



Passport to Paradise

2013 Business Development Conference for Producers
THE FAIRMONT SOUTHAMPTON • BERMUDA • MAY 5-9, 2013

American General Life Companies

Paradise only happens once in a great while...

...for American General's elite producers, it will happen in 2013 when we stamp your Passport to Paradise!



Qualify for American General's 2013 Business Development Conference for Producers and discover paradise in the Atlantic at the palatial Fairmont Southampton Hotel in beautiful Bermuda!



Perched atop Bermuda's stunning south shore with miles of pink sand beaches caressed by sapphire blue waves, the Fairmont Southampton Bermuda hotel is the summit of luxury. It was voted one of the top resorts in the Atlantic by the readers of *Condé Nast Traveler* in 2009 and 2010. The spacious guestrooms are richly appointed with marble bathrooms and private balconies offering incredible views of the ocean, the harbor or the golf course.



Set on nearly 100 majestic, tropical acres dotted with lush bougainvillea and

To demonstrate our commitment to earning a greater share of your universal life business, all UL sales will count **DOUBLE** towards your Passport to Paradise qualification.

towering coconut palms, the Fairmont Southampton provides unparalleled amenities throughout the entire property: An 18-hole par-three golf course, the 31,000-square-foot Willow Stream Spa, and some of the island's finest restaurants including the historic Waterlot Inn, winner of the prestigious AAA Four Diamond award. Spend your days relaxing poolside or pull up a chaise lounge at the sprawling oceanfront beach club with an on-site PADI dive center, beachfront

tennis courts and more. Bermuda occupies a mere 21 square miles of land, but it holds enough spectacular attractions to keep you mesmerized during your stay. Magnificent natural wonders in Southampton include Whale Bay, Church Bay, Horseshoe Bay and Riddell's Bay. Explore Whale Bay Fort, Gibbs Hill Lighthouse, the Royal Naval Dockyard or scenic Hamilton with its unique architecture of pastel-color buildings. Venture to the west end of Bermuda with a visit to Somerset Village and Sandy's Parish. Or go east to historic St. George's and travel back in time to the 17th century.

Your Passport to Paradise begins by qualifying for American General's 2013 Business Development Conference for Producers!

Let paradise happen...to you!

American General's 2013 Business Development Conference for Producers May 5-9, 2013 • The Fairmont Southampton, Bermuda

QUALIFICATION RULES

Qualification Period:
November 15, 2011 – February 14, 2013 (15 months)

Eligible Participants: Eligibility is limited to individuals contracted at the Producer level and is based solely on the Producer's personally produced business. Agencies contracted as intermediaries (at the NMO, MO, IMO, BGA and RGA levels) are not eligible. Individual producers who have agents contracted beneath them at any point during the Qualification Period are not eligible. A producer may qualify under the Life Qualification Requirement or the Annuity Qualification Requirement, but not both.

Life Qualification Requirement: \$200,000 of Qualifying Premium Credit as defined below, including A&H and annuity production, is the minimum threshold. American General Life Companies, LLC (American General) will invite the top 40 eligible Producers who meet or exceed this requirement. NOTE: A minimum of 15 paid life cases during the qualification period is required.

Qualifying Premium Credit: Qualifying premium credit is earned for personally produced business on products written with American General Life Insurance Company and The United States Life Insurance Company in the City of New York as follows:

- 100% of paid first-year annualized premium credit on term life
- 100% of paid first-year annualized premium credit on whole life
- 200% of paid first-year annualized target premium on fixed and index universal life, including term conversions to fixed and index universal life
- 100% of paid first-year premium credit on accident & health business

- 10% of paid first-year premium in excess of target premium on fixed and index universal life, including term conversions to fixed and index universal life
- 10% of paid first-year premium on annuities – single and flexible premium, immediate and deferred
- 10% of paid first-year premium on Inheritance Life

Maximum total credit for annuity and Inheritance Life is \$40,000.

The maximum first-year paid qualifying premium considered per case is \$50,000 (no more than 50 percent of the total qualification can come from any one case).

Credit for split cases will be allocated according to the percentage(s) designated on the application at issue.

Credit Multiplier (Life products only):

Qualifying premium credits earned under the Life rules, up to the maximum amount allowed, will be enhanced by a 10% multiplier for all paid sales prior to February 14, 2012. For example: If the total credit earned during this quarter per the above schedule is \$40,000, the multiplier will increase the qualifying credit for the quarter to \$44,000.

Annuity Qualification Requirement: \$4 million of qualifying annuity premium as defined below is the minimum threshold. American General will invite the top 5 eligible Producers who meet or exceed this requirement. A minimum of 5 paid cases during the qualification period is required. No more than 50 percent of the qualification can come from any one case.

Qualifying Premium Credit: Qualifying premium credit is earned for personally produced business on products issued by any American General Life Companies insurer as follows:

- 100% of paid first-year premium on annuities – single and flexible premium, immediate and deferred

Additional Requirements: A producer may qualify under the Life Qualification Requirement or the Annuity Qualification Requirement, but not both. Only one trip will be awarded per qualifying producer. Qualifying business must remain in force throughout the Qualification Period. Invitations cannot be transferred. Premium lapses occurring during the Qualification Period will be deducted from gross premium credits. All qualifiers must have an active contract on the date of departure in order to attend. Attendance is by invitation only. American General will be the sole authority in determining qualified participants. All decisions pertaining to attendance eligibility, qualifying premium credit, changes to the program, extension of invitations and any issues not covered in these guidelines will be determined solely by American General.

Attendance is limited to the qualifying Producer and a spouse/guest. No substitutions in attendance will be made for qualifiers and no other development meeting or compensation will be provided in lieu of attendance. Travel arrangements, including airfare, reasonable baggage fees, ground transfers, hotel accommodations, meals, program activities and customary tips, will be provided by American General at its sole discretion. Other individual arrangements will be at the qualifier's own expense. American General reserves the right to cancel or change the dates or site without prior notice. In accordance with Internal Revenue Service rules and regulations, proper income tax reports/documents will be filed/issued.

American General
Life Companies

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

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AGLC105549 REV0112

NEW BUSINESS UPDATE

Reminder: New Business Forward Dating Procedures

American General Life Companies forward-dates Conditionally Issued Term and Whole Life policies by dating the policy 21 days forward (30 days for California). Conditionally Issued refers to cases in which a physical policy is generated for delivery to the applicant, but there are conditions that must be met before the coverage can be placed in force. Examples of these conditions are the initial premium, signed amendments, health statements, etc. This procedure allows for delivery time to reduce the instances in which clients pay premiums for a period when they may not have coverage.

There are some conditions in which forward-dating does not apply:

- Specific issue date requested
- Save age requests
- Billing methods of Salary Allotment, Government Allotment or List Bill
- A&H cases
- Internal Replacements
- Term Conversions

An Advance Dating Notice is mailed with all new policies that fall under the Forward Dating guidelines. This Notice provides the applicant the opportunity to start coverage immediately in scenarios in which the first premium is being drafted and the policy date is in the future. By signing the draft authorization at the bottom of the Advance Dating Notice and returning it to the Home Office with the fully executed delivery requirements, the applicant is covered under the provisions of the policy prior to the policy effective date. This allows the Company to immediately draft (if that date is prior to the forward-dated policy effective date) rather than delay the draft of the initial premium until the policy effective date.

When an Advance Dating Notice is received, the draft date going forward will be the day that the Notice was signed, even if a specific date was selected on the EFT Authorization previously received. The Insured may change the draft date once the policy is issued by calling the Inforce Service Center.

In the event that the Applicant does not sign the Advance Dating Form and no draft date has been selected on the EFT Authorization, we will draft the premium on the policy effective date. If a draft date was selected, but the Advance Dating Notice was not signed, we will draft for the initial premium on the date selected on the EFT Authorization.

Policy coverage takes effect when all of the delivery requirements, including premium, have been satisfied. If the policy is delivered prior to the actual policy effective date and ALL outstanding delivery requirements including premium have been satisfied, the policy is considered to be in force as of the date that the requirements were received.

Commission on forward-dated policies is paid on the next commission cut-off after the delivery requirements are received and the initial premium has been drafted.

NOTE: Advance Dated policies are not automatically reissued and dated current upon receipt of the delivery requirements. If you want the policy dated current, you must note your instructions on the original Application and Policy Transmittal form or at the time the delivery requirements are submitted.

Earning your trust for over 160 years

**American
General**
Life Companies

Purchasing life insurance is one of the more important decisions you will ever make. That's why American General Life Companies (American General) insurers work to earn your trust and confidence through every step of life's journey. Life is uncertain and we want to help you protect the financial security of your loved ones. We will be here when you need us most.

American General insurers have been keeping promises to American families and businesses for more than 160 years.

The companies you want to do business with are those that stand the test of time. The experience, expertise and claims-paying history we offer to our **13 million customers** provide peace of mind that we'll be there when they need us most.²

Over the past five years alone, member insurers of American General have collectively paid out over \$36 billion in claims and benefits to customers and businesses.³

We have stayed focused on what really matters—serving and caring for our customers.

Investments

With respect to American General insurers' investment portfolios, as of March 31, 2012⁴:

- Approximately **90.3% of our invested assets are in fixed income or cash.**
- Our bond investments are well-diversified **with 93.1% rated investment grade.**

Selected Annual Financial Information *as of March 31, 2012*

<i>(in thousands)</i>	American General Life Insurance Company (AGL) ¹	The United States Life Insurance Company in the City of New York (USL) ¹	American General Life Insurance Company of Delaware (AGLDE) ¹
Total Admitted Assets	\$43,446,453	\$23,104,866	\$9,120,410
Total Liabilities including Separate Accounts	\$36,420,731	\$21,364,340	\$8,697,642
Separate Accounts	\$2,122,229	\$843,057	\$2,536,203
Total Adjusted Capital	\$8,147,927	\$2,074,040	\$509,864
Total Revenue	\$1,022,326	\$689,410	\$188,242
Premium and Annuity Considerations	\$271,297	\$376,513	\$65,202
Earnings Before Dividends and Taxes	\$86,428	\$73,378	\$16,335
Net Operating Earnings	\$114,667	\$32,720	\$12,995

¹ Numbers derived from Statutory Quarterly Statements for AGL, USL and AGLDE as of March 31, 2012.

**For more than 160 years, we've been
there when you need us most.**

We continue to offer one of the largest and most innovative product portfolios in the industry.

From life and health insurance protection to wealth accumulation and wealth transfer, the products offered by American General insurers include a full line of life insurance, annuities and accident & health products.

- First to market with customizable term coverage with or without return of premium
- First to market with index universal life products using global indices
- 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.

Service

For five years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence⁵. 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.

Bottom Line

We are strong, we are experienced, and we are here to stay. You can be confident that no one will work harder to help you protect your family and your dreams.

Financial Strength Ratings

Financial strength ratings are an evaluation by independent ratings agencies of an insurer’s ability to meet its obligations to policy holders. The most prominent ratings agencies continue to recognize our companies in terms of financial strength.

American General Life Companies Financial Strength Ratings <i>as of March 31, 2012</i>			
Agency	Rating	Descriptor	Definition
Standard & Poor’s ^A	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 ^B	A2	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 ^C	A	Strong	“Denote a low expectation of ceased or interrupted payments. They indicate STRONG capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.”
A.M. Best Company ^D	A	Excellent	“Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations.”

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

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

Understanding financial strength ratings

Independent ratings agencies, such as A.M. Best and Standard & Poor’s, provide opinions on an organization’s ability to meet its financial obligations to its policy holders, creditors and shareholders. Generally there are two components to ratings — a credit rating and a financial strength rating. Credit ratings, or long-term debt ratings, are an evaluation by the ratings agencies of the creditworthiness of an organization and its ability to pay its short- and long-term debt. Financial strength ratings are an evaluation by the ratings agencies of an insurer’s ability to meet its obligations to its policy holders.

American General Life Companies

2 Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2011 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

3 Source: Statutory Annual Statements for American General Life Companies member insurers 2007 – 2011.

4 Composite numbers derived from Statutory Quarterly Statements for AGL, USL and AGLDE, as of March 31, 2012.

5 Source: MarketTools, Inc. ACE awards, 2007 – 2011.

First SunAmerica Life Insurance Company merged into USL on December 31, 2011. American General Life Companies, LLC merged into AGL on December 31, 2011.

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including those named in this flyer. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. **The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.**

At American General Life Companies (American General), we continue to focus on what matters — helping our partners grow their businesses with solid products that provide real solutions to customers' needs.

