

# SEEING DOUBLE?

Your clients may be able to **double their coverage** today — with no exams, no labs and reduced paperwork!



The insurers of American General Life Companies (American General) announce *Double Your Coverage* — an outstanding, limited-time opportunity for many of your in-force American General clients to substantially increase their life insurance coverage. *Double Your Coverage* enables select policy owners who purchased American General coverage within the past three years to obtain additional protection **with minimal paperwork and no exams or lab work**. And you receive full first-year compensation on the new coverage added.

### **Up to Double the Coverage**

Eligible policy owners can increase the insured's life coverage by any amount between the minimum allowable increase of \$100,000 and an amount equal to the coverage provided by their existing policies, subject to the maximum total coverage limits shown on the next page and the insured's written consent.<sup>1</sup>

Subject to the limitations outlined in this document, fully underwritten policies issued standard or better within the three-year period ending on the date the increase application is signed are eligible for *Double Your Coverage*. That includes term and permanent coverage, issued in nontobacco and tobacco classes.

Now is a great time to talk to qualifying customers and review additional coverage needs due to life events — new job, new children, marriage, divorce, change in financial circumstances, etc. If they do need more protection, taking advantage of American General's *Double Your Coverage* opportunity is a streamlined manner in which to buy it from a company with whom they are already doing business — and a great way for you to earn additional commissions during the fourth quarter.

Policies issued by:

**American General Life Insurance Company**

**The United States Life Insurance Company in the City of New York**

**American General**  
Life Companies

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NOT FOR DISSEMINATION  
TO THE PUBLIC**

<sup>1</sup>Insured's consent required where policy owner and insured are not the same.

## Eligible Policies

*Double Your Coverage* is available to in-force, fully underwritten Term and Permanent policies issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL). The application to increase coverage must be signed within three years of the original policy's effective date and submitted during the Program Period. The existing policy must have been issued Standard or better. Both Nontobacco and Tobacco classes are eligible.

Existing policies in the following categories **are not eligible**:

- ▶ Issued on a simplified or guaranteed issue basis
- ▶ Term conversions
- ▶ ContinUL, ContinUL Extend and ContinUL Extend Plus policies issued by United States Life
- ▶ Issued with substandard table ratings or flat extras
- ▶ Insured was declined by any carrier subsequent to issue of existing policy
- ▶ Policies subject to facultative reinsurance
- ▶ Last Survivor Universal Life policies
- ▶ VUL policies
- ▶ Whole Life policies
- ▶ Internal/External replacements
- ▶ Policies in grace or disability mode

## Minimum Face Amount

To be eligible for *Double Your Coverage*, the face amount of the in-force policy must be \$100,000 or greater.

## Available Increase

The minimum increase allowed is \$100,000. The increase in coverage cannot exceed the existing policy coverage, and the total of existing and new coverage cannot exceed the total coverage maximum shown below.

## Maximum Total Coverage

The total coverage amount, after the increase, cannot exceed:

- ▶ \$2,000,000 for insureds whose attained insurance age is 0-55
- ▶ \$1,000,000 for insureds whose attained insurance age is 56-60

Maximum total coverage must be within our internal retention.

## Maximum Age

Existing insureds whose attained insurance age is 60 or younger on the date the increase in coverage is issued are eligible.

## Program Period

*Double Your Coverage* business must be submitted between October 1, 2009, and December 31, 2009. We cannot accept an application dated more than three years after the effective date of the original policy.

## Requirements

*Double Your Coverage* is not a guaranteed issue program. The company will check the MIB and Rx database. An APS or other underwriting requirements may be requested if needed, based on underwriter's sole discretion. See FAQ for complete case submission requirements.

For AGL ContinUL, ContinUL Extend and ContinUL Extend Plus policies, the new coverage will be issued in the form of a new, separate policy, available with the Death Benefit Option 1 (Level Death Benefit) only. For other Universal Life policies, the new coverage will be processed as a face amount increase. New term coverage will be issued as a new, separate policy and must be the same product and same duration as qualifying policy.

AGL and USL (Insurers) reserve the right to extend or terminate the Double Your Coverage program at their sole discretion without prior notice, and all decisions regarding the program will be at the Insurers' sole discretion, and decisions shall be final and binding.



For more information, contact:

Policies issued by:

**American General Life Insurance Company**  
2727-A Allen Parkway, Houston, TX 77019

ContinUL (04337), ContinUL Extend (05337) ContinUL Extend Plus (05337)

**The United States Life Insurance Company in the City of New York**  
70 Pine Street, New York, NY 10270

ContinUL (04337N, 04337NU), ContinUL Extend (05337N) ContinUL Extend Plus (05337N)

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. USL is authorized to conduct insurance business in New York.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL.

IMPORTANT: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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