



AMERICAN GENERAL LIFE INSURANCE COMPANY

INVESTMENT OPTION PERFORMANCE INFORMATION AS OF February 28, 2019

Polaris Life or Polaris Survivorship Life (Polaris Life Series) is a variable universal life insurance policy underwritten by American General Life Insurance Company. The table below presents average annual returns for each Polaris Life Series variable universal life insurance investment portfolio. The returns include reinvestment of dividends and distributions and deductions for management fees and other expenses of the portfolios/funds, including 12b-1 distribution fees where applicable. These returns do not include: (i) mortality and expense risk charges; (ii) all other noninsurance charges and contract fees; and (iii) insurance-related charges, including surrender charges, cost of insurance and monthly expense charges. If these expenses were included, the performance presented below would be significantly lower. Please see a Polaris Life Series Variable Universal Life Policy Prospectus for detailed information on the policy fees and charges. A personalized illustration reflecting the effects of the policy fees and expenses utilizing a hypothetical rate of return is available from your registered representative.

FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF February 28, 2019

Fund or Portfolio	Fund/Portfolio Inception Date ¹	Year to Date (since 1/1/19)	Annualized				
			1 Year	3 Year	5 Year	10 Year	Since Inception ²
Anchor ST SA Edge Asset Allocation Portfolio - Class 1	07/01/93	6.91	2.41	9.67	6.04	10.86	7.58
Anchor Series Trust Capital Appreciation Portfolio - Class 1	03/23/87	20.15	11.30	22.02	13.75	19.85	12.86
Anchor ST SA Wellington Government and Quality Bond Portfolio - Class 1	09/05/84	0.75	2.77	1.03	1.82	2.98	6.26
SunAmerica ST SA "Dogs" of Wall Street Portfolio - Class 1	04/01/98	10.79	12.24	15.35	11.95	19.05	7.59
SunAmerica ST SA WellsCap Aggressive Growth Portfolio - Class 1	06/03/96	21.41	9.22	20.62	8.76	17.35	6.54
SunAmerica SA AB Growth Portfolio - Class 1	02/09/93	13.48	11.00	19.06	14.45	18.55	10.52
SunAmerica ST SA JPMorgan Diversified Balanced Portfolio - Class 1	06/03/96	7.55	-1.21	8.07	5.98	11.20	6.19
SunAmerica ST SA MFS Blue Chip Growth Portfolio - Class 1	07/05/00	12.47	2.41	15.30	10.41	14.97	3.20
SunAmerica Cash Management Portfolio - Class 1	02/09/93	0.38	2.00	0.83	0.42	0.10	2.22
SunAmerica ST SA Federated Corporate Bond Portfolio - Class 1	07/01/83	3.70	2.71	5.10	3.50	7.73	6.11
SunAmerica Davis Venture Value Portfolio - Class 1	10/28/94	11.23	0.90	14.42	8.55	15.21	9.95
SunAmerica ST SA JPMorgan Emerging Markets Portfolio - Class 1	06/02/97	9.73	-15.29	14.35	3.30	8.44	4.72
SunAmerica ST SA Oppenheimer Main Street Large Cap Portfolio - Class 1	06/03/96	12.42	3.85	12.48	8.70	16.23	7.78
SunAmerica ST SA Goldman Sachs Global Bond Portfolio - Class 1	07/01/93	0.86	-2.32	0.96	0.02	2.93	4.69
SunAmerica ST SA JPMorgan Global Equities Portfolio - Class 1	02/09/93	10.56	-3.14	12.12	5.45	12.28	6.28
SunAmerica ST SA Invesco Growth Opportunities Portfolio - Class 1	07/05/00	19.44	11.33	18.70	7.95	15.26	2.95
SunAmerica ST SA JPMorgan Equity-Income Portfolio - Class 1	02/09/93	10.12	5.60	14.28	9.85	15.66	8.91
SunAmerica ST SA PineBridge High-Yield Bond Portfolio - Class 1	02/09/93	6.80	3.08	10.52	4.64	10.60	6.32
SunAmerica ST SA Morgan Stanley International Equities Portfolio - Class 1	10/28/94	8.85	-3.59	7.61	0.83	8.35	3.26
SunAmerica ST SA Putnam International Growth and Income Portfolio - Class 1	06/02/97	8.63	-10.17	7.47	-0.03	8.44	3.76
SunAmerica SA MFS Massachusetts Investors Trust Portfolio - Class 1	02/09/93	12.09	4.22	14.82	9.28	15.05	8.01
SunAmerica SA MFS Total Return Portfolio - Class 1	10/28/94	7.57	2.34	8.12	5.79	10.32	7.98
SunAmerica ST SA JPMorgan Mid-Cap Growth Portfolio - Class 1	04/01/99	19.79	9.78	18.35	9.71	18.14	6.97
SunAmerica ST SA Pyramis Real Estate Portfolio - Class 1	06/02/97	13.21	18.88	7.98	8.00	15.75	8.10
SunAmerica ST SA Columbia Technology Portfolio - Class 1	07/05/00	19.96	3.29	22.26	17.96	19.32	-0.70
SunAmerica SA JPMorgan MFS Core Bond Portfolio - Class 1	10/28/94	1.50	2.92	2.08	2.21	3.96	6.10
² Fidelity VIP Government Money Market Portfolio - Initial Class	04/01/82	0.36	1.69	0.91	0.56	0.38	4.13