Over the past five years alone, member insurers of American General have collectively paid out over \$36 billion in claims and benefits to customers and businesses.¹

Deeply experienced, financially strong and with a balanced portfolio of products, services and distribution partners, American General is ideally positioned to fulfill our vision of providing financial solutions that protect your clients from life's uncertainties. The experience, expertise and claims-paying history we offer to our **13 million customers** provide them with the peace of mind that we'll be there when they need us most².

We are strong, experienced and here to stay. And you can rest assured that no one will work harder to help you serve your clients.

For more than 160 years, we've been there when your clients need us most.

Investments

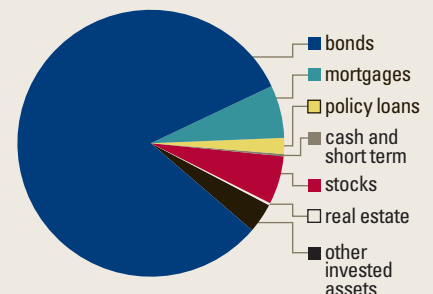
With respect to American General insurers' investment portfolios, as of December 31, 2011³:

- Approximately **90.3% of our invested assets are in fixed income or cash.**
 - Our fixed income investments are well-diversified **with 93.1% rated investment grade** (the two highest rating categories)
- We have minimal exposure to:
- **Collateralized debt obligations (0.7% of invested assets)⁴**
 - **Alt-A and sub prime mortgages (2.1% of invested assets)⁴**

American General Life Companies³ (in thousands)

Total Admitted Assets	\$75,671,729
Total Liabilities Including Separate Accounts	\$66,482,712
Separate Accounts	\$5,501,488
Total Adjusted Capital	\$10,731,831
as a % of General Account Assets	15.31%

Total Cash and Invested Assets	\$67,337,326	
Bonds	\$54,987,735	81.7%
Mortgages	\$4,292,381	6.4%
Policy Loans	\$1,271,782	1.9%
Cash and Short Term	\$207,804	0.3%
Stocks	\$4,117,125	6.0%
Real Estate	\$174,843	0.3%
Other Invested Assets	\$2,285,656	3.4%
		100%



Total Bonds	\$54,987,735
Bonds Class 1 - 2	93.1%
Bonds Class 3 - 5	6.7%
Bonds Class 6	0.2%
	100%

Total Revenue	\$1,899,978
Premium and Annuity Considerations	\$713,011
Earnings Before Dividends and Taxes	\$176,141
Net Operating Earnings	\$160,382

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1 Source: Statutory Annual Statements for American General Life Companies member life insurers, 2007-2011.

2 Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2011 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

3 Source: Composite numbers derived from Statutory Quarterly Statements for American General Life Insurance Company (AGL), The United States Life Insurance Company in the City of New York (USL) and American General Life Insurance Company of Delaware (AGLDE) as of March 31, 2012.

4 Source: American General Life Companies Balance Sheet as of March 31, 2012.

We continue to offer one of the largest and most innovative product portfolios in the industry.

While many of our competitors have had to discontinue certain products, we understand that you need a complete array of tools to be successful, and we have worked hard to keep those products available. We will continue to talk with our producers and customers to identify opportunities for additional product development that will keep pace with our country's changing demographics and evolving marketplace needs.

**American General Life Companies
Financial Strength Ratings**
as of March 31, 2012

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

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

^A Stable outlook ^B Stable outlook

^C Stable outlook ^D Stable outlook

Service

Our **industry-leading technology** — including e-submission and e-signature capabilities, our Forms Depot system, and our top-ranking producer website⁵ — provide you with the tools you need to get business done quickly and efficiently.

In addition, we have introduced I've Got a Client[®]— an exclusive online tool to help you easily match your clients' needs with American General's product solutions.

For five years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence⁶.

Bottom Line

We are strong, we are experienced, and we are here to stay. You can be confident that no one will work harder to help you serve your clients.

We want your business. And we will work to earn your business.

Thank you for your continued loyalty and support.

American General
Life Companies

⁵ According to DALBAR's 2011 rankings of life insurance and annuity financial professional websites.

⁶ Source: MarketTools, Inc. ACE awards, 2007 – 2011.

First SunAmerica Life Insurance Company merged into USL on December 31, 2011. American General Life Companies, LLC merged into AGL on December 31, 2011.

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MARKETING MATERIALS FOR Critical Care Plus®

**American
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Life Companies

If diagnosed with a major illness (cancer, heart attack, stroke or kidney failure), CriticalCare Plus provides an immediate tax-free payment to insured for expenses client deems necessary such as replacing lost income and covering deductibles, co-pays or out-of network expenses; accessing best health care; or exploring experimental drugs or treatments.

Key Highlights:

- Only critical illness plan with term options
- Non-medical underwriting up to \$100,000; full underwriting over \$100,000
- Broad selection of riders for customization
- Returns premiums paid from original effective date less any benefits to policy owner upon death

Please Note: Internet access is required to open links

For Use With Consumers:

[Client Guide \(AGLC101999\)](#)

[Frequently Asked Questions \(AGLC102000\)](#)

[Fillable Flyer: Medical Bankruptcy flyer \(AGLC103969\)](#)

A&H Product Portfolio:

[A&H Policy Highlights \(AGLC102002\)](#)

[A&H Underwriting Guide \(AGLC103581\)](#)

[A&H Portfolio Overview \(PPT with speaker notes\)](#)

For IMO/Producer Use:

[Producer Guide \(AGLC102003\)](#)

[Product Specification \(AGLC102360\)](#)

[CriticalCare Plus State comparison grid](#)

[Sales Idea: Single Income Household \(AGLC106027\)](#)

[Fillable Flyer: Understanding Critical Illness Insurance \(AGLC103768\)](#)

[Fillable Flyer: Medical Bankruptcy \(AGLC102012\)](#)

[Fillable Flyer: Increase the Chances of a Financially Stress-Free Recovery \(AGLC105614\)](#)

[Hold Message Scripts \(AGLC104408\)](#)



Policies issued by: American General Life Insurance Company (AGL) 2727-A Allen Parkway, Houston, Texas 77019. CriticalCare Plus Policy Form Number 05130. The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL are its responsibility. AGL does not solicit business in the state of New York. Policies not available in all states. Comprehensive medical coverage may be required in some states in order to apply for or maintain this coverage. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL. 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, please contact your American General Life Companies representative for assistance. FOR PRODUCER USE ONLY. NOT FOR DISSEMINATION TO THE PUBLIC

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MARKETING UPDATE

Sell More, Faster, with Tools from American General

From quoting to submission, the insurers of American General Life Companies (American General) provide you the tools you need to sell more, faster. Access is offered to a broad variety of platforms, from industry standards to proprietary innovations. We're committed to bringing you the tools you need, when and where you want them.

Quotes and illustrations everywhere you need them

WinFlex Desktop and WinFlex Web: Full illustrations or quotes on all American General products

Multi-Carrier Quote Services: You can quote American General term and GUL products on multi-carrier quote service platforms including:

- iPipeline
- Compulife
- Ebix (Vital Term/Vital UL)

Within the limits of each vendor's system, we have expanded our GUL quote capabilities over the past year to include abbreviated guarantees, short-pay scenarios and monthly premium solves.

American General's proprietary quote tools include:

Life Launch – your [all-in-one landing page](#) for illustration and quote tools

Why waste time? Life Launch integrates all of American General's illustration and quoting tools in one central location. It allows you to install/update sales tools like Journey and Tapestry, and even gives you direct access marketing materials through our product playbooks.

Rapid Rater

Quote AG Select-A-Term®, AG ROP Select-a-Term® and AG Secure Lifetime GUL® on

- The Rapid Rater Mobile App for iPhone and Android smart phones
- Rapid Rater Web
- Rapid Rater Desktop

AG Lifetime Income Builder – This online quote tool features our new optional living benefit rider AG Lifetime Income Builder. Now, guaranteed lifetime income withdrawal quotes are easy and accessible for our index annuities. This convenient, web-based tool provides fast quotes for:

AG Global Bonus Index® AG HorizonIndex® AG VisionAdvantage® AG VisionMaximizer®

Inheritance Creator On-Line Compare Tool – This Quick Compare online tool compares Inheritance Creator death benefits to other taxable and tax-deferred products.

Save time and money with new tools and process enhancements

Backdating is now available in WinFlex

No more wasting time by switching software to backdate! You can now backdate the following products in WinFlex Desktop and WinFlex Web: AG Secure Lifetime GUL, AG Choice Index GUL®, and AG Secure Survivor GUL.SM For your convenience, a link to our Backdating Guidelines can be accessed from both WinFlex and eConnections software systems. Remember, when you backdate a Guaranteed UL policy, additional premium may be required to fund the desired death benefit guarantee.

Continued on the next page

WinFlex Web Enhancement

This latest enhancement provides you simple and easy access to the ledger snapshot for AG Secure Lifetime GUL and AG Secure Survivor GUL. That means immediate access to view and print our quotes without any additional steps.

Expanded products on WinFlex Express

Sometimes you just need a quick, easy quote that does not include riders or other additional benefits. Don't tie up valuable resources running complicated illustrations. American General is now offering the following products in WinFlex Express for your convenience: AG Select-A-Term, AG ROP Select-a-Term and AG Secure Lifetime GUL. American General also is the only carrier to offer a second-to-die product on WinFlex Express: AG Secure Survivor GUL.

Updates to Advanced Markets Producer Resource Center

We recently updated the following modules with current tax information and other enhancements provided by the vendor, Pentera Group:

Advanced Markets Online (AMO) – Advanced sales library for producers

AMO Salesmaker – Advanced sales presentations for producers and consumers

ePocket Tax Tables – Information and rates pertaining to income taxes, estate/gift taxes and qualified retirement plans

AMO Documents – Specimen legal documents for estate and business planning strategies

Financial Calculators – 50 simple calculators for investments, retirement savings, taxes, personal finances, insurance, business and loans

Updates to Software Planning Tools

Updates and enhancements to Journey and Tapestry, provided by iPipeline, were recently installed.

Journey: Comprehensive needs analysis tool

Tapestry: Advanced sales tool that provides specialized supplemental illustrations and presentations, incorporating data from an underlying life insurance illustration. You can install and update Journey and Tapestry from [LifeLaunch](#).

Get paid faster and reduce application errors with AG Quick TicketSM

It's our simple online process to submit AG Secure Lifetime GUL, AG Select-a-Term and AG ROP Select-a-Term cases – at no cost to you! Here is how it works:

- Enter minimal application information into AG Quick Ticket powered by LifeSpeed
- ExamOne will contact the customer* and complete the full application
- ExamOne will schedule the paramed appointment

American General Life Companies remains committed to providing the tools you need to make the sale, from easy mobile quotes to case-building tools for the estate planning market. Stay tuned for news of our ongoing innovation. Visit our Producer Business Resource Center at eStation.americangeneral.com, or call our National Sales Desk at 800-677-3311.

Policies issued by:

American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019

AG Select-a-Term Policy Form Numbers 07007 and ICC-07007, AG ROP Select-a-Term Policy Form Number 10001, AG Secure Lifetime GUL Policy Form Numbers 10460 and ICC-10460, AG Secure Survivor GUL Policy Form Numbers 11239 and ICC-11239, AG Choice Index GUL Policy Form Number 11474, AG Global Bonus Index Contract Number 07109, AG HorizonIndex Contract Number 04367, AG VisionAdvantage Contract Number 6401, AG VisionMaximizer Contract Number 05490

The United States Life Insurance Company in the City of New York (USL), One World Financial Center, 200 Liberty Street, New York, New York 10281

AG Select-a-Term Policy Form Number 09007N, AG ROP Select-a-Term Policy Form Number 10001N, AG Secure Lifetime GUL Policy Form Number 10460N, AG Choice Index GUL Policy Form Number 11474N

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL and USL are the issuing insurer's own responsibility. All guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers 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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AG Select-a-Term®



SAT: It's a win-win!

- ✓ **S**peed to Issue
- ✓ **A**tttractive compensation
- ✓ **T**he right price

Quote AG Select-a-Term today with **Rapid Rater** and **Rapid Rater on Mobile**

Download available:



Give you and your clients a win with AG Select-a-Term! Through industry-leading technology, you can submit cases and get paid quickly. Plus, American General offers competitive compensation. Seventeen durations custom-fit clients' needs so they pay the right price, not more. Now that's a win-win for you and your client!

For more information...

