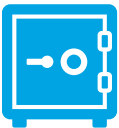




Life Insurance with **Optionality**[®] - Your needs. Your choices. Your way.

AMERICAN GENERAL LIFE HIGHLIGHTS



Financial Strength

- Ratings for American General Life Insurance Company and The United States Life Insurance Company in the City of New York (as of 01/27/16)

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

^A Outlook Stable ^B Outlook Under Review

AGL and US Life have received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and its ability to meet its obligations to its policy holders and others. For detailed information on specific insurer ratings please visit www.aig.com/lifeinsurance.

Ratings are current as of 01/27/2016 and subject to change at any time. 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

- Enhanced service and more competitive offers:
 - ~ Increased staff
 - ~ Better responsiveness
 - ~ More underwriter empowerment
 - ~ Thorough communications
 - ~ Enhanced risk profiles on Coronary Artery Disease and much more
- Treadmill stress tests eliminated
- Financial underwriting flexibility
 - ~ No need for both Third Party Financials & tax transcripts when provided with substantive & effective financial justification for face amount
 - ~ No tax transcripts required through \$5 million face amount
- 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
- aig.com/GenerationsMatters

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

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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
- **Cash Accumulation IUL (New!) - Max Accumulator+**
 - Guaranteed income for life rider (annuity like payout)
 - Death benefit installment payout option may decrease COI and increase cash value
 - Updated chronic illness rider – permanency requirement removed from Accelerated Access Solution®
 - Four index interest accounts including exclusive ML Strategic Balanced Index®
 - Interactive, educational sales tool for consumer meetings and producer training: Life To The Max
- **Death Benefit Protection IUL (New!) - Value+ Protector**
 - Replaces Value+ IUL (where approved), with extended guarantees up to age 121
 - Death benefit installment payout option may decrease COI and reduce required premiums
 - Longevity rider: Lifestyle Income Solution® available
 - Updated chronic illness rider – permanency requirement removed from Accelerated Access Solution®
 - Includes unique built-in options that increase beneficiary protection at no extra cost
- **Secure Lifetime GUL 3**
 - Year 20 (50% ROP) or Year 25 (100% ROP)¹, Guaranteed Death Benefit (DB), Guaranteed Premiums, Guaranteed Minimum Cash Value
 - Competitively priced especially when guaranteeing the death benefit to age 100 to 110. Tends to perform best for ages 55 and older.
 - Asset Protector offering Accelerated Access Solution® (chronic illness rider) and the Lifestyle Income Rider® (longevity 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 benefit²
 - Growth potential through index interest crediting strategies
 - Security of benefits that can be used while living with Accelerated Access Solution®²
- **Elite Survivor Index® II**
 - Simplified no-lapse guarantee
 - A policy with upside potential and downside protection
- **Elite Global Plus® II**
 - 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 These benefits are capped at 40% of the lowest Specified Amount in the policy net of partial withdrawals and outstanding loans.

² One-time partial withdrawal of any amount above the cumulative benchmark premium in years 3 through 14 with no surrender charge penalties. 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, 15442, ICC15-15442, 15646, ICC15-15646, 16760, ICC16-16760, 13239, ICC13-13239, 13717, ICC13-13717, 14779, ICC14-14779, 14904, ICC14-14904, 12967, ICC12-12967, 14220, ICC14-14220. Rider Form Numbers 79002, 79410, 06305, 91401, 79001, 13600, ICC13-13600, 13601, 15972, 15990, ICC15-15990. The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 09007N, 10001N, 12436N, 13717N, 13717NU, 14220N, 14220NU, 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. © 2016 AIG. All rights reserved.

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