¹ The returns were calculated from the inception date of the underlying funds or portfolios. These funds or portfolios were not available for sale through this policy during all periods shown.

² The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges.

² The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges. The Current Yield as of 02/28/19: 1.16%



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INCLUDING ALL NONINSURANCE CHARGES AND CONTRACT FEES

The performance results shown below reflect deductions for management fees and other expenses of the portfolios/funds (including Rule 12b-1 distribution fees where applicable), the Polaris Life Series variable universal life mortality and expense risk charge of 0.75 percent annually. Insurance-related charges, including surrender charges, cost of insurance and the monthly expense charge, are not deducted in this example. Results would be significantly lower if these expenses were included.

AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS OF February 28, 2019

Fund or Portfolio	Investment Option Inception Date ¹	Annualized			
		1 Year	3 Year	5 Year	Since Inception ¹
Anchor ST SA Edge Asset Allocation Portfolio - Class 1	12/31/01	2.16	9.06	5.36	6.02
Anchor Series Trust Capital Appreciation Portfolio - Class 1	12/31/01	11.02	21.35	13.02	9.79
Anchor ST SA Wellington Government and Quality Bond Portfolio - Class 1	12/31/01	2.51	0.46	1.17	2.77
Anchor ST SA Wellington Growth Portfolio - Class 1	12/31/01	4.85	13.66	7.16	5.86
Anchor ST SA Wellington Natural Resources Portfolio - Class 1	12/31/01	8.86	16.73	-0.81	7.86
SunAmerica ST SA "Dogs" of Wall Street Portfolio - Class 1	12/31/01	11.96	14.70	11.23	8.38
SunAmerica ST SA WellsCap Aggressive Growth Portfolio - Class 1	12/31/01	8.95	19.97	8.08	5.52
SunAmerica SA AB Growth Portfolio - Class 1	12/31/01	10.72	18.40	13.72	7.03
SunAmerica ST SA JPMorgan Diversified Balanced Portfolio - Class 1	12/31/01	-1.45	7.47	5.31	4.47
SunAmerica ST SA MFS Blue Chip Growth Portfolio - Class 1	12/31/01	2.16	14.67	9.72	4.98
SunAmerica ST SA Boston Company Capital Growth Portfolio - Class 1	12/31/01	9.41	15.62	9.38	5.66
SunAmerica Cash Management Portfolio - Class 1	12/31/01	1.74	0.27	-0.22	0.26
SunAmerica ST SA Federated Corporate Bond Portfolio - Class 1	12/31/01	2.45	4.52	2.85	5.59
SunAmerica Davis Venture Value Portfolio - Class 1	12/31/01	0.65	13.78	7.86	6.70
SunAmerica ST SA JPMorgan Emerging Markets Portfolio - Class 1	12/31/01	-15.50	13.73	2.65	7.46
SunAmerica ST SA Oppenheimer Main Street Large Cap Portfolio - Class 1	12/31/01	3.59	11.85	8.01	6.02
SunAmerica ST SA WellsCap Fundamental Growth Portfolio - Class 1	12/31/01	6.59	18.80	9.88	5.36
SunAmerica ST SA Goldman Sachs Global Bond Portfolio - Class 1	12/31/01	-2.57	0.40	-0.62	2.81
SunAmerica ST SA JPMorgan Global Equities Portfolio - Class 1	12/31/01	-3.39	11.49	4.78	4.60
SunAmerica ST SA Invesco Growth Opportunities Portfolio - Class 1	12/31/01	11.05	18.03	7.27	5.65
SunAmerica ST SA JPMorgan Equity-Income Portfolio - Class 1	12/31/01	5.33	13.64	9.15	5.86
SunAmerica ST SA PineBridge High-Yield Bond Portfolio - Class 1	12/31/01	2.82	9.94	3.96	6.70
SunAmerica ST SA Morgan Stanley International Equities Portfolio - Class 1	12/31/01	-3.83	7.02	0.19	3.14
SunAmerica ST SA Putnam International Growth and Income Portfolio - Class 1	12/31/01	-10.39	6.87	-0.67	3.19
SunAmerica SA MFS Massachusetts Investors Trust Portfolio - Class 1	12/31/01	3.96	14.18	8.59	6.59
SunAmerica SA MFS Total Return Portfolio - Class 1	12/31/01	2.08	7.52	5.11	5.29
SunAmerica ST SA JPMorgan Mid-Cap Growth Portfolio - Class 1	12/31/01	9.50	17.68	9.01	5.27
SunAmerica ST SA Pyramis Real Estate Portfolio - Class 1	12/31/01	18.58	7.38	7.31	8.34
SunAmerica ST SA Columbia Technology Portfolio - Class 1	12/31/01	3.03	21.58	17.22	4.69
SunAmerica ST SA MFS Telecom Utility Portfolio - Class 1	12/31/01	8.75	9.04	4.16	5.96
SunAmerica SA JPMorgan MFS Core Bond Portfolio - Class 1	12/31/01	2.66	1.51	1.55	5.10
² Fidelity VIP Government Money Market Portfolio - Initial Class	12/11/15	1.06	0.20	n/a	0.14

