

Service. Commitment. People. Products.

These are the reasons we are the right choice for your business.

**American
General**
Life Companies

Service designed with you in mind.

At American General Life Companies (American General), we design our service from the outside-in, with technology and service centers designed to exceed your expectations. In addition, our customer feedback program alerts us to service issues in real-time and allows us the opportunity to make continuous enhancements to your service experience.

Commitment to our promises.

Over the past five years, member insurers of American General have collectively paid out \$34 billion in claims and benefits to our customers.¹

The most prominent independent ratings agencies continue to recognize our companies in terms of insurer financial strength. Please see the Financial Strength Ratings chart on the next page.

People are the value behind our business.

Our platform is built on putting the right people in the right positions to help you from start to finish. Almost 40% of our organization is dedicated to service or operations with major service centers in nine cities across the nation, ensuring that someone is ready to serve you.²

Products for every stage in life.

From protection and accumulation to income management and wealth transfer, American General's product portfolio includes a full line of fixed and variable life insurance, annuities, accident and health products, and worksite benefits.³

- First to market with index universal life products using global indices
- First to market with customizable term coverage with or without return of premium
- The #1 provider of term life insurance in the United States in 2008⁴
- Innovator of accident and health insurance products that offer living benefits payable to the policy owner
- Innovator of fixed, index and income annuities for retirement needs

For more information on our products, go to www.americangeneral.com.

These are the reasons millions of Americans have chosen American General Life Companies member insurers. And why we are the right choice for your insurance and annuity needs today.

¹ Source: Statutory Annual Statements for all American General Life Companies member insurers, excluding AIG Life Insurance Company of Canada, 2004-2008
² Functional headcount based on active employees of American General Life Companies, LLC, and AGLA Services, LLC, as of December 26, 2008
³ Variable universal life insurance policies issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York are distributed by American General Equity Services Corporation, member FINRA
⁴ 4Q08 LIMRA Sales Survey

The licensed insurance company underwriting the product is responsible for its own financial condition and its contractual obligations.

American General Life Insurance Company is not licensed to do business in the state of New York.

About American General Life Companies

Source: 2008 Statutory Annual Statements

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

Key facts about American General Life Insurance Company

- Founded in 1926
- 3.2 million policies in force
- General account assets of \$36.5 billion, and capital and surplus of \$5.2 billion — in excess of minimum regulatory requirements
- Average credit rating of fixed-income assets is A-
- 92.8% of the fixed-income portfolio is investment-grade quality

Key facts about The United States Life Insurance Company in the City of New York

- Founded in 1850
- 1.8 million policies in force
- General account assets of \$5.3 billion, and capital and surplus of \$0.3 billion — in excess of minimum regulatory requirements
- Average credit rating of fixed-income assets is A
- 95.1% of the fixed-income portfolio is investment-grade quality

Additional point of interest

As a result of termination of securities lending activities in December, as of December 31, 2008, only 0.2% of the general accounts of American General member insurers detailed above are invested in subprime assets.

Financial Strength Ratings for American General Life Insurance Company and The United States Life Insurance Company in the City of New York (as of March 2, 2009)

Agency	Rating	Descriptor	Definition
Standard & Poor's ⁵	A+	Strong	"An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings."
Moody's Investors Service ⁶	A1	Good	"Insurance companies rated 'A' offer GOOD financial security. However, elements may be present, which suggest a susceptibility to impairment some time in the future."
Fitch Ratings ⁷	AA-	Very Strong	"Denote a very low expectation of ceased or interrupted payments. They indicate VERY STRONG capacity to meet policyholder and contract obligations on a timely basis. This capacity is not significantly vulnerable to foreseeable events."
A.M. Best Company ⁸	A	Excellent	"Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations."

⁵ Negative outlook ⁶ Developing outlook ⁷ Rating watch evolving ⁸ Negative outlook

For more detailed information on specific insurer ratings visit www.americangeneral.com/ratings.

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