

Benefit Solutions

a division of American General Life Companies

**American
General**
Life Companies

In today's competitive business environment, your clients are looking for innovative benefit solutions that will help them attract and retain employees—and still meet their budgetary goals.

From traditional group to voluntary solutions, we offer the kind of versatility that makes you indispensable to your clients.

Best of all, you'll find that we're a part of one of the most highly regarded organizations in the insurance industry, one that continues to earn the respect of clients and competitors alike:

American General Life Companies (American General).

Now — more than ever before — the experience, expertise and claims-paying history we offer to our **14.2 million customers** provide them with peace of mind during this period of financial uncertainty.¹

Over the past five years alone, member insurers of American General have collectively paid out over \$35 billion in claims and benefits to customers and businesses.²

For more than 150 years, we've been there when your clients need us most.

We stay focused on what really matters — serving and caring for your clients when they need us most.

Investments

With respect to American General insurers' investment portfolios, as of March 31, 2010³:

- Approximately **89.6% of our invested assets are in fixed income or cash.**
 - Our bond investments are well-diversified **with 91.7% rated investment grade** (the two highest rating categories)
- We have minimal exposure to:
- **Collateralized debt obligations (0.3% of invested assets)**⁴
 - **Alt-A and sub prime mortgages (0.6% of invested assets)**⁴

American General Life Companies³ (in thousands)

Total Admitted Assets \$61,652,311

Total Liabilities

including

Separate Accounts \$53,908,202

Separate Accounts \$4,464,406

Total Adjusted Capital \$8,457,641

as a % of General
Account Assets 14.79%

**Total Cash
and Invested Assets \$54,539,987**

Bonds \$42,905,722 78.7%

Mortgages \$3,288,095 6.0%

Policy Loans \$1,334,089 2.4%

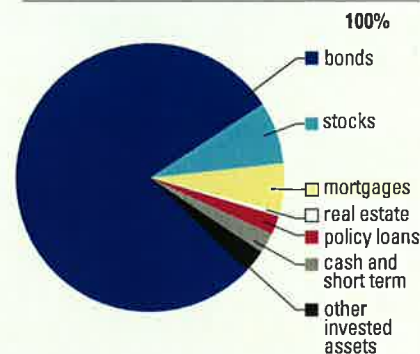
Cash & Short term \$1,340,810 2.5%

Total Fixed Income and Cash 89.6%

Stocks \$4,084,547 7.5%

Real Estate \$179,238 0.3%

Other Invested Assets \$1,407,486 2.6%



Total Bonds \$42,905,722

Bonds Class 1 - 2 91.7%

Bonds Class 3 - 5 8.1%

Bonds Class 6 0.2%

100%

Total Revenue \$1,705,589

Premium and Annuity Considerations \$681,271

Earnings Before Dividends and Taxes \$202,569

Net Operating Earnings \$121,646

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¹ Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2009 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group. ² Source: Statutory Annual Statements for American General Life Companies member life insurers, 2005 – 2009. ³ Source: Composite numbers derived from Statutory Quarterly Statements for American General Life Insurance Company, The United States Life Insurance Company in the City of New York, American General Life Insurance Company of Delaware, American International Life Assurance Company of New York, and American General Assurance Company, as of March 31, 2010. ⁴ Source: American General Life Companies Balance Sheet as of March 31, 2010

American General Life Companies Financial Strength Ratings

as of March 31, 2010 for:

- American General Life Insurance Company
- The United States Life Insurance Company in the City of New York
- American General Life Insurance Company of Delaware
- American International Life Assurance Company of New York

Agency	Rating	Descriptor
Standard & Poor's ¹	A+	Strong
Moody's Investors Service ²	A1	Good
Fitch Ratings ³	A-	Strong
A.M. Best Company ⁴	A	Excellent

as of March 31, 2010 for:

- American General Assurance Company

A.M. Best Company ⁴	A	Excellent
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For more detailed information on specific insurer ratings visit www.americangeneral.com/ratings.

¹ Negative outlook ² Negative outlook

³ Stable outlook ⁴ Negative outlook

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

We recognize that difficult times test you and your ability to effectively meet your clients' needs. 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.

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.

Learn how we can help grow your business. Contact your agent, broker, Benefit Solutions representative or the Tampa Solutions Center at (877) 672-1647. Or visit www.americangeneral.com/employeebenefits

American General Life Companies

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EMERGENCYCARE INSURANCE
Accidents happen—help your family prepare



EMPLOYEE
BROCHURE



Policies issued by:
American General Life Insurance Company

American General
Life Companies



EmergencyCare Insurance

PRODUCT SPECIFICATIONS

No one can predict when or where an accident will happen—or what the related costs will be. With EmergencyCare insurance, employers can help employees and their families prepare for the financial impact of an accident and the resulting injuries.