American General
Life Companies

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, TX 77019, AG Select-a-Term 07007, AG Select-a-Term Policy Form Number ICC10-07007 (for the state of Washington). **The United States Life Insurance Company in the City of New York (USL)**, One World Financial Center, 200 Liberty Street, New York, NY, 10281, AG Select-a-Term 09007N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and USL are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, 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 had 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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AGLC105748

PRODUCT UPDATE

Introducing *optionality* with **AG Secure Survivor GULSM**

Our unmatched package of guarantees and flexibility for the estate planning market

When it comes to protection, clients want guarantees and we're responding. Our ongoing commitment to the universal life market has brought great innovation in 100% guaranteed UL. In 2011 we launched AG Secure Lifetime GUL® and AG Choice Index GUL®. We are proud to announce our latest innovation: AG Secure Survivor GUL. This last survivor guaranteed universal life product features guaranteed death benefits and **optionality** – the flexibility to adapt the policy to changing needs in the future. AG Secure Survivor GUL gives clients more control during uncertain economic times which now seem like the rule instead of the exception. Risk-averse clients will appreciate the benefits of this unique protection product, including:

- A guaranteed death benefit and premiums, which help provide protection that can be relied upon, even during changing economic conditions
- The ability to reduce the death benefit and premiums in future years, in response to changing needs and tax environments, without losing guarantees
- A return of premium feature which allows a potential for a return of up to 100% of premiums paid

Product Highlights

- Second-to-die coverage with flexible guaranteed death benefit protection
- Unique guaranteed access: pro-rata adjustments on partial withdrawals allow policy to remain in force with proportionally reduced death benefit, cash values and guaranteed premiums
- No-cost Enhanced Surrender Value Rider provides a one-time option during the sixty days following the end of policy year 15 to surrender the policy and receive back a maximum of all premiums paid
- Four Year Term Rider provides last survivor term insurance during the first four policy years for added estate flexibility and protection
- Client-friendly WinFlex and eConnections Desktop quotes rather than complicated illustrations
- Strong guaranteed cash value accumulation
- 24 month rolling targets

Important: Single Premium Payments of \$250,000 or More

All cases with single premium payments of \$250,000 or more will require home office approval prior to being accepted. This includes a single payment of any type, including one pay for the life of the policy, external or internal 1035 exchanges or dump-ins at any time during the first policy year.

- New business operations will review all AG Secure Survivor GUL submissions for first year premium payments, upon first receipt and again at issue.
- Agents can facilitate this process and prevent delay by submitting a complete quote at application submission.
- Applications and quotes which are changed after submission may require an additional 24-48 hour processing time at policy issue.

Transition Rules

- AG Secure Survivor GUL will be available in the illustration software on March 26, 2012 in states where it has been approved.
- Requests to reissue recently issued cases to the new AG Secure Survivor GUL **will not** be accepted.
- New applications submitted to replace existing in force coverage with AG Secure Survivor GUL will not be honored within 90 days of the existing coverage going in force.
- Normal backdating rules apply.

State Approvals

AG Secure Survivor GUL is approved for sale in all states except: CA and NY

Quotes

We have moved to a streamlined quote in lieu of a full NAIC illustration. Full quotes are available on Winflex, Winflex Web and eConnections Desktop.

Sales and Marketing Materials

Click here for easy access to the AG Secure Survivor GUL Sales and Marketing Playbook—no login or password is required. The playbook contains client-approved and producer-use sales concepts, product guides and competitive information. Printed materials are available for order through Forms Depot at eStation.americangeneral.com.

Policies issued by **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Policy form numbers 11239; ICC-11239, Enhanced Surrender Value Rider Form Number 11990, ICC-11990; Four-Year Term Rider Form Number 01904. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) are its responsibility. Guarantees are subject to the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL. **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. © 2012. All rights reserved. **FOR PRODUCER USE ONLY. NOT FOR DISSEMINATION TO THE PUBLIC.**

PRODUCT UPDATE

Guaranteed Minimum Rate Changes for Index Annuity Products in Oregon Effective May 14, 2012

The guaranteed minimum rate for the following indexed annuity crediting methods will change for new business on the AG Global Index® Series Products in Oregon:

- The guaranteed minimum Participation Rate for the Annual Point-to-Point Account with Participation Rate will be reduced from 30% to 10%.
- The guaranteed minimum Index Cap for the AG Global Multiple Index Account with Cap will be reduced from 3% to 2%.

Applications signed on or after May 14, 2012 will receive the new minimums as outlined above.

Applications dated prior to May 14, 2012 received in good order within rate lock guidelines will receive the minimum in effect at the time the application is signed. For any applications dated prior to May 14, 2012 that do not fall within the rate lock guidelines, the minimum crediting method rates will be applied as of the date of issue.

View State Approval Map.

View current annuity rates at

<https://estationsecure.americangeneral.com/SharedFilePile/CommonFiles/Annuities/AGLC103676A.pdf>.

We appreciate your business.

Annuity Marketing

888.438.6933, option 3

COMPLIANCE UPDATE

REQUIRED ANNUITY SUITABILITY TRAINING FOR PRODUCERS UTAH

REMINDER FOR OTHER STATES CURRENTLY AFFECTED:

AK, CA, CO, CT, DC, HA, IA, IN, IL, KY, MD, NY, ND, OH, OK, OR, RI, SC, TX, WA, WV, WI
(ADDITIONAL STATES PENDING – SEE ATTACHED CHART)

Summary:

- Effective May 26, 2012, Utah requires producers who solicit annuities to complete the Company's Product Training prior to soliciting any annuity products.
- Applications for annuities solicited in Maryland **will not be accepted** unless the producer has completed the appropriate course(s) prior to the date of application.
- Utah, unlike other states, does not require producers to complete a four-hour annuity course prior to soliciting annuities. However, the Company anticipates that this will become a requirement in the new future. Producers are encouraged to also complete this course, and to retain verification of course completion.
- American General has contracted with Quest CE to provide required annuity suitability training – both product-specific training AND the annuity course.
- Completion of both product-specific training and annuity course requirements will be tracked online.

Effective May 26, 2012, Utah requires agents to complete Company-specific product training prior to soliciting or selling annuity products in the state of Utah.

The Company Product Training requirement is effective May 26, 2012. This means that applications can not be accepted for processing unless the training has been completed prior to the date of application.

Unlike other states with similar regulations, Utah does not currently require completion of a one-time, four-hour "Annuity Course," for continuing education credit or otherwise. However, it is anticipated that this will become a requirement in the near future. Producers are encouraged to complete such a course, and to retain verification of course completion.

American General Life Companies has contracted with Quest CE to provide required training. Quest will provide and track completion of suitability training required in all states that have adopted the NAIC Revised Model Regulation on Annuity Suitability or similar requirements.

There is no charge from Quest CE for producers to complete either or both training courses, although nominal state imposed "roster charges" may be incurred in some states if a producer elects to complete the annuity course for required continuing education (CE) credit (see below for additional information). American General strongly advises producers to complete this training as soon as possible in the states where it is required, and encourages all producers who market annuity products to complete it, even if it is not currently required in the states where you solicit products.

A list of states and current requirements is attached to this Bulletin.

Continued on the next page

As additional states adopt regulations and/or changes to suitability training requirements, American General will continue to issue compliance guidance.

Product-Specific Training

Quest hosts the American General product-specific training, with two courses: one for Traditional Fixed Annuities and Single-Premium Income Annuities (SPIA products), and the other covering Index Annuities.

Producers must complete each course applicable to the product(s) they plan to solicit.

Completing the appropriate course once satisfies the requirement in all states that have adopted the regulations, and agents can confirm that they have met requirements in other states through the Quest CE website.

Annuity Course

Utah does not currently require this course, but the Company anticipates that this will become a requirement for Utah producers in the near future.

Quest offers, free of charge, the required “annuity course,” and each such course has been approved in the states that have adopted the suitability training requirement. In most cases, completing the annuity course once will satisfy the requirement in every state. Quest’s process will automatically inform the producer whether additional training may be required when the producer selects a specific state. Because the Quest CE course has been approved by all states, it meets the requirements that resident producers complete a state-approved course, where applicable.

A producer may elect to complete the annuity course for continuing education credit by selecting this option on the Quest website. In some states, the producer will incur a nominal state imposed “roster fee” (usually no more than \$10) if he or she chooses this option.

Completing the Online Courses

The courses are available online ONLY, through the Quest CE website.

American General producers must self-register for the courses through this site (which may also be reached from the Quest NAIC Suitability Training home page).

Producers who have already completed these requirements do not need to re-take the training at this time. However, the product-specific training course has been updated with new case studies and a few new product features which may assist you in your sales efforts.

Producers who have completed the “annuity course” requirements, likewise, are not required to complete the course again, but those who complete the course **from a provider other than Quest should submit proof of completion with the annuity application.**

Questions about this process should be directed to the Annuity Marketing Department.

Annuity Training Regulations by State - As of 5/26/2012

State	Product Specific Training Effective Date	Annuity Course Effective Date*	Special Provisions
<i>States with current requirements</i>			
<i>States with future effective dates/pending legislation</i>			
<i>States with no current requirements</i>			
<i>States with current requirements AND pending changes</i>			
ALABAMA			
ALASKA	10/16/2011	1/16/2012	
ARIZONA			
ARKANSAS			
CALIFORNIA	1/1/2012	1/1/2012	California requires producers to complete 8 hours of annuity training prior to licensure.
COLORADO	4/1/2011	10/1/2011	
CONNECTICUT	2/18/2012	8/18/2012	
DELAWARE			
DISTRICT OF COLUMBIA	6/24/2011	12/24/2011	
FLORIDA			
GEORGIA			
HAWAII	1/1/2012	1/31/2012	
IDAHO			
ILLINOIS	7/1/2012	7/1/2012	
INDIANA	1/1/2012	7/1/2012	
IOWA	1/1/2011	5/1/2011	
KANSAS			
KENTUCKY	1/1/2012	7/1/2012	
LOUISIANA			
MAINE			
MARYLAND	11/1/2011	5/1/2012	
MASSACHUSETTS			
MICHIGAN			Legislation Pending
MINNESOTA			Legislation Pending
MISSISSIPPI			
MISSOURI			
MONTANA			
NEBRASKA	1/1/2013	7/1/2013	
NEVADA			
NEW HAMSHIRE			
NEW JERSEY			
NEW MEXICO			
NEW YORK	6/30/2011	NA	New York adopted Emergency Rule 187 that specifies that producers must receive training; more explicit legislation is pending
NORTH CAROLINA			
NORTH DAKOTA	8/1/2011	8/1/2012	

Continued on the next page

Annuity Training Regulations by State - As of 5/26/2012 (continued)

State	Product Specific Training Effective Date	Annuity Course Effective Date*	Special Provisions
<i>States with current requirements</i>			
<i>States with future effective dates/pending legislation</i>			
<i>States with no current requirements</i>			
<i>States with current requirements AND pending changes</i>			
OHIO	7/1/2011	1/1/2012	
OKLAHOMA	7/14/2011	7/14/2011	Oklahoma has adopted only the annuity course provisions of the NAIC Model regulation.
OREGON	1/1/2012	1/1/2012	
PENNSYLVANIA			
RHODE ISLAND	6/1/2011	12/1/2011	
SOUTH CAROLINA	9/25/2011	3/25/2012	
SOUTH DAKOTA	7/1/2012	1/1/2013	
TENNESSEE			Legislation Pending
TEXAS	3/1/2012	9/1/2012 3/1/2012	In 2011, Texas adopted legislation requiring 8 hours of annuity CE training on or before the licensing anniversary date. This is in addition to the product-specific training and one time, four-hour annuity course.
UTAH	5/26/2012	N/A	
VERMONT			
VIRGINIA			
WASHINGTON	3/29/2012	9/29/2012	
WEST VIRGINIA	7/1/2011	12/31/2011	
WISCONSIN	5/1/2011	11/1/2011	
WYOMING			

**NOTE: Producers who are currently licensed as of the effective date must complete the "annuity course" by the effective date indicated. Any producer who is licensed on or after the effective date of the "product-specific training" must also complete the "annuity course" prior to soliciting annuity products.*

COMPLIANCE UPDATE

Reminder of Company Policy: Approval and Use of Producer-Generated Sales Material

Important Update: For your convenience an interactive “Cover Notice” in PDF format was created to facilitate the submission of producer generated sales material for review. The “Cover Notice” allows the end user to type directly on the form, save it, attach to e-mail and submit to ARD. We strongly encourage the use of this “Cover Notice” as it captures valuable information essential to begin the review process. A copy of the “Cover Notice” is located at the end of this field bulletin.

