

American General Highlights

Financial Strength

American General Ratings (as of 3/31/2013)

Agency	Rating	Descriptor
Standard & Poors ^A	A+	Strong
Moody's Investors Service ^B	A2	Good
Fitch Ratings ^C	A+	Strong
A.M. Best Company ^D	A	Excellent

^A Stable outlook ^B Stable outlook ^C Stable outlook ^D Stable outlook

American General Life Insurance Company has received strong financial strength ratings from independent ratings agencies, reflecting its stability and its ability to meet its obligations to its policyholders and others. For more detailed information or specific insurer ratings, visit www.americangeneral.com/ratings

- **AIG**
 - Through asset sales and other actions by AIG, the Federal Reserve, and Treasury, America recovered its \$182.3 billion plus a combined positive return of \$22.7 billion
 - Greatest comeback story in business history

Underwriting

- **Programs**
 - High Retention – \$3.5m Term, \$10m Permanent
 - Expanded Standard
 - Better Choice Preferred
 - Preferred Offsets
 - Healthy Credits
- **Competitive Advantages**
 - Foreign Nationals and Foreign Travel, Cigar Smokers, SCUBA

Marketing Support

- Beneficiary Review Program
- Master Playbook – Access to all marketing, training and sales materials
- Regional Vice President, Internal Wholesaler, Internal Sales Desk

Innovative Products and Marketing/Sales Ideas

- **AG Select-a-Term[®]**
 - 17 different durations: 10, and 15-30 years
 - Term to Retirement, Mortgage, Working Parents, Older age coverage, Term Laddering
 - Very competitive for rated cases
- **AG ROP Select-a-Term[®]**
 - 16 different durations: 20-35 years
 - Buy-Sell, Term Laddering, Divorce Agreements, Key Employee Retirement
- **AG Secure Lifetime GUL[®] II**
 - Guaranteed Death Benefit (DB), Cash Value (CV) and Access to CV
 - Special Need, Estate Preservation, Family Protection
 - Lifestyle Income SolutionSM
- **AG Secure Survivor GUL[®] II**
 - Guaranteed DB, CV and Access to CV, 15 Yr ROP
 - Estate Planning, Gifting, Business Succession
- **Elite Global Plus[®] II and Elite Global Survivor[®]**
 - First IUL to offer global indices and overweighting methodology
 - Supplemental Retirement, Premium Financing, Deferred Compensation, Estate Planning
- **AG Choice Index GUL[®]**
 - Guaranteed DB with domestic and global indices with overweighting methodology
 - Social Security Income Gap, Family Protection, Executive Bonus, College Funding, Retirement Supplement

American General
Life Companies

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, TX 77019. AGL Policy Form Numbers: AG Select-a-Term 07007, ICC10-07007; AG ROP Select-a-Term 10001; AG Secure Lifetime GUL II 13460, ICC13-13460; Lifestyle Income Solution Rider13972; AG Secure Survivor GUL II 13239, ICC13-13239. 11239, ICC-11239; Elite Global Plus II 12967, ICC-12967; Elite Global Survivor 08414; AG Choice Index GUL 11474.74. **The United States Life Insurance Company in the City of New York (US Life)**, One World Financial Center, 200 Liberty St., New York, NY 10281. USL Policy Form Numbers: AG Select-a-Term 09007N, AG ROP Select-a-Term 10001N; AG Secure Lifetime GUL II 13460N; Elite Global Plus II 12967N, 12967NU; Elite Global Survivor 08414N; AG Choice Index GUL 11474N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and US Life are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing company. US Life is authorized to conduct insurance business in New York. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and US Life. Information presented above represents combined statistical information of the member insurers of AIG, AIG Life and Retirement, and American General Life Companies. AIG, AIG Life and Retirement, and American General Life Companies do not underwrite any insurance policy. **The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations.**

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