EmergencyCare insurance covers a wide variety of accident-related conditions, including fractures, burns, lacerations, dislocations and more—regardless of what is covered by other sources. All benefits are paid directly to the policy holder to use as he or she sees fit. And with an array of optional riders, employees can expand their coverage to provide additional benefits for disability (24-hour or off-the-job-only), accidental death and dismemberment, and hospitalization expenses.

Best of all, EmergencyCare insurance is brought to you by your single source for exceptional products designed specifically for today's workforce:

Employee Benefit Solutions.

Policy Highlights

- Benefits for the injuries for which employees are most likely to need coverage, including most children's sports injuries
- Benefits are paid directly to the policy holder—regardless of what is covered by other sources
- Riders that help employees customize their coverage
- 24-hour and off-the-job-only coverage options for Accident-Only Disability Income Benefit Rider
- Issue ages 18 to 69
- Underwriting based on application questions only
- Renewable to age 75

For more information on EmergencyCare insurance, contact your Agent, Broker or Employee Benefit Solutions Representative, or visit www.americangeneral.com/employeebenefits.

American General
Life Companies

Coverage for When You Need It Most

EmergencyCare insurance provides benefits for expenses related to a broad array of injuries, including most children's sports injuries. Benefits are paid directly to the policy holder—regardless of what is covered by other sources—and underwriting is based on application questions only.

Employee-Paid Plan Provisions	
Coverage Types	<p>Pays an accidental death and dismemberment benefit if death or injury results within 90 days of a covered accident. In addition, 24-hour coverage provides benefits for both occupational and nonoccupational injuries.</p> <ul style="list-style-type: none"> ■ 24-hour coverage. This endorsement offers both on-the-job and off-the-job coverage to eligible employer groups. ■ Nonoccupational coverage. This endorsement is available to employer groups deemed ineligible for 24-hour coverage. The endorsement will be offered to all employees in the employer group without a change in the premium. The endorsement will apply to the base policy and all riders attached to the policy. This coverage excludes on-the-job accidents.
Benefits Payable	Each dollar denomination under a qualifying event represents 1 unit. The maximum number of units available is 4.
Qualifying Events	<ul style="list-style-type: none"> ■ Accidental death ■ Fracture ■ Intensive care ■ Burns ■ Physical therapy ■ Family lodging ■ Emergency treatment ■ Dismemberment ■ Dislocation ■ Ambulance ■ Surgery ■ Prosthesis ■ Lacerations ■ Paralysis
Plan Types	<ul style="list-style-type: none"> ■ Individual (Employee) ■ Individual and Child(ren) ■ Individual and Spouse ■ Family
Issue Age	18–69
Underwriting	Nonmedical Simplified Issue, i.e., limited only to questions on application (accept or decline)
Riders and Endorsements	<p>Accident-Only Short-Term Disability</p> <ul style="list-style-type: none"> ■ Pays a flat monthly benefit due to accident-only total disability ■ Off-the-job-only or 24-hour benefit (on-the-job and off-the-job accidents) rider ■ Available only for the primary insured ■ Insured must actively work for at least 30 hours a week to qualify for purchase of this rider ■ Pays \$100 per month per unit ■ 4 units minimum; 10 units maximum ■ Benefit period is 6 or 12 months ■ Elimination period is 7 days ■ Includes premium waiver ■ The 24-hour coverage option will not be available to employees within groups that have the off-the-job endorsement requirement

Employee-Paid Plan Provisions (continued)

Riders and Endorsements	<p>Hospital Cash Rider</p> <ul style="list-style-type: none"> ■ Issue ages 18–69 ■ Hospital Admission Benefit: \$350 per admission ■ Hospital Confinement Benefit: \$75 per day ■ Intensive Care: \$75 per day ■ Rehabilitation: \$20 per day ■ 5 units maximum ■ Maximum Number of Consecutive Days: 30, with a lifetime maximum of 365 days ■ Hospitalization must occur within 72 hours of an accident ■ Spouse and dependent child benefits are available on this rider <p>Accidental Death Rider</p> <ul style="list-style-type: none"> ■ Option to purchase additional levels of accidental death coverage ■ Units are: <ul style="list-style-type: none"> – \$25,000 for primary insured – \$12,500 for spouse – \$2,500 for each child ■ A total of 6 additional units can be purchased ■ If primary insured has purchased 4 base units and 6 rider units, the total maximum accidental death benefit available for the primary insured is \$250,000
Premium Structure	The premium will be calculated for each of the coverage tiers. There will not be separate premiums for the primary insured, spouse and children.
Premium Rates	<ul style="list-style-type: none"> ■ Level ■ Payment period to age 75 (guaranteed renewable); premiums can change on a class basis ■ Modes Available: Annual (A), semiannual (S), quarterly (Q), pre-approved checking (PAC), payroll deduction (PD) ■ Policy Fees: \$0.40 per premium collected except on an annual basis; not applied to annual mode
Portable	Yes

Affordable Coverage¹

One unit of EmergencyCare insurance base policy would only cost (premiums vary by issue state):

\$1.72 per week for an individual

\$2.43 per week for an individual and spouse

\$2.55 per week for an individual and child

\$3.41 per week for a family

¹ Premium rates current as of March 2006; rates may vary by state.