A quick review of the Agency Agreement and the Compliance Manual will remind you the Company must approve all producer-generated sales material, including materials distributed or posted on the Internet, prior to its use for soliciting or recruiting. Agents and agencies must also resubmit advertising material if it is to be used more than 12 months after the date of the initial or subsequent approval, or if any aspect of the content, audience, format or distribution of the material has changed. **There are no exceptions to this policy.** Note the approval is only effective for the purpose for which approval was sought and will expire 12 months from the date of approval or sooner if the item is rendered obsolete by Company changes with respect to the subject of the sales material.

For a complete description of what is included as “sales material” and further information concerning Company policy for use and approval of sales material and Internet advertising, please refer to the Compliance Manual.

1. Forward your “Cover Notice” and sales material to the following:

- **Mailing Address:** American General Life Companies
Advertising Review Department
2727-A Allen Parkway, 2-G7
Houston, Texas 77019
- **For Faster Service:** E-mail ARD@aglife.com

2. Required Documentation. In your submission cover note, tell us:

- How the material will be distributed (newspaper, video, periodical, Internet [including Web site address], flyer, mailer, etc.)
- State(s) where the material will be distributed
- Frequency of distribution and duration of use
- Target audience (producer recruiting or consumer)
- Publication deadlines

3. Plan Ahead. Submit materials sufficiently in advance (at least one week) to allow for the complete review process.

Continued on the next page

4. Internet Web Sites. The same guidelines that apply to advertisements in other media apply to those found on Internet Web sites. However, the disclosures set forth below must also be included.

- “Products and agency services may not be available in all states.”
- “(Name of producer) is licensed for life and health products in (those states where the producer is properly licensed).”

The disclosures should be positioned on the first page of the site if the system is non-interactive, or on a separate page (i.e., pop-up screen) if the system is partially interactive. The “pop-up” page must appear prior to any actual rates shown.

If the site is interactive, it must have a disclosure notice appear each time the applicant inputs his or her state of residence (e.g., applicant inputs state of residence as “Utah,” and the producer is not licensed there or the product is not available in that state, then a disclosure must appear which informs the applicant of this fact and terminates the process.) Thus, no rates will be shown until the site logic determines that the product is available and the producer is properly licensed.

Under no circumstances should pages be made available to print from a Web site without the above referenced disclosures.

5. American General Life Companies Logo Usage.

The following guidelines apply when using the American General Life Companies Logo:

- The American General Life Companies logo may be used only on (1) a producer only use/recruiting print advertising; or (2) a producer public Web site, provided the logo is hyperlinked to the American General Life Companies Web site, (www.americangeneral.com).
- For printed advertising distributed for public use, the American General Life Companies logo should be relegated to text form only.

6. Producer-Generated Telephone Sales Scripts.

The following applies only to producer-generated telephone sales scripts:

- Sales scripts created to bind coverage by phone are required to be approved by the Company prior to use. Any modifications must also be approved prior to use. Examples of coverage bound by phone are American General Life’s A&H products issued upon application or acceptance by voice signature.

Continued on the next page

Sales Material Compliance Checklist

- _____ 1. Is the advertising truthful and not misleading in fact or by implication or omission?
- _____ 2. Is the form and content accurate, clear and complete so as to avoid deception or the capacity or tendency to mislead or deceive?
- _____ 3. Is the advertisement free of the following terms: founder's plan, charter plan, expansion plan, profit, profits, profit sharing, deposit, deposit premium, interest plan, savings, savings plan, retirement plan, vanish, vanishing premium, pension plan, free, no cost, magical and any other misleading or confusing terms?
- _____ 4. Does the product marketing name indicate the contract is an annuity or life insurance policy, or is the product clearly disclosed as an annuity contract or life insurance policy, as applicable?
- _____ 5. Is the product marketing name clear and not confusing or misleading?
- _____ 6. Is the full name of the insurer prominently displayed on the front of the material?
- _____ 7. Is the use of the terms investment, investment plan or rate of return used only in connection with a variable product?
- _____ 8. Is the policy form number included?
- _____ 9. Does the agency's name used in the sales material differ from the agency's licensed name?

Illustrations (and depiction of rates)

- _____ 10. Does the policy form that is being advertised allow the use of illustrations or rate depictions in its marketing?
- _____ 11. Does the illustration or rate depiction contain the required disclosures applicable to the subject company and product being marketed?
- _____ 12. Is the statistical information accurate, and if applicable, is the source cited?
- _____ 13. If for a cash value product, does the advertisement contain appropriate information about non-guaranteed elements?
- _____ 14. Do the illustrated rates or rate depictions contain and/or disclose all the fees (e.g., surrender charges)?

Tax Effects

- _____ 15. If the tax liability is postponed or deferred, does the advertisement clearly and accurately describe the nature of the tax effect as tax-deferred rather than tax-free or tax-exempt, and are the tax consequences on surrenders disclosed?
- _____ 16. For tax-deferred annuities, is the 10 percent federal tax penalty fully disclosed?
- _____ 17. For tax-deferred products, does the advertisement indicate there are no current taxes and that taxes will be paid upon withdrawal?
- _____ 18. Is the following included when tax effects are discussed?
*"Statements made are based on general understanding of current federal tax laws. Such laws and interpretation by the Internal Revenue Service may change, and applicable state laws should be considered. You should seek qualified legal and tax advice, since (insert name of insurance company) and its producers **do not** give tax or legal advice."*

Continued on the next page

Bank Checklist (if bank product)

- _____ 19. Bank Box included?—no bank or federal agency guarantee/not a deposit/not FDIC insured (variable product/may lose money)
- _____ 20. Does the piece contain the mandatory disclosure boxed, or is it bulleted?
- _____ 21. Is the type size of the disclosure equal to or greater than the predominant type?
- _____ 22. Is the disclosure on the front page or the beginning page prior to the introductory text?
- _____ 23. Is the relationship between the agency, or insurance company, and the depository institution disclosed?
- _____ 24. If the bank logo is used, does it appear smaller than that of the agency or insurance company, as applicable?
- _____ 25. Does the piece clearly indicate that the life insurance policy or annuity is not a bank product?
- _____ 26. Are surrender charges accurately described?
- _____ 27. Are tax implications clearly described? For example, a 10 percent federal tax penalty may apply to distributions made prior to age 59½.
- _____ 28. Does the piece clearly communicate the nature of the product to customers?
- _____ 29. Does the piece state that the insurance company, and not the depository institution, stands behind the insurance or annuity product?

Letterhead, Business Cards and Titles

- _____ 30. Are the following titles and terms avoided in relation to sale of insurance and annuity instruments: financial planner, investment advisor, financial consultant, investment planner, CFP, financial counseling, investment counseling, and similar terms or titles?
- _____ 31. Does the title reflect no more than the producer's actual role and proper license?
- _____ 32. For bank producers, is the mandatory bank disclosure contained on the card?
- _____ 33. For variable producers, is the broker/dealer disclosed along with any required information?
- _____ 34. Is the appropriate insurance agency disclosed?
- _____ 35. Does it meet company requirements as to use of logos and identification of company?

Endorsements and Testimonials (can only be used with non-variable products)

- _____ 36. Is the product to be marketed with an endorsement or testimonial a non-variable product?
- _____ 37. Does the endorsement or testimonial state the current view of the speaker?
- _____ 38. Has the documentation about the endorsement or testimonial been maintained in the appropriate advertising file?
- _____ 39. Is the speaker's relationship to the company disclosed?
- _____ 40. If there is consideration paid to the speaker, is it revealed?
- _____ 41. Is the endorsement or testimonial accurately stated?
- _____ 42. If there is any consideration paid to the endorsing entity, is it disclosed?

Competitors

- _____ 43. Is there any information about competitors?
- _____ 44. Is the information about competitors and their products accurate, complete, fair and not disparaging?

Continued on the next page

Internet and Home Page

- _____ 45. Does the advertisement have appropriate disclaimer language regarding sale to U.S. residents and product not available in all states?
- _____ 46. Has a search been conducted on the Internet for unauthorized communication about this product?
- _____ 47. Does the Web site avoid attempting to communicate with individuals residing in states where the producer is not licensed and appointed by the insurance company and where the products to be advertised are not available?

Gifts

- _____ 48. Is there any information about gifts in the advertisement?
- _____ 49. Is the value of the gift allowed in the state where the advertisement or solicitation will be made?

Telemarketing/Telephone Solicitation

- _____ 50. Is the producer aware of the federal and applicable state restrictions and prohibitions on telemarketing and telephone solicitation, including “do-not-call” requirements?
- _____ 51. Does the producer subscribe to the company’s “do-not-call” compliance program?
- _____ 52. Does the insurance producer’s telemarketing or telephone solicitation script identify him or her as an insurance producer, the purpose of the call, and the type of insurance or annuity being offered?
- _____ 53. Has any sales material that the producer plans to send out after making a telephone solicitation been reviewed for compliance with advertising statutes in the relevant states?

Submitter use:

Compliance use:

Date: _____

ARD Control#: _____

Previous Control #: _____
(If applicable)

Submission Date: _____

Reset Form

Advertising Review Department Cover Notice
REQUEST FOR APPROVAL

Sales material can be mailed in or emailed to: ARD@aglife.com

Mailing Address: American General Life Companies
Advertising Review Department
2727-A Allen Parkway, 2-G7
Houston, Texas 77019

Important Note:

All producer-generated recruiting & sales material distributed or posted on the Internet must be submitted for approval prior to its use. Approval is only effective for the use and purpose for which approval was sought and will expire **12 months from the date** of approval or sooner if the item is rendered obsolete by Company changes with respect to the subject of the sales material.

Created By: AGENCY AGENT LICENSE # _____

NAME: _____

PHONE # _____ EMAIL: _____

Project Title: _____

Description: _____

(Brochure, Website, Flyer, etc..)

Language(s): _____

Target Audience: _____

Product Name & Policy Form Numbers Advertised: _____

Distribution Method: _____

(Electronic, Printed, Email, etc...)

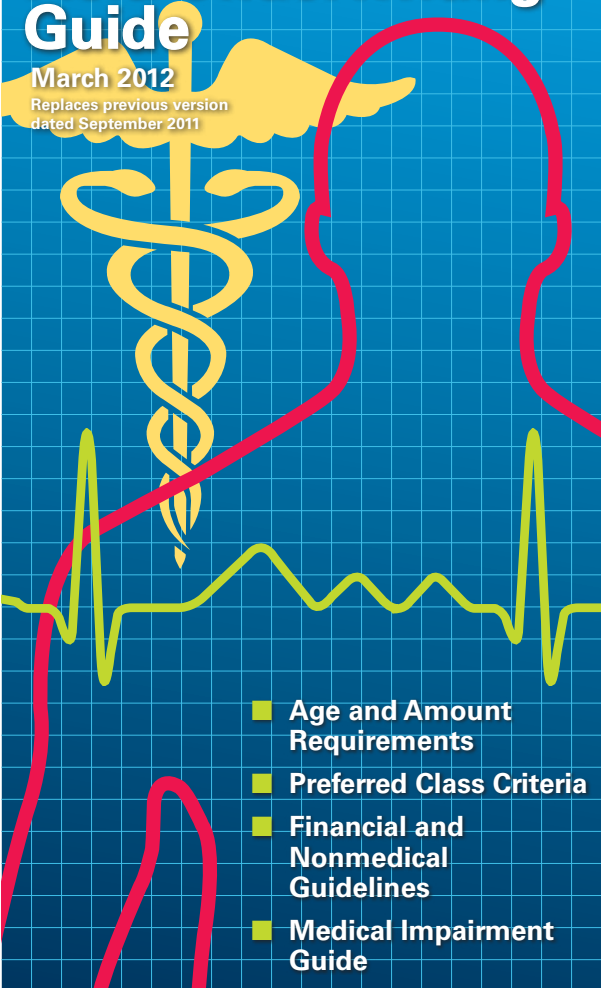
States of Use: ALL EXCEPT NY ALL STATES STATES OF USE: _____

Print Form

Life Insurance Field Underwriting Guide

March 2012

Replaces previous version
dated September 2011

- 
- Age and Amount Requirements
 - Preferred Class Criteria
 - Financial and Nonmedical Guidelines
 - Medical Impairment Guide

**American
General**
Life Companies

Policies issued by:

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

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NOTE: This Field Underwriting Guide is printed once annually. The information contained within may be updated at any time throughout the year. To view the most current version of this guide, please refer to the electronic document published on our website at: eStation.americangeneral.com.