¹ The "investment option inception date" and the "since inception" data found in this chart are based on unit values recorded after the date the fund or portfolio was included in the separate account. For all periods shown, (1) the policy may not have been available for sale, or (2) the fund or portfolio may not have been an available investment option under the policy.

² The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges.
The Current Yield as of 02/28/2019: 1.16%

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Effective December 31, 2012, American General Life Insurance Company of Delaware ("AGL of Delaware") was merged with and into American General Life Insurance Company ("AGL"), with AGL being the surviving insurance company. AGL is an affiliate of AGL of Delaware and is also an indirect, wholly owned subsidiary of American International Group, Inc.

Fund returns may have been achieved during favorable market conditions. There can be no assurance that the fund will continue to achieve a substantially similar performance as it previously experienced.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in emerging markets. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in small and midsized companies. Risks for smaller companies include, for instance, business risks, significant stock price fluctuations and illiquidity.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in a sector fund.

Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risk associated with an investment in the fund.

Government securities offer a high degree of safety and are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value and yield will vary with market conditions.

Returns may be higher or lower than the performance stated due to recent stock market volatility.

Past performance is no guarantee of future results. An investor's units may be worth more or less than the original amount invested when redeemed. An investment in the SunAmerica Cash Management Portfolio - Class 1 is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. International fund unit values and returns will fluctuate with market conditions, currencies and economic and political climates where investments are made.

PLEASE CONTACT YOUR REPRESENTATIVE OR GO ONLINE TO www.aig.com/lifeinsurance FOR THE FUND PROSPECTUSES OR FOR AN ADDITIONAL PROSPECTUS. BEFORE INVESTING OR SENDING MONEY, PLEASE READ THE UNDERLYING FUND PROSPECTUSES, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).



AMERICAN GENERAL LIFE INSURANCE COMPANY

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Polaris Life Series Variable Universal Life Insurance

Policy Form Numbers 11VUL399G, 11LSVUL699

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 11VUL399G, 11LSVUL699.

Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

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