About American General Life Companies¹

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.²
- The most prominent independent ratings agencies continue to recognize American General Life Companies insurers in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings.

¹ American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

² Source: Statutory Annual Statements for all American General Life Companies member life insurers, excluding AIG Life Insurance Company of Canada, 2004 – 2008.

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Limitations and Exclusions

Suicide: In the event of the suicide of the insured, while sane or insane, within the date of issue or any subsequent increase, within two years of the date of issue, our liability will be limited to the premiums paid.

Incontestability: Except for nonpayment of premiums, we will not contest this policy after it has been in force during the lifetime of the Insured for two years from the date of issue. We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the insured for two years from the date of reinstatement. If we contest a reinstatement, we will contest only the statements made in the reinstatement application.

Employee Benefit Solutions insurance products underwritten by:

American General Life Insurance Company

2727-A Allen Parkway
Houston, Texas 77019

Policy Form Number: 04120; Accidental Death and Dismemberment Rider 04022; Accident-Only Short-Term Disability Income Benefit Rider (Off-the-Job-Only) 04023; Accident-Only Short-Term Disability Income Benefit Rider (24-Hour) 04024; Hospital Cash Rider 04025.

www.americangeneral.com/employeebenefits

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American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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06675006-1370 R06/09

American General
Life Companies

EmergencyCare Insurance One Unit

BENEFIT PAYMENT CHART¹

The following benefits are payable under your EmergencyCare policy if injury or death results from an accident as stipulated in the policy. See the policy for details regarding benefit descriptions, limitations and exclusions. Each benefit is disbursed as a single payment directly to the policy holder.¹

Benefits Payable for One Unit of Coverage

Benefit	Benefit Payable for One Unit		
	Insured	Spouse	Child
Accidental Death Benefit	\$25,000	\$5,000	\$1,000
Dismemberment Benefit for Loss of:	Insured	Spouse	Child
Both Eyes	\$15,000	\$7,500	\$2,500
Both Hands or Arms	\$15,000	\$7,500	\$2,500
Both Feet or Legs	\$15,000	\$7,500	\$2,500
One Hand or Arm and One Foot or Leg	\$15,000	\$7,500	\$2,500
One Eye	\$7,500	\$3,500	\$1,500
One Hand or Arm	\$7,500	\$3,500	\$1,500
One Foot or Leg	\$7,500	\$3,500	\$1,500
One or More Entire Toes	\$1,000	\$500	\$250
One or More Entire Fingers	\$1,000	\$500	\$250
Emergency Treatment Benefit	\$50	\$50	\$50
Follow-Up Treatment Benefit	\$15 per treatment		
Ambulance Benefit	Ground: \$75	Life Flight: \$500	
Severe Burn Benefit	10–19% of the body: \$500 20–29% of the body: \$1,000 At least 30% of the body: \$2,500		

Benefit	Benefit Payable for One Unit	
Dislocation Benefit		
Dislocated Joint:	Open Reduction	Closed Reduction
Hip	\$1,700	\$450
Knee (Not Kneecap)	\$450	\$150
Shoulder	\$450	\$150
Foot or Ankle	\$450	\$150
Wrist	\$200	\$200
Elbow	\$200	\$200
Lower Jaw (Mandible)	\$450	\$250
Family Lodging Benefit	\$50 per day	
Fracture Benefit		
Fracture Type:	Open/Compound	Closed
Hip or Thigh	\$2,000	\$1,000
Leg	\$1,000	\$500
Hand (Excluding Fingers), Wrist or Forearm	\$500	\$250
Foot, Ankle or Kneecap	\$500	\$250
Shoulder Blade or Collarbone	\$500	\$250
Lower Jaw (Mandible)	\$500	\$250

¹ This is only a brief listing of benefits. All benefits are restricted by and subject to the provisions, limitations and exclusions as described in the policy. If American General Life approves your application and issues a policy, it is important for you to read it carefully, since it is a legal contract that controls whether any benefits may be payable. If a policy is issued and you are not satisfied with it for any reason, you will have 10 days after it is delivered to return it for a refund of any premiums paid. Benefits may not be available in all states.