The charts on the following pages represent underwriting requirements for American General Life Insurance Company and The United States Life Insurance Company in the City of New York. Each company has the right to order any additional requirements deemed necessary to properly evaluate risk, regardless of age or amount.

Our Philosophy

American General Life Companies insurers' life insurance underwriting practices reflect a core philosophy that focuses on the needs of our producers and their clients.

Underwrite the Person

American General Life Companies insurers take an inclusive view of the applicant. Our assessment process underwrites the person, including financial and avocation considerations, not solely the medical history.

Practice a Debit/Credit Approach

We recognize that, although someone may have a health impairment, favorable factors can help reduce the extra risk associated with this impairment.

Enhance Relationships

We have the utmost respect for the agent/client relationship and are committed to underwriting practices that strengthen that relationship.

Excel in Service and Fairness

Recognizing the choices available today, we believe earning your business requires differentiating ourselves through the service and treatment we deliver to every producer and client.

We Bring This Philosophy to Life Through Our Commitment to:

- Provide well-trained medical and underwriting professionals
- Keep our underwriting guidelines up-to-date to reflect medical advancements
- Continually monitor mortality trends
- Continually update our debit/credit system to acknowledge favorable factors such as family history, lipids, EKG, recent testing and smoking status
- Leverage current technology to make it easy to do business with American General Life Companies

These guidelines are subject to change. Each case is individually underwritten as the severity of medical conditions varies among individuals. Formal underwriting evaluation and pricing is based on the individual characteristics of each case.

Age¹ and Amount Underwriting Requirements^{2,5}

Effective March 10, 2012

Face Amount	Ages 0-15	Ages 16-17	Ages 18-39	Ages 40-44	Ages 45-49	Ages 50-55	Ages 56-66	Ages 67-70	Ages 71+
0 to \$49,999	NM	NM	NM	NM	NM	NM	PM, B/U,	PM, B/U, AC, PFD	PM, B/U*, FT, 71IR, AC, PFD
\$50,000 to \$99,999	NM	NM	PM, B/U**	PM, B/U**	PM, B/U**	PM, B/U**	PM, B/U	PM, B/U, AC, PFD	PM, B/U*, FT, 71IR, AC, PFD
\$100,000 to \$249,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG, AC, PFD	PM, B/U*, FT, EKG, 71IR, AC, PFD
\$250,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG, AC, PFD	MD, B/U*, FT, EKG, MVR, 71IR, AC, PFD,
\$250,001 to \$499,999	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG, AC, PFD	MD, B/U*, FT, EKG, MVR, 71IR, AC, PFD
\$500,000	NM	NM, MVR	PM, B/U, MVR	PM, B/U	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG	PM, B/U, EKG, AC, PFD	MD, B/U*, FT, EKG, MVR, 71IR, AC, PFD
\$500,001 to \$1 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, MVR	PM, B/U, EKG, FQ, AC, PFD, MVR	MD, B/U*, FT, EKG, FQ, MVR, 71IR, AC, PFD
\$1,000,001 to \$1.5 million	IC, FQ	IC, MVR, FQ	PM, B/U, MVR, FQ	PM, B/U, EKG, FQ, MVR	PM, B/U, EKG, FQ, MVR	PM, B/U, EKG, FQ, MVR	PM, B/U, EKG, FQ, MVR	PM, B/U, EKG, FQ, AC, PFD, MVR	MD, B/U*, FT, EKG, FQ, MVR, 71IR, AC, PFD
\$1,500,001 to \$3 million	IC, FQ	IC, MVR, FQ	PM, B/U, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ, AC, PFD	MD, B/U*, FT, EKG, MVR, FQ, 71IR, AC, PFD
\$3,000,001 to \$5 million	IC, FQ	IC, MVR, FQ	PM, B/U, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, FQ	PM, B/U, EKG, IR, MVR, EFQ, TPF, AC, PFD	MD, B/U*, FT, EKG, MVR, EFQ, TPF, 71IR, AC, PFD
\$5,000,001 to \$10 million	IC, EFQ, TPF	IC, MVR, EFQ, TPF	PM, B/U, EKG, IR, MVR, EFQ	PM, B/U, EKG, IR, MVR, EFQ	PM, B/U, EKG, IR, MVR, EFQ	PM, B/U, EKG, IR, MVR, EFQ	PM, B/U, EKG, IR, MVR, EFQ, TPF	PM, B/U, EKG, IR, MVR, EFQ, TPF, AC, PFD	MD, B/U*, FT, EKG, MVR, EFQ, TPF, 71IR, AC, PFD
Greater than \$10 million ³	IC, EFQ, TPF	IC, MVR, EFQ, TPF	PM, B/U, EKG, IR, MVR, EFQ, TPF	MD, B/U, Treadmill EKG, IR, MVR, EFQ, TPF	MD, B/U, Treadmill EKG, IR, MVR, EFQ, TPF	MD, B/U, Treadmill EKG, IR, MVR, EFQ, TPF	MD, B/U, Treadmill, IR, MVR, EFQ, TPF	MD, B/U, Treadmill, IR, MVR, EFQ, TPF, AC, PFD	MD, B/U*, FT, EKG ⁴ , MVR, EFQ, TPF, 71IR, AC, PFD

A HIPAA authorization is required for all ages and amounts.

Face amount is based on the total amount of coverage issued and placed in-force by all American General Life Companies within the past 12 months.

Inspection reports are required on face amounts over \$1.5 million. Street inspection interviews are completed for ages 18-70, \$25 million and up; and ages 71+, \$15 million and up.

¹ Use age nearest

² Additional database checks may be ordered from the Home Office. (This may include an Rx Database Check, property verification, Internet report, MIB, or other research deemed necessary by the Home Office Underwriting Department.)

³ For ages 40-70, where survivorship coverage is applied for, treadmill will not be required until the face amount exceeds \$20 million. An EKG, not treadmill is required through \$20 million.

⁴ Treadmill EKG for cause only

⁵ Survivorship Plans - use full amount applied for each life. If one life is "uninsurable," that applicant will only need an application Part A, an agent-completed Part B and an APS.

** American Elite Whole Life, NM, in \$50,000- \$99,999 ages 18 to 55

AC	Agent Certification form	IR	Inspection report
B/U	Full blood profile and urinalysis	MD	Exam by physician
B/U*	Full blood profile and urinalysis performed for American General Life Insurance Company	MVR	Motor vehicle report
EKG	Resting EKG	NM	Nonmedical (agent-completed Part B)
EFQ	Expanded Financial questionnaire	PFD	Premium Finance Disclosure
FQ	Financial questionnaire	PM	Paramedical exam to include height/weight, blood pressure and pulse
FT	Functional Tests	TPF	Third party financials provided by CPA with first-hand knowledge of client's finances
HOS	Home office specimen (urine only)	71IR	Expanded Inspection Report to include Cognitive Tests
IC	Individual consideration		

Select Height/Weight Chart

UL, WL, VUL and Term Products

MALE									
Height		Preferred Plus		Pref NT & Pref T		Standard Plus*		Std NT	Std T
Feet	In	Low	High	Low	High	Low	High		
4	8	83	126	82	137	81	150	>150	>137
4	9	85	131	84	142	83	155	>155	>142
4	10	88	136	87	147	86	160	>160	>147
4	11	92	141	91	153	90	166	>166	>153
5	0	96	146	95	158	94	171	>171	>158
5	1	99	150	98	163	97	177	>177	>163
5	2	103	155	102	168	101	182	>182	>168
5	3	107	160	106	173	105	188	>188	>173
5	4	110	164	109	178	108	193	>193	>178
5	5	114	169	112	183	111	199	>199	>183
5	6	117	174	116	188	114	205	>205	>188
5	7	121	179	119	193	118	211	>211	>193
5	8	123	184	122	199	120	216	>216	>199
5	9	128	189	126	204	125	222	>222	>204
5	10	130	195	129	210	127	228	>228	>210
5	11	134	200	132	215	131	234	>234	>215
6	0	137	205	136	221	134	240	>240	>221
6	1	142	211	140	227	138	246	>246	>227
6	2	145	217	144	234	142	253	>253	>234
6	3	149	222	147	240	145	260	>260	>240
6	4	152	228	151	246	149	266	>266	>246
6	5	157	234	155	253	153	273	>273	>253
6	6	161	240	159	260	157	280	>280	>260
6	7	165	245	164	266	162	287	>287	>266
6	8	169	250	168	272	167	294	>294	>272
6	9	174	255	173	278	172	301	>301	>278

* Where applicable by plan and state approval.

Select Height/Weight Chart

UL, WL, VUL and Term Products

FEMALE									
Height		Preferred Plus		Pref NT & Pref T		Standard Plus*		Std NT	Std T
Feet	In	Low	High	Low	High	Low	High		
4	8	82	123	81	134	80	146	>146	>134
4	9	84	127	84	139	83	151	>151	>139
4	10	87	132	86	144	85	156	>156	>144
4	11	90	137	89	149	88	162	>162	>149
5	0	92	142	91	154	90	167	>167	>154
5	1	94	147	93	159	92	172	>172	>159
5	2	97	151	96	163	95	178	>178	>163
5	3	99	156	97	168	96	183	>183	>168
5	4	101	161	100	173	99	188	>188	>173
5	5	103	165	102	178	101	194	>194	>178
5	6	106	170	104	183	103	200	>200	>183
5	7	107	175	106	188	105	205	>205	>188
5	8	111	180	110	194	108	211	>211	>194
5	9	114	185	112	199	111	216	>216	>199
5	10	117	190	116	205	114	222	>222	>205
5	11	120	195	118	210	117	227	>227	>210
6	0	122	200	121	216	120	233	>233	>216
6	1	126	206	124	222	123	239	>239	>222
6	2	128	211	127	229	126	245	>245	>229
6	3	132	217	131	235	129	251	>251	>235
6	4	136	223	134	242	132	258	>258	>242
6	5	139	229	137	248	136	264	>264	>248
6	6	143	235	141	255	139	270	>270	>255
6	7	145	241	144	261	142	277	>277	>261

* Where applicable by plan and state approval.

Underwriting Class Guidelines

UL, WL, VUL and Term Products

	Preferred Plus	Preferred Nontobacco	Standard Plus ¹
No tobacco (years)	5	3	1
Aviation or hazardous avocation	No	No	Yes ²
Cholesterol/HDL ratio, total cholesterol	If ratio ≤5.0, 205 If ratio ≤4.5, 260	If ratio ≤6.0, 235 If ratio ≤5.5, 280	If ratio ≤7.0, 250 If ratio ≤6.5, 280
Blood pressure	0-60: 140/85 61+: 150/85 No blood pressure treatment	0-60: 145/88 61+: 155/88 Or Preferred Plus BP reading with treatment	0-60: 150/92 61+: 160/92 Or Preferred NT BP reading with treatment
Build	See current select height/weight chart		
MVR	1 violation 3 years No DUI, reckless, revocation, suspension/ 5 years	2 violations 3 years No DUI, reckless, revocation, suspension/ 5 years	2 violations 3 years No DUI, reckless, revocation, suspension/ 5 years
Family History	No coronary artery disease or cancer ³ prior to age 60 (parents only)	No coronary artery disease or cancer ³ death prior to age 60 (parents only)	One coronary artery disease or cancer ³ death prior to age 60 (parents only)
	NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages ⁴		
Personal history	No cancer or ratable impairment ³	No cancer or ratable impairment ³	No cancer or ratable impairment ³

¹ Where applicable by plan and state approval.

² Will be considered with appropriate rating.

³ Excludes basal and squamous cell skin cancers.

⁴ Disregard the following female cancers if PI is male: breast, ovarian, uterine.
Disregard the following male cancers if PI is female: prostate, testicular.
Disregard a family history of cervical cancer for applicants of either sex.

