFIS)
LC90	Flexible Premium Adjustable Whole Life (Washington Mutual)
ALS	Gallery Flexible Premium Variable Universal Life Insurance
ALS	Gemstone Flexible Premium Variable Universal Life Insurance
ULA	Group Medalist Max II CVT
ALIP	ImperIUL
VANTAGE	Income Advantage
VANTAGE	Income Advantage Select
VANTAGE	Inheritance Creator
VANTAGE	Inheritance Life
VANTAGE	Inheritance Life+
ALS	Joint And Last Survivor Flexible Premium Adjustable Universal Life Insurance
ALS	Joint And Last Survivor Flexible Premium Variable Universal Life Insurance
AGNIS	Life for Life 1
AGNIS	Life for Life 2
AGNIS	Life Plus
LC86	Lifestyle Life

LC86	Lifestyle Life
LC86	Lifestyle Life Plus
LC86	Lifestyle Life Three
LC86	Lifestyle Life Two
AGNIS	Lifestyle Plus
ULA	Joint Master Edition
ULA	Master Edition
ULA	Master Education Plan
ALIP	Max Accumulator
ALIP	Max Accumulator+
ALIP	Max Accumulator+ II
ALIP	Max Accumulator+ III
ULA	Joint Medalist
ULA	Medalist Cash Value Term
ULA	Medalist First
ULA	Medalist II
ULA	Medalist III
ULA	Medalist Max
ULA	Medalist Max II
ULA	Medalist Max III
ULA	Medalist Max IV
ULA	Medalist Plus
ULA	Medalist Plus II
ULA	Medalist Plus III
ULA	Medalist Select
ULA	Medalist Select 90
ULA	Medalist Survivorship Premier
ULA	Medalist V
ULA	Medalist VI
ULA	Medalist VII
ULA	Medalist X
LC86	New Jersey Life
ULA	OL I
ULA	OL II
ULA	OL III
ULA	OL IV
ULA	OL PRD
ULA	OL V
ULA	Payroll Plus Medalist
LC86	Platinum Accumulator*
VANTAGE	Platinum Accumulator*
VANTAGE	Platinum Accumulator 500
ALIP	Platinum Choice VUL 2

VANTAGE	Platinum Investor
VANTAGE	Platinum Investor FlexDirector
VANTAGE	Platinum Investor III
VANTAGE	Platinum Investor IV
VANTAGE	Platinum Investor Plus
VANTAGE	Platinum Investor Survivor
VANTAGE	Platinum Investor Survivor II
VANTAGE	Platinum Investor VIP
VANTAGE	Platinum Protector G
VANTAGE	Platinum Protector Survivor G
LC86	Platinum Provider*
VANTAGE	Platinum Provider*
VANTAGE	Platinum Provider 500
VANTAGE	Platinum Provider Ultra
VANTAGE	Platinum Provider Ultra 2003
VANTAGE	Platinum Provider Ultra 500
VANTAGE	Platinum Provider Ultra G
VANTAGE	Platinum Provider Ultra G 2003
LC86	Platinum Survivor
VANTAGE	Platinum Survivor 500
VANTAGE	Platinum Survivor Ultra
VANTAGE	Platinum Survivor Ultra 2004
VANTAGE	Platinum Survivor Ultra 500
VANTAGE	Platinum Survivor Ultra G
ALS	Polaris Flexible Premium Variable Universal Life Insurance
VFLEX	Preferred Universal Life
ULA	Prime Edition
ULA	Prime Education Plan
ULA	Prime First
ULA	Prime Survivor
VANTAGE	Protection Advantage
ALIP	Protection Extend IUL
ALIP	QoL Accumulator Plus
ALIP	QoL Guarantee Plus GUL II
ALIP	QoL Max Accumulator + II
ALIP	QoL Max Accumulator + III
ALIP	QoL Max Accumulator+
ALIP	Quality of Life Value+ Protector
ALIP	Quality of Life Value+ Protector II
ALIP	Quality of Life Value+ Protector III
LC90	Salary Savings Universal Life / Flexible Premium Adjustable Whole Life
LC90	Salary Savings Universal Life / Flexible Premium Adjustable Whole Life (Group)
ALIP	Secure Lifetime GUL 3

VANTAGE	Secure Survivor GUL II
ULA	Select Edition
LC86	Select Lifestyle Life
LC90	Single Premium Whole Life
ULA	Special Edition
ULA	Star Survivor
ULA	Survivorship Medalist
ULA	Survivorship Medalist Elite
ULA	Survivorship Medalist II
ULA	Trophy Life I
ULA	Trophy Life II
ULA	Trophy Life III
ULA	Trophy Life IV
LC86	Uni-Dex 1
LC86	Uni-Dex 2
AGNIS	UniLife 1
AGNIS	UniLife 2
AGNIS	UniLife 3
AGNIS	UniLife 4
AGNIS	UniLife 5
ULA	Universal Classic
ULA	Universal Classic Plus
ULA	Universal Elite
ULA	Universal Elite Plus
ULA	Universal Innoflex
LC90	Universal Life
VANTAGE	Universal Life (American Franklin Life Insurance Company)
LC90	Universal Life / Flexible Premium Adjustable Whole Life
LC90	Universal Life / Flexible Premium Adjustable Whole Life (Group - Payroll Deduction)
LC90	Universal Life / Flexible Premium Adjustable Whole Life (Group)
LC90	Universal Life / Flexible Premium Adjustable Whole Life (Payroll Deduction)
LC90	Universal Life / Flexible Premium Adjustable Whole Life (VFIS)
VANTAGE	Value+ IUL
ALIP	Value+ Protector
ALIP	Value+ Protector II
ALIP	Value+ Protector III
ALS	Vision Flexible Premium Variable Universal Life Insurance