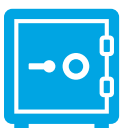




Life Insurance with **Optionality**[®] - Your needs. Your choices. Your way.

AMERICAN GENERAL LIFE HIGHLIGHTS



Financial Strength

American General Life Ratings (as of 3/2/2015)

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 Outlook positive ^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.aig.com/lifeinsurance

Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure for claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch Ratings' 21 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed). Only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company.

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

Improved Underwriting

- Treadmill stress tests eliminated September 22, 2014
- Financial underwriting flexibility
 - ~ No need for both Third Party Financials & tax transcripts when provided with substantive & effective financial justification for face amount
 - ~ Multiple Alternatives to Tax Transcripts
- As of Jan 15, 2015, MD Exams are eliminated for applicants under insurance age 71
- Lab Scoring
 - ~ Improved Communication On Adverse Results
 - ~ Developing a credit for excellent lab scores

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

- RetireStronger.com
- aig.com/optionality
- aig.com/termlife
- Master Playbook – Access to all marketing, training and sales materials
- Regional Vice President, Internal Wholesaler, Internal Sales Desk

AMERICAN GENERAL LIFE HIGHLIGHTS



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
 - AG Asset Protector, Accelerated Access Solution and the Lifestyle Income Rider
- **AG Secure Survivor GUL[®] II**
 - Guaranteed DB, CV and Access to CV, Year 15 ROP
 - Estate Planning, Gifting, Business Succession
- **Value+ IUL**
 - Unique options to access cash value without impacting the initial death benefit¹
 - Growth potential through index interest crediting strategies²
 - Security of benefits that can be used while living with Accelerated Access Solution³
- **Elite Index[®] II and Elite Survivor Index[®] II**
 - Accelerated Access Solution (only Elite Index[®] II)
 - Simplified no-lapse guarantee
- **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 Platinum Choice VUL**
 - Competitive death benefit guarantees
 - Top-tier accumulation design for the supplemental retirement income strategy sale
 - Accelerated Access Solution, our chronic illness rider
 - 46 investment options from renowned money managers

¹ One-time partial withdrawal of any amount above the cumulative benchmark premium in years 3 through 14 with no surrender charge penalties

² The Benchmark Premium is a level annual premium which is intended to carry your policy to or close to maturity on a current (non-guaranteed) assumption basis assuming 1) a 6% illustrated rate and 2) that premiums have been paid on time at the beginning of each policy year.

³ Any benefit paid on this rider will impact the policy. The specified amount, policy values and loan values will be reduced if an accelerated death benefit is paid.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 07007, ICC10-07007, 10001, 12436, ICC12-12436, 13460, ICC13-13460, 13239, ICC13-13239, 13717, ICC13-13717, 14779, ICC14-14779, 904, ICC14-14904, ICC-12967, 08414, 14220, ICC14-14220. Rider Form Numbers 79002, 79410, 06305, 91401, 79001, 13600, ICC13-13600, 13601, 13972, 14220N, 14220NU. The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 09007N, 10001N, 06006N, 12436N, 13717N, 13717NU Rider Form Numbers ADB 79-1E, CI 79-1E, WP 79-1E, 08818N; Term Conversion Endorsement; ADB791E, CI791E1, 82001N, 07620N, 14261N, 14262N, 07620JTN, 01904N, 01904NU, 14261N, 14262N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA. © 2015 AIG. All rights reserved.

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