Underwriting Class Guidelines

UL, WL, VUL and Term Products

	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
No tobacco (years)	1	–	–
Aviation or hazardous avocation	Yes ²	No	Yes ²
Cholesterol/HDL ratio, total cholesterol	If ratio >7.0, 250 If ratio >6.5, 280	If ratio ≤6.0, 235 If ratio ≤5.5, 260	If ratio >6.0, 235 If ratio >5.5, 260
Blood pressure	0-60: >150/92 61+: >160/92 Or >Preferred NT BP reading with treatment	0-60: 145/88 61+: 155/88 Or Preferred Plus BP reading with treatment	0-60: >145/88 61+: >155/88 Or >Preferred NT BP reading with treatment
Build	See current select height/weight chart		
MVR	3 violations 3 years No DUI, reckless, revocation, suspension/ 2 years*	2 violations 3 years No DUI, reckless, revocation, suspension/ 5 years	3 violations 3 years No DUI, reckless, revocation, suspension/ 2 years*
Family History	–	No coronary artery disease or cancer ³ death prior to age 60 (parents only)	–
	NOTE: Ignore family history if proposed insured is age >65 and ignore gender-specific cancers at all ages ⁴		
Personal history	–	No cancer or ratable impairment ³	–

² Will be considered with appropriate rating.

³ Excludes basal and squamous cell skin cancers.

⁴ Disregard the following female cancers if PI is male: breast, ovarian, uterine.
Disregard the following male cancers if PI is female: prostate, testicular.
Disregard a family history of cervical cancer for applicants of either sex.

* A rating may apply due to overall driving history

Automatic Declines¹

Applications should not be written on persons with:

- Abdominal Aortic Aneurysm surgically corrected in the last 6 months
- Active military with foreign orders or orders to deploy to “hot spots”²
- Active military in Special Operations (see Military Guideline section)
- Alcohol treatment in the last 2 years
- Angioplasty/Bypass, or MI/heart attack in the last 6 months
- Automatic Defibrillator (ACID) implanted with history of Cardiac Arrest
- Alzheimer’s disease or Dementia
- Bankruptcy, multiple filings unless discharged for 2 years
- Blood Pressure exceeding 185/100
- Cancer treatment (current)
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling)
- CVA (stroke) within 1 year
- Diabetes if significantly complicated (i.e. amputation, etc.) or very poor control
- Drug use (other than marijuana) in the last 3 years
- DUIs, two or more in last 5 years
- Felony Conviction, Major (see Criminal Activity section)
- Gastric/Intestinal Bypass within 6 months
- Grand Mal Seizures within 1 year of diagnosis
- HIV Positive
- IOLI (Investor Owned Life Insurance)

- Juvenile Onset Diabetes, younger than age 20
- Kidney Dialysis
- Mental Disorder requiring hospitalization or disability in last year
- Medical testing advised but not yet completed
- Military Reserves (if alerted or mobilized to be sent overseas to a “hot spot”)
- Organ Transplant (awaiting or recipient) (except kidney - contact your underwriter)
- Parole or probation (currently on) (see Criminal Activity section)
- Performance enhancing drugs, current or recent use (steroids)
- Pregnant (current) with Gestational Diabetes, toxemia, eclampsia, pre-eclampsia
- Quadriplegia³
- Suicide attempt in the last year
- Suicide attempts (more than one) if the last one was within the last 2 years
- Surgery (major) advised but not yet completed
- Valve replacement within 6 months

¹ This list is not intended to be all-inclusive. Rather, it is a place to start. If your applicant has a serious condition not listed here, check the Medical Underwriting Section. If you are still unsure, send a quote request to our QuickQuote desk.

² Not applicable in certain states.

³ Term insurance not available; no permanent coverage for at least 2 years after onset.

Attending Physician Statement (APS) Ordering Guidelines

A routine physical exam (PE) APS should be ordered in these circumstances:

AGE AND AMOUNT APS ORDERING GUIDELINES

AGE	Face Amount
0-5	Exceeds \$100,000, obtain pediatrician records
6-17	Exceeds \$500,000 and PE within 2 years
6-17	Exceeds \$3,500,000 and PE within 5 years
18-39	Exceeds \$2 million and PE within 2 years
18-39	Exceeds \$3,500,000 and PE within 5 years
40-59	Exceeds \$1 million and PE within 3 years
40-59	Exceeds \$3,500,000 and PE within 5 years
60-70	All amounts and PE within 5 years ⁺
71-80	All amounts and PE within 2 years ⁺
81+	All amounts and PE within 1 year ⁺

⁺OLDER AGE GUIDELINES

AGE	
60-70	Standard if no complete PE within 2 years
71-80	Decline if no complete PE within 2 years
81+	Decline if no complete PE within 1 year; Preferred Plus not available over age 80

A complete physical exam (PE), for ages 60 and up, is defined as a full exam with a personal physician, including a history, physical and labs. A brief blood pressure check or prescription refill would not satisfy this definition.

IMPAIRMENT LIST REQUIRING AN APS

- Abnormal cardiac test (or other abnormal testing)
- Alcohol or drug treatment*
- Aneurysm
- Arrhythmia (significant)
- Barrett's Esophagus
- Cancer or Tumor (not Basal Cell or Squamous Cell)
- Colon polyps removed in the past 12 months
- Cardiomyopathy
- Cardiac Failure
- Cerebrovascular Disease
- Connective Tissue Disorder
- Coagulation Disorder
- Congenital Heart Disease
- Coronary Artery Disease
- Crohn's Disease*
- Diabetes
- Dementia
- Eating Disorder
- GI Hemorrhage
- Heart Murmur (significant)
- Hypertension (3 or more HTN meds taken or under age 30)
- Kidney Disorder (significant)
- Liver Disorder
- Lymph Node Disorder
- Multiple Sclerosis
- Muscular Dystrophy
- Obesity (rated Table D or greater)
- Pancreatic Disorder
- Parkinson's Disease
- PSA Abnormality
- Psychiatric Illness (significant)

continued on next page

IMPAIRMENT LIST REQUIRING AN APS (continued)

- Respiratory Disorder (significant) – Not mild asthma*
- Rheumatoid Disorders including Rheumatoid Arthritis and Lupus*
- Seizure Disorder*
- Sleep Apnea*
- Stroke or TIA
- Suicide Attempt
- Syncope
- Ulcerative Colitis (and similar disorders)*

Additional situations where an APS is needed:

- Any impairment that's rated Table D or greater
- Recent consultation for someone who has no pattern of regular medical care, but has consulted a physician in the last 90 days

This list of disorders covers only some of the more common disorders seen, but does not limit the ordering of an APS for situations of concern that the underwriter might identify.

*The underwriter may elect to use a Personal Health Interview (PHI) initially, in lieu of ordering an APS in certain circumstances

Expiration of Underwriting Requirements

Paperwork and exams are only valid for a limited period of time. Below are guidelines for acceptable age of underwriting requirements.

Test	Age 0-70	Age 71+
Application	1 year	1 year
Exam	1 year	6 months
Blood and urine	1 year	6 months
EKG, inspection, MVR	1 year	1 year
71+ inspection, cognitive test	NA	1 year
Functional test	NA	6 months

HEALTH STATEMENT

A health statement is required for:

- Ages 0–70 when the exam is within 2 weeks of 90 days, or older
- Ages 71+ when the exam is within 2 weeks of 60 days, or older
- Withdrawn or incompleting case that's re-opened, regardless of the age of the exam
- A face amount increase requested after the initial review, regardless of the age of the exam

Underwriting reserves the right to request more information.

Selected Nonmedical Risks

Below are guidelines for a few of the most common nonmedical underwriting topics for which agents seek advice. Note: When in doubt, or the topic is not on this list, send a quote request to our QuickQuote desk.

MOTOR VEHICLE

High risk circumstances (also see Underwriting Class Guidelines section):

- DUIs - two or more in last 5 years, decline
- More than 3 moving violations in the last 3 years, no DUI history—add \$2.50 per \$1,000 or more
- More than 3 moving violations in the last 3 years, with single DUI history, age 35 and up—add \$3.50 per \$1,000 or more, decline if over age 65
- Single DUI > 2 years ago, no other violations, possible standard (with no other related history)
- Single DUI > 5 years ago, no other violations, possible preferred plus (with no other related history)

continued on next page

AVIATION

Common circumstances (also see Underwriting Class Guidelines section).

Pilots for a major airline flying in the US and Canada only and no other aviation exposure – Preferred Plus

OTHER AVIATION

- Aviation Exclusion Rider (AER) will apply if driving history is rated
- Corporate pilots—if plane is company-owned, maintained at same standards as commercial aircraft, pilot with ATR or commercial license with IFR, flying in US and Canada only—Preferred Plus
- Private pilots (flying in US and Canada ONLY)
 - ◆ Students pilots, at best Standard Plus with additional \$3.50 per \$1,000
 - ◆ Licensed pilots with over 100 hours solo hours—Standard Plus
 - ◆ Flying more than 200 hours per year—likely \$2.50 per \$1,000
 - ◆ Flying into Mexico—\$2.50 per \$1,000
- Flying other than in the US or Canada (including Bermuda or Bahamas) or Mexico—AER, or IC with facultative reinsurance
- Best rates with an AER:
 - ◆ Within our retention:
 - ✓ Best rates otherwise qualified
 - ◆ Over our retention:
 - ✓ Permanent plans, STD+ (Preferred NT if STD+ not available)
 - ✓ Term plans, STD+

FOREIGN RESIDENCE AND TRAVEL

This is a constantly changing topic and is not applicable in all states. For our current guidelines, check our website at: <http://eStation.americangeneral.com>.

CRIMINAL ACTIVITY

Applicants who are in jail, awaiting trial, or who are out on probation or parole are postponed until out of jail and off probation or parole for at least 12 months.

Misdemeanors (e.g. disorderly conduct, shoplifting) and white collar felonies (tax evasion, political graft)

1 or 2 convictions

- Off probation > 12 months; best class if otherwise qualified

>2 convictions

- Individual consideration
- If > 2 within last 5 years, consider decline

Single felonies (e.g. grand theft, larceny, assault, involuntary manslaughter)

- Off probation: 1–5 years standard with \$2.50 per \$1,000 extra
- Off probation: 5–7 years—standard
- Off probation: 7+ years—better than standard if otherwise qualified

Multiple felonies or major felonies (e.g. murder, rape, organized crime, espionage, drug trafficking, drug manufacture, terrorist acts) convicted at any time, UNLESS overturned—decline

SCUBA

See Underwriting Class Guidelines section

Applicants who are recreational SCUBA divers are eligible for our best class (Preferred Plus) if all the following guidelines are met:

- Applicant dives to depths not exceeding 100 feet
- Participates in no more than 10 dives per year
- Dives must be in open water; applicant does not participate in wreck, salvage, cave or under-ice diving (penetration diving)
- Applicant is PADI, NAUI, or SSI certified or all dives are done with divemaster or instructor

OTHERWISE

- If over 100 feet, likely \$2.50 per \$1,000
- No “exclusion rider” available

continued on next page

MILITARY

All applications must comply with the NAIC regulations regarding military applicants, per procedures published by American General Life Companies.

ACTIVE MILITARY PERSONNEL

- It is acceptable for agents to write active military personnel
- No government allotment for initial submissions
- Coverage with American General can be considered to a maximum of:

Rank	American General Coverage Limit (<i>Not Total Line</i>)
New enlistee	None
Academy or ROTC Cadet	\$250,000
Officer Candidate (School) (OCS)	Amount based on enlisted rank
E1–E2	\$100,000
E3–E5	\$250,000
E6–E7	\$500,000
E8–E9	\$750,000
W01–W02	\$1,000,000
W03–W04	\$1,500,000
W05	Use income replacement multiples, see page 18
O1–O3	\$1,000,000
O4–O6	\$1,500,000
O7 and up	Use income replacement multiples, see page 18
Reserve or Guard Member– Alerted or Mobilized	Use by-rank coverage limits, as noted above
Reserve or Guard Member– NOT Alerted or Mobilized	Use income replacement multiples, see page 18

ACTIVE MILITARY PERSONNEL (continued)

- Total line must meet income replacement guidelines
- The applicant can have an alert or orders for overseas duty as long as not to a “hot spot” (if the applicant cannot disclose location, the case cannot be written) (not applicable in all states)
- No Special Forces, Rangers, SEALs, Marine Recon, Delta Force, other similar units

ADDITIONAL MILITARY GUIDELINES

- Reservists and National Guardsmen: If they are employed in a civilian capacity (e.g. work at American General Life) and are neither alerted for mobilization nor already mobilized, they are underwritten based on their income and occupation and are not subject to the rank restrictions above
- Reservists and National Guardsmen (alerted or mobilized) are underwritten as active military personnel detailed above
- AGR soldiers/sailors/airmen (“active guard/reserve”) are reservists whose occupation is performed in uniform at a military unit; they are subject to the same coverage limits as active military personnel above
- Military pilots may be rated and we will not consider for better with an AER
- Amounts of coverage over the above limits are rarely issued, and are only considered for very exceptional circumstances (e.g., a military surgeon or dentist). Note: Plans for retirement are not considered exceptional circumstances. To determine if you have an exceptional circumstance, please send a quote request to our QuickQuote desk.