Benefit	Benefit Payable for One Unit	
Fracture Benefit (continued)		
Fracture Type:	Open/Compound	Closed
Vertebrae (Body) or Pelvis (Excluding Coccyx)	\$1,000	\$500
Upper Jaw, Upper Arm or Face (Excluding Nose)	\$500	\$250
Rib	\$200	\$100
Nose or Heel	\$350	\$100
Coccyx	\$200	\$100
Vertebral Processes	\$1,000	\$150
Skull (Simple)	\$400	
Skull (Depressed)	\$1,250	
Laceration Benefit	\$50 per laceration	
Major Diagnostic Exams Benefit	\$75	
Paralysis Benefit	Paraplegia: \$1,000 Hemiplegia: \$1,500 Quadriplegia: \$2,500	
Physical Therapy Benefit	\$10 per treatment	
Prosthesis	\$250 per domestic device	

Benefit	Benefit Payable for One Unit
	Surgery Benefit
Surgery Type:	
Tendons or Ligaments	\$200
Torn Rotator Cuffs	\$200
Ruptured Disc	\$200
Torn Knee Cartilage	\$100
Arthroscopy w/o Surgical Repair	\$100
Open Abdominal (Including Exploratory Laparotomy)	\$400
Cranial, Hernial or Thoracic	\$400
Miscellaneous Surgery	\$100
Transportation Benefit	\$150 per round trip

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Important note: Benefits and exclusions vary by state. Please see the outline of coverage and policy form for further details.

Employee Benefit Solutions insurance products underwritten by:

American General Life Insurance Company

2121-A Allen Parkway

Houston, Texas 77019

Policy Form Number: 04120; Accidental Death and Dismemberment Rider 04022; Accident-Only Short-Term Disability Income

Benefit Rider (Off-the-Job-Only) 04023; Accident-Only Short-Term Disability Income Benefit Rider (24-Hour) 04024;

Hospital Cash Rider 04025.

www.americangeneral.com/employeebenefits

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06675006-1561 R06/09

American General
Life Companies

What Can EmergencyCare Offer Me?

Added Security

- Provides 24-hour coverage for a wide variety of accident-related conditions—including children's sports injuries
- Allows you to cover your spouse and children on the same policy
- You may be able to continue your coverage if you change employers

Financial Advantages

- Priced to fit your budget
- All benefits are paid directly to you

Convenience and Flexibility

- Guaranteed Issue for employees who are actively at work
- Premiums paid through payroll deduction—no checks to write
- Choose from an array of optional riders to customize your coverage²

See Benefit Payment Charts for additional information.

About American General Life Companies¹

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.²
- The most prominent independent ratings agencies continue to recognize American General Life Companies insurers in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings.

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¹ Not an actual case; presented for illustrative purposes only.

² Not all riders are available in all states. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax adviser.

Pre-existing Conditions and Exclusions

No benefits are payable for a pre-existing condition until the policy has been in force for two years from its effective date or most recent reinstatement date. All benefits payable are subject to the terms and conditions of the policy, including benefits, limitations and exclusions. We will not pay any benefit for any accident or sickness of the insured caused in whole or in part by, or resulting in whole or in part from:

- (a) the insured's suicide, attempt at suicide, intentional self-inflicted injury or sickness, or attempt at intentional self-inflicted injury or sickness, while sane or insane; or
- (b) the insured's use of alcohol, one or more drugs or any other mind-altering substance, except for drugs taken as prescribed by a physician; or
- (c) the insured's commission of or attempt to commit a felony or assault; or
- (d) the insured's engagement in an illegal activity or occupation; or
- (e) the insured's voluntary participation in any riot or civil insurrection; or
- (f) declared or undeclared war, or any act of declared or undeclared war; or
- (g) the insured's operating, learning to operate, or serving as a crew member of an aircraft or hot air balloon, including those which are not motordriven, or jumping, parachuting, or falling from an aircraft or hot air balloon; or
- (h) the insured's engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting, or any similar activity; or
- (i) the insured's riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
- (j) the insured's practicing for or participating in any semiprofessional or professional competitive athletic contest for which the insured receives any type of compensation or remuneration; or
- (k) the insured's operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accident occurred.

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2727-A Allen Parkway

Houston, Texas 77019

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www.americangeneral.com/employeebenefits

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American General
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CRITICALCARE INSURANCE
Be prepared if a critical illness arises



EMPLOYEE
BROCHURE



Policies issued by:
American General Life Insurance Company

American General
Life Companies



Deborah's Story¹

A stroke left Deborah disabled for eight months. Fortunately, she was covered by a CriticalCare policy, purchased through her employer. The lump-sum benefit not only provided a source of income while Deborah's husband took time off to care for her, but also covered some of their hospital expenses and the costs of hiring household help.

Did You Know?

Treatment of coronary heart disease cost the U.S. approximately \$165 billion in the first half of 2009.

Source: American Heart Association, Heart Disease and Stroke Statistics, 2009

