

[CONSENT FOR USE OF ELECTRONIC SIGNATURES, RECORDS AND ELECTRONIC DELIVERY OF POLICY CONTRACTS]

or

[AGREEMENT TO CONDUCT BUSINESS ELECTRONICALLY]

PLEASE READ THIS NOTICE CAREFULLY AND SAVE OR PRINT A COPY FOR YOUR FILES.

You are consenting to the delivery of your insurance policy and the administration of your insurance policy electronically, which will include the use of electronic records and electronic signatures. With your consent, American International Group, Inc., American General Life Insurance Company (“AGL”) and The United States Life Insurance Company in the City of New York (“USL”), and its subsidiaries and affiliates (collectively, “AIG”) will provide you electronically with forms and documents related to your insurance policy, certain disclosures, the actual policy, if applicable and technologically available, and other information which you will have the opportunity to electronically review, receive, complete and sign, as applicable (“Forms”). Your consent also permits the general use of electronic records and electronic transactions in connection with the administration of your insurance coverage including the delivery of the policy electronically.

Summary of Electronic Signature Process and Security

The following is a description of the process and security measures with respect to electronic transactions. On this secure site you will view the electronic version of the Forms. To the extent applicable, the Forms shall be the same as approved by your state’s insurance department. To the extent applicable, you will then be instructed how to electronically sign the applicable Forms. You will also have the opportunity to view your electronic signatures affixed to the applicable Forms. Once a document is signed, the signer’s electronic signature in the form of a signature block is inserted into the document, and the document is “sealed” with a cryptographic digital signature. The digital signature provides evidence of document tampering or alteration after signing. Forms and history trail are stored in order to use in case of future repudiation.

Technical Requirements

In order to electronically review, sign Forms, and in certain instances retain electronic communications, you will need to satisfy certain computer hardware and software requirements. These minimum operating system requirements are:

- An active email address
- An Internet connection
- A current version (defined below) of a web browsing (such as Edge, Chrome, Safari, or Firefox) software with cookies enabled
- A current version of a software that accurately reads and displays PDF files
- A computer, tablet or other device and an operating system capable of supporting all the above with sufficient storage space to save documents, or an installed printer to print them

By “current version”, we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use of our website or online services.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add AIG to your email address book so that you will be able to

receive the Communications we send to you. The senders include, but are not limited to: aglife.com, iPipeline.com, aglc-cert.ebillservice.net.

If you do not have the required software and/or hardware, or if you do not wish to use electronic records and signatures for any other reason, you can request that AIG send paper copies of the Forms to you instead. If you consent to electronic delivery of the Forms, you may withdraw that consent at any time. You are entitled to receive Forms on paper, however, if you withdraw your consent or do not consent, AIG will not be able to continue processing your Forms or administering your policy electronically or deliver your policy electronically. If consent is withdrawn, AGL reserves the right to charge you fees for paper copies. You may use AIG's paper hardcopy Forms in order to administer your policy coverage non-electronically or receive your policy in hardcopy form, but this may delay completion of the Forms or administration of your policy. Regardless of whether your Forms are processed electronically, AIG may require that certain communications from you be delivered on paper at a specified address.

If you:

- * Need to update your e-mail address or other contact information with the insurance company,
- * Wish to withdraw your consent to electronic disclosures, or
- * Wish to obtain a paper copy of the Forms, then

You may do so by contacting us. Please contact us immediately if any of your contact information changes. You agree to print the Forms when AIG advises you to do so and keep it for your records. If you have any trouble printing any Forms, you may call us for assistance.

Variable Universal Life Policies (VUL):

Once you are enrolled in our electronic delivery program, VUL eDelivery, you will be sent an e-mail whenever new documents concerning your policy are available on-line. Each e-mail will contain a link to the Web site where these materials may be viewed. Further, by electing VUL eDelivery, documents for any policies with your Social Security Number will no longer be sent to you through the mail in paper form, unless we are otherwise notified to deliver paper copies to you.

This service is currently available for the following Variable Universal Life correspondence:

- Policy prospectuses and supplements
- Investment option prospectuses and supplements
- Annual and semi-annual investment option reports
- Additional correspondence and policy types will be added in the future.

The benefits of this program include:

- Immediate notification of important policy information as it is posted on-line
- Convenient Web access for downloading files
- Elimination of bulky paper versions of policy and fund prospectuses and related documents from personal files

Each policy owner within your household that would like to receive such e-mail notification must enroll separately, using his/her own Social Security Number. You can further limit the number of e-mail notices to receive only one e-mail notification for all policy owners within your household, if each individual within the household enrolls using the same e-mail address.

Statement of Consent

I have read and understand the information about electronic transactions and the use of electronic records and electronic signatures. I have been able to view this information electronically. I have access to an account with an Internet service provider and the hardware and software described above, and I am able to send and receive email with hyperlinks to websites and attached files. By providing my consent, I agree to the use of electronic transactions and electronic signatures on AIG's site or via email, and receipt of electronic versions of certain records. In addition, I agree to be bound by any consent or agreement I make or transmit through AIG's site, including but not limited to any consent I give to receive records or communications from AIG or its agent through electronic transmission. I agree that my agreement or consent will be legally binding and enforceable and the legal equivalent of my handwritten signature.