We limit coverage for military applicants to reduce exposure during time of war/conflict, also taking into consideration that military training can be dangerous and accidents happen from time to time. The higher the rank, the less likely the applicant would be subject to the same risk as a lower enlisted serviceman. Therefore, we can consider higher amounts for military personnel of higher rank.

General Financial Underwriting Guidelines

PERSONAL INSURANCE

The Financial Underwriting section of this guide is intended to provide you with a basic overview of the most common financial situations and the methods used for calculating a justified amount of coverage.

Income Replacement*

AGE	Multiply Earned Income by
≤40	25
41-50	20
51-55	15
56-65	10
66-70	5
71+	Individual Consideration

*Income multiples for personal insurance are guidelines only. Consider the income multiple for each age range as the **maximum** amount for which an individual might qualify. The maximum income factor may not be appropriate for all applicants in a particular age range.

- For a nonworking spouse, we will match the working spouse's coverage up to \$1 million in-force and applied.

For coverage over \$1 million, one-half of the amount in-force and applied on the working spouse may be considered, subject to a maximum of \$2,500,000, BUT:

- ◆ If household income is less than \$25,000, to insure a nonworking spouse (age 55 or younger), we will match the working spouse's coverage up to 10 times the household income, in-force and applied.
- ◆ If household income is \$25,000-\$99,999, we will allow up to \$250,000 on the nonworking spouse (age 65 or younger) with no additional financial clarification.
- ◆ If household income is \$100,000 or more, we will allow up to \$500,000 on the nonworking spouse (age 65 or younger) with no additional financial clarification.

PERSONAL INSURANCE (continued)

- Estate Conservation need is based on the taxable value of the estate. Provide estate conservation analysis with the application. Maximum allowable growth rate is 6 percent up to a maximum limit of double the current gross estate.
- Final Expense coverage will be considered for a maximum of \$50,000 when limited financial justification is demonstrated. This amount includes total line with all carriers. If no financial justification is demonstrated, no coverage will be issued.

BUSINESS INSURANCE

KEY PERSON

Coverage financially protects the company from adverse financial impact if a key employee suddenly dies. The policy would provide funds to find, recruit and train a replacement, help replace any lost profits, and strengthen the balance sheet to assure creditors the business will continue.

Maximum of 10 times total compensation. In some circumstances (e.g., age, time to retirement, industry and location, etc.), 3 to 5 times compensation will be considered as an appropriate maximum.

BUY-SELL/BUSINESS SUCCESSION/BUSINESS CONTINUATION

Coverage is limited to the market value of the proposed insured's portion of the business as detailed in the Buy-Out or Buy-Sell agreement, or third party financials.

BUSINESS LOAN COVERAGE

Minimum 5 years remaining on the loan, coverage limited to 75 percent of loan, prorated per each owner's percent share of the business. Business will be the owner and beneficiary with collateral assignment to the debtor. Venture capital is limited to 50 percent coverage, prorated as above.

ACCIDENTAL DEATH BENEFIT

A maximum of \$250,000 per life subject to filed plan limitations. See each plan for details.

WAIVER OF PREMIUM

A maximum of \$5,000,000 per life subject to filed plan limitations. See each plan for details.

continued on next page

BANKRUPTCY*

CHAPTER 7

We can consider coverage immediately upon discharge of the bankruptcy:

- If the discharge was less than 12 months ago, the proposed insured must be employed full time and provide us with a current pay stub (or tax return) that documents an income appropriate for the amount of coverage in force and applied.
- For applicants that have had a Chapter 7 bankruptcy discharged more than 12 months ago, no current pay stub or tax return is required in most cases, however, financial justification for the amounts in force and applied will be required.

CHAPTERS 11, 12, and 13

We will consider coverage for applicants currently in Chapter 11, 12, or 13 bankruptcy once the applicant is making regular debt payments and financial data supports the total line of coverage to be in-force.

- Note that we will reduce the amount of income we consider the applicant to make by the amount of the debt payment made, as per court direction.
- Copies of court papers directing repayment will be required for amounts of \$5 million and up.

MULTIPLE BANKRUPTCY FILINGS

No offer until discharged from last bankruptcy for at least 24 months and financial data supports the total line of coverage to be in-force.

** Credit report required on all cases.*

RETENTION AND REINSURANCE LIMITS

RETENTION

Up to \$3.5 million on term products, and up to \$10 million on UL products.

REINSURANCE

Auto-bind capacity up to \$41 million for term plans, \$60 million for permanent plans; jumbo limit of \$65 million.

These maximum retention and reinsurance limits are generally for ages 0-70, Table D or better.

For both Retention and Automatic Reinsurance, clients aged 81+ must qualify for Standard or better to be considered.

Please contact your underwriting team for ages 71+ or known higher substandard situations.

Cigar Smokers**

Based on current mortality information, underwriting will consider cigar use a non-factor in the risk evaluation process if:

- 1) The use is admitted at the time of application/inquiry and all case data coincides with the admitted degree of usage
- 2) No more than one cigar per week
- 3) No nicotine metabolites (cotinine) are present in the urinalysis done for American General Life Companies or any other company within the past 12 months; and
- 4) There is no use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry.

***This policy will apply only to occasional cigar users and not other forms of tobacco.*

Tobacco Use

A Tobacco user is considered to be anyone who has used tobacco in any form in the last 12 months. This includes:

- Cigarettes
- Cigars - Only limited cigar usage may be considered for non-tobacco rates. (See "Cigar Smokers")
- Pipes
- Smokeless tobacco
- Chewing tobacco / Snuff
- Nicotine substitutes, including patches and gum
- Electronic (smokeless) cigarettes

Underwriting Medical Impairments

The following Underwriting Medical Impairment section of this guide is designed to provide common ratings for many types of illnesses and medical conditions. Each individual case will be rated on its own merits and may vary from those listed in this guide.

Risk Categories: *Not Rated
 Rated A-C¹
 Rated D-H²
 Rated I & Above³
 Decline

* May qualify for better than standard rates in some cases.

¹ Up to Table C or Flat extras \$5.00 or less per \$1000.

² Table D to H or Flat extra above \$5.00 per \$1000.

³ Table I and above. Permanent Plans Only.

Multiple impairments considered on an individual basis.

For both Retention and Automatic Reinsurance, clients aged 81+ must qualify for Standard or better to be considered.

To view the most current version of this guide, please refer to the electronic document published on our Web site at: eStation.americangeneral.com.

- Need a complex quote?
See the American General Underwriter Tool on eStation.
- Watch for the AG Underwriting Impairment Library, coming soon to eStation.

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	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
A					
Acromegaly	X		X	X	
Addison's Disease	X	X			
ADHD/ADD	X	X			
AIDS					X
Alcohol Treatment History					
Current alcohol use					X
Alcoholism reformed (2 year postponement)		X	X		
Alzheimer's Disease					X
Amenorrhea	X				
Amyloid Disease					X
Amyotrophic Lateral Sclerosis (ALS)					X
Anemia					
Most cases recovered	X				
Aplastic Anemia					X
Sickle Cell Disease			X		X
Sickle Cell Trait	X				
Aneurysm					
Unoperated		X	X	X	X
Operated, after 6 months			X	X	
Angina Pectoris					
Myocardial Infarction and Angina		X	X	X	X
Prinzmetal		X			
Prior to age 40					X
Unstable (Crescendo)					X
With normal angiography	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
A (continued)					
Angioneurotic Edema		X			
Angioplasty		X	X	X	X
Ankylosing Spondylitis	X	X			
Anorexia Nervosa					
Current					X
Recovered, stable at least one year		X	X		
Anxiety Disorders					
Mild or well-controlled	X				
Others		X	X		
Aortic Aneurysm					
Unoperated		X	X	X	X
Operated, after 6 months			X	X	
Aortic Murmurs/Insufficiency		X	X		
Arrhythmias					
Atrial Fibrillation		X	X		
Few PVCs	X				
Many PVCs		X	X		
Arteriosclerosis Obliterans			X	X	
Arteriovenous (AV) Malformations					
Cerebral unoperated					X
Operated, no residual, stable for 6 months	X	X	X		
Arthritis					
Osteo	X				
Other (see specific diagnosis)					
Artificial Valve					
Good heart function			X	X	
Moderate to poor heart function					X

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
A (continued)					
Asbestosis					
Mild cases, no present exposure		X			
Others					X
Ascites					
					X
Asthma					
Mild, no hospitalization, no meds	X				
Other	X	X			
Asymmetric Septal Hypertrophy					
Age 30 or younger					X
Over age 30, no symptoms			X		
Atrial Fibrillation	X	X	X	X	X
Atrial Flutter		X	X	X	X
Atrial Septal Defect					
Small, otherwise normal findings, stable	X	X			
With complications		X	X		X
Atrioventricular Block					
Incomplete (1st degree)	X				
2nd degree block with pacemaker		X			
2nd degree block without pacemaker			X		
Complete block (3rd degree) with pacemaker		X			
3rd degree block without pacemaker					X

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline	
B						
Bacterial Endocarditis (Rate for murmur)		X	X			
Bariatric Surgery**		X	X			
Barlow's Syndrome	X	X				
Barrett's Esophagus	X	X				
Basal Cell Carcinoma	X					
Bell's Palsy (Recovered)	X					
Benign Prostatic Hypertrophy	X					
Berger's Disease (IGA Nephropathy)		X	X			
Bicuspid Aortic Valve	X	X	X			
Bigeminy	X	X	X			
Biliary Colic (Recovered)	X	X				
Biliary Cirrhosis						X
Blindness (Due to injury, after one year)	X					
Blood Pressure						
Well-controlled	X					
Moderately-controlled		X				
Poorly-controlled			X	X	X	
Bone Marrow Failure (Full recovery, after one year)		X				
Brachial Palsy	X					

* May qualify for better than standard rates in some cases.

** Current build may require an additional rating.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline	
B (continued)						
Bronchiectasis						
Mild to moderate		X	X			
Severe			X	X	X	
Bronchitis (Chronic)						
Mild to moderate		X	X			
Severe			X	X	X	
Buerger's Disease						
Smoking not abandoned						X
Stable at least 2 years		X	X			
Bundle Branch Blocks (EKG)						
Hemiblock	X					
Right Bundle Branch Block	X	X				
Left Bundle Branch Block			X			
Bypass Surgery		X	X	X	X	

* May qualify for better than standard rates in some cases.

C	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline	
	Cancer					
	Consider within first year:					
	Most benign tumors	X				
	Basal Cell Carcinoma	X				
Melanoma Insitu, Seminoma	X	X	X			
Postpone 2, 3 or 4 years:						
Most other malignancies (then:)		X	X			
Postpone 5 to 10 years:						
Metastatic Disease (then:)			X			
Cardiac Bypass Surgery		X	X	X	X	
Cardiac Failure (Chronic)					X	
Cardiac Pacemaker (Artificial)		X	X			
Cardiomyopathy		X	X	X	X	
Cartoid Bruits		X				
Cartoid Sinus Syncope (Cause unknown)		X				
Celiac Disease (Sprue) (Recovered)	X	X				
Cerebral Embolism						
Single episode, no complications stable one year		X	X	X		
Multiple episodes or with complications					X	
Cerebral Palsy						
Mild to moderate involvement		X				
More extensive involvement				X	X	

* May qualify for better than standard rates in some cases.

C (continued)	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline	
	Cerebral Thrombosis					
	Single episode, no complications stable one year		X	X		
	Multiple episodes or with complications					X
	Cerebrospinal Meningitis (Recovered with no residuals)	X				
Cerebrovascular Accident						
Single episode, no complications		X	X			
Multiple episodes or with complications					X	
Charcot Marie-Tooth Disease	X	X	X			
Chest Pain (Non-Cardiac)	X					
Cholangitis (Recovered)	X					
Cholecystitis (Recovered)	X					
Chondrocalcinosis	X					
Chorea						
Huntington's					X	
Syndenham's recovered, no complications		X				
Christmas Disease (Factor IX Deficiency)		X				
Chronic Obstructive Pulmonary Disease (COPD)		X	X	X	X	
Cirrhosis (Definite Diagnosis)					X	
Claudication			X	X		

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
C (continued)					
Coarctation of Aorta	X	X	X		
Cocaine Usage History (Postpone 3 years)		X	X		
Coccidioidomycosis					
Not operated with minimal, or operated with good result, lungs stable 6 months		X			
Systemic or disseminated					X
Colitis (Ulcerative)	X	X	X		
Colon Polyps					
Unoperated					X
Operated, benign	X				
Complete Heart Block					
With pacemaker		X			
Without pacemaker					X
Congestive Heart Failure (Chronic)					X
Convulsions	X	X	X		
Coronary Bypass Surgery		X	X	X	X
Cor Pulmonale (Chronic)					X
Costochondritis	X				
Cranial Arteritis		X			
Crohn's Disease	X	X	X		
Cushing's Syndrome (One year from treatment, good results)	X	X	X		
Cyclical Edema	X				
Cystic Fibrosis					X
Cystitis	X	X			

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
D					
Dementia					X
Depression					
Controlled and on medication	X	X			
Others			X		X
Diabetes Insipidus	X	X			
Diabetes Mellitus					
Onset prior to age 31				X	
Onset age 31 to 45			X		
Onset age 46+		X	X		
Onset age 50+ (good cont., no insulin, no complications)	X	X			
Diabetic Nephropathy					X
Constant Albuminuria			X	X	X
Dialysis (Renal Failure)					X
Diffuse Cerebral Sclerosis					X
Diplopia (Cause unknown, over one year from episode)	X				
Diverticulitis (Colon)	X	X			
Diverticulosis (Colon)	X				
Down's Syndrome					X
Drug Addiction (Postpone 3 years)			X	X	X
Dubin-Johnson Syndrome	X				
Duodenal Ulcer	X	X			

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Decline	
				Rated I & Above	
E					
Eclampsia (Recovered)	X				
Emphysema		X	X	X	X
Empyema (Complete Recovery)	X				
Encephalitis					
Recovered after one year	X				
Others					X
Endocarditis (Rate for murmur)		X	X		
Endometriosis	X				
Epididymitis (Recovered)	X				
Epilepsy	X	X	X		
Erythema Multiforme (Recovered)	X				
Erythema Nodosum (Recovered)	X				
F					
Fibrocystic Disease (Breast, benign or non-progressive)	X				
Fistula-in-Ano	X				
Focal Glomerulonephritis		X	X		
Functional Murmurs	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Decline	
				Rated I & Above	
G					
Gastric Stapling/Bypass**		X	X		
Gastritis	X	X			
Gastroenteritis	X				
Gastroplasty**	X	X	X		
Gestational Diabetes					
Currently pregnant					X
Recovered	X				
Gilbert's Syndrome	X				
Glaucoma	X				
Glomerulonephritis					
Acute: recovered	X				
Chronic: good renal function		X	X		
Chronic: poor renal function					X
Goiter (See Grave's Disease)					
Gout	X	X			
Grave's Disease (Recovered)					
Mild to moderate increase in pulse	X	X			
With cardiac abnormalities	X	X			
Guillain-Barre Syndrome	X	X			

* May qualify for better than standard rates in some cases.

** Current build may require an additional rating.

	Not Rated*	Rated A-C	Rated D-H	Decline	
				Rated I & Above	
H					
Hashimoto's Disease	X				
Heart Attack (See Myocardial Infarction)					
Heart Failure (Chronic)					X
Hemochromatosis	X	X	X	X	X
Hemodialysis (Renal Failure)					X
Hemophilia					
Best		X			
Moderate		X	X		
Poor					X
Hepatic Failure					X
Hepatitis (Chronic, B or C)		X	X	X	X
Hereditary Nephritis					X
Herpes	X				
Hirschsprung's Disease					
Unoperated, not severe, no operation contemplated		X			
Operated, recovered	X				
Histoplasmosis					
Of lungs, skin, superficial structures after 6 months	X	X			
Disseminated, one year after treatment and recovery		X			
Huntington's Chorea					X

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Decline	
				Rated I & Above	
H (continued)					
Hydrocephalus					
Infancy and childhood					X
Adult		X	X		
Hyperlipidemia	X	X	X		
Hyperparathyroidism	X	X			
Hypertension					
Well-controlled	X				
Moderately-controlled		X			
Poorly-controlled			X	X	X
Hyperthyroidism					
Controlled	X				
Otherwise		X	X		
Hypertrophic Obstructive Cardiomyopathy (HOCM)					
Under age 40					X
Over age 40, no symptoms			X	X	
Hypogammaglobulinemia (Congenital)		X	X		
Hypoglycemia (Functional)	X				
Hypoparathyroidism					
Complete recovery	X				
Other		X			
Hypothyroidism	X				
Hysterectomy (Not due to malignancy)	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
I					
Idiopathic Hypertrophic Sub-aortic Stenosis (IHSS)					
Under age 40					X
Over age 40, no symptoms			X	X	
Ileitis	X	X	X		
Intermittent Claudication			X	X	
Intestinal Bypass		X	X		
Iritis (Cause unknown)	X	X			
Irritable Bowel Syndrome	X				
K					
Kimmelsteil-Wilson Disease					X
Kyphosis	X				
L					
Labyrinthitis (Recovered)	X				
Left Anterior Hemiblock (LAH)	X				
Left Bundle Branch Block (LBBB)			X		
Legionnaire's Disease (Recovered)	X				
Leukemia			X	X	X

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
L (continued)					
Lipoid Nephrosis (Recovered and stable 2 years)			X		
Lupus Discoid (Without complications)	X				
Lupus Erythematosus					
No complications after 2 years		X	X		
Others					X
Lupus Nephritis					X
M					
Mallory-Weiss Syndrome (Present)					X
Manic-Depressive Disorders (Stable one year)	X	X	X		
Marfan's Syndrome					X
Marijuana	X	X	X	X	X
Megacolon					
Unoperated, not severe, no operation contemplated		X			
Operated, recovered	X				
Meniere's Disease (Recovered)	X				
Meningitis (Recovered, no residuals)	X				
Mental Retardation					
Mild		X			
Moderate		X	X		
Severe					X
Migraine (Cause unknown, at least one year from onset)	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
M (continued)					
Mitral Valve Prolapse					
Uncomplicated	X				
Complicated		X	X		
Mononucleosis (Recovered)	X				
Morphea (Mild)		X	X		
Multiple Sclerosis (MS)					
Single or multiple episodes, stable one year		X	X		
Others					X
Muscular Dystrophy (MD)					
Localized		X	X		
Others					X
Myasthenia Gravis					
Mild, stable 6 months	X	X			
Others					X
Myocardial Infarction (MI)					
Age > 40, stable, no complications, favorable cases		X	X	X	
Others					X
Myocarditis		X			
Myositis	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
N					
Narcolepsy		X			
Nephrectomy (Benign)	X				
Nephritis					
Acute, recovered	X				
Chronic: Good renal function		X	X		
Chronic: Poor renal function					X
Neuritis (Cause unknown)		X			
O					
Optic Neuritis (Cause unknown)		X	X		
Organic Brain Syndrome					X
Orthostatic Hypotension (Cause unknown, adequate investigation)	X				
Osteitis Deformans					
Mild, not progressive	X				
Others					X
Osteomyelitis		X			
Osteoporosis	X	X			
Otitis Media (Recovered)	X				
Otosclerosis	X				

* May qualify for better than standard rates in some cases.

P	Decline				
	Rated I & Above				
	Rated D-H				
	Rated A-C				
	Not Rated*				
Pacemaker (Implanted)					
Within 3 months					X
Thereafter		X			
Paget's Disease (Bone)					
Mild, not progressive	X				
Others	X	X			
Palpitations	X	X			
Pancreatitis					
Acute, recovered over 2 years	X				
Chronic					X
Pancytopenia (Full recovery, after one year)					
		X			
Paraplegia					
Under age 60, rarely better than Table H			X	X	X
Over age 60			X	X	X
Parkinson's Disease					
Best cases, not progressive		X			
Slowly progressive			X		
Others					X
Patent Ductus Arteriosus					
Unoperated					X
Operated, complete recovery	X				
Peptic Ulcers (See Ulcers)					

* May qualify for better than standard rates in some cases.

P (continued)	Decline				
	Rated I & Above				
	Rated D-H				
	Rated A-C				
	Not Rated*				
Pericarditis					
Simple episode, recovered	X				
Others		X	X		
Peripheral Polyneuritis (Cause unknown)					
		X			
Peritoneal Dialysis (For chronic renal failure)					
					X
Peripheral Vascular Disease					
Smoker			X	X	X
Others		X	X	X	X
Peyronie's Disease					
	X				
Phlebitis					
	X	X			
Pneumoconiosis					
Mild cases, no present exposure		X			
Others					X
Poliomyelitis					
No residuals	X				
Mild to moderate residuals		X			
Severe residuals			X	X	X
Polyarteritis Nodosa					
One year of stable remission, no complications	X	X			
Others					X
Polycystic Disease (Kidney)					
Under age 40			X		
Over age 40, renal function normal			X	X	X
Over age 40, renal function impaired					X

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
P (continued)					
Polycythemia					
Well-controlled		X	X		
Others					X
Polyp (Intestinal) (Benign)	X				
Portal Hypertension					X
Premature Atrial Contractions (PACs)					
Infrequent	X				
Frequent		X			
Pregnancy (Uncomplicated)	X				
Primary Biliary Cirrhosis					X
Prinzmetal Angina		X			
Proteinuria					
Small amount	X	X			
Moderate amount		X	X		
Large amount					X
Psoriasis	X	X			
Psoriatic Arthritis (See Rheumatoid Arthritis)					
Pulmonary Hypertension					X
Pulmonary Infarction (With full recovery)	X				
Pyelonephritis (One year after treatment and recovery)	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
Q					
Quadriplegia				X	X
R					
Raynaud's					
Disease			X		
Phenomenon	X				
Right Bundle Branch Block (RBBB)					
Uncomplicated	X				
Others		X			
Regional Ileitis (Enteritis)	X	X	X		
Reiter's Syndrome	X				
Renal Artery Stenosis			X		
Renal Failure					X
Renal Transplant (Best Cases, 3 years from surgery)					
Living donor			X		
Cadaver (donor)			X	X	X
Other condition or more recent					X
Rheumatoid Arthritis					
NSAIDS		X			
Methotrexate, Prednisone		X	X		
Disabled			X	X	X

* May qualify for better than standard rates in some cases.

S	Decline				
	Rated I & Above				
	Rated D-H				
	Rated A-C				
	Not Rated*				
Sarcoidosis	X	X			X
Sciatica	X				
Scleroderma					
Localized, mild, active or inactive	X				
Generalized			X		X
Sclerosing Cholangitis					X
Scoliosis					
Mild/moderate	X				
Severe		X	X	X	X
Seminoma					
Over 10 years	X				
More recent		X	X		
Senile Dementia					X
Sick Sinus Syndrome (Cause unknown)		X	X		X
Sickle Cell Anemia					
Trait	X				
Others			X		X
Sjogren's Syndrome		X	X		
Sleep Apnea					
Successfully treated	X	X			
Others		X	X		X
Spina Bifida					
With minimal deformity		X			
Others					X
Stress Test Positive		X	X	X	X
Stroke (Best cases)		X	X	X	

* May qualify for better than standard rates in some cases.

S (continued)	Decline				
	Rated I & Above				
	Rated D-H				
	Rated A-C				
	Not Rated*				
Suicide Attempts					
Single attempts after one year		X	X		
Multiple attempts					X
Systemic Lupus Erythematosus (SLE)					
No complications			X	X	
Others					X
T					
Tachycardia	X	X			
Tetralogy of Fallot					
Total surgical correction			X	X	
Others					X
Thyroiditis	X				
Transient Ischemic Attack	X	X	X		
Transplant, organs other than Kidney, Recipients					X
Trisomy					X
U					
Ulcers (Stomach)	X	X			
Ulcerative Colitis	X	X	X		
Urticaria	X				

* May qualify for better than standard rates in some cases.

	Not Rated*	Rated A-C	Rated D-H	Rated I & Above	Decline
V					
Varicies (Esophagus)					X
Vasovagal Reaction (Cause unknown, adequate investigation)	X	X			
Ventricular Septal Defect (VSD)					
Small, otherwise normal findings, stable	X	X	X		
With surgery, no residuals	X				
With complications					X
Ventricular Tachycardia					
Less than 2 years					X
More than 2 years			X	X	X
Von Willebrand's Disease		X			
W					
Wolff-Parkinson-White Pattern (WPW)	X	X			

* May qualify for better than standard rates in some cases.

American General

Life Companies

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

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

One World Financial Center, 200 Liberty Street,
New York, NY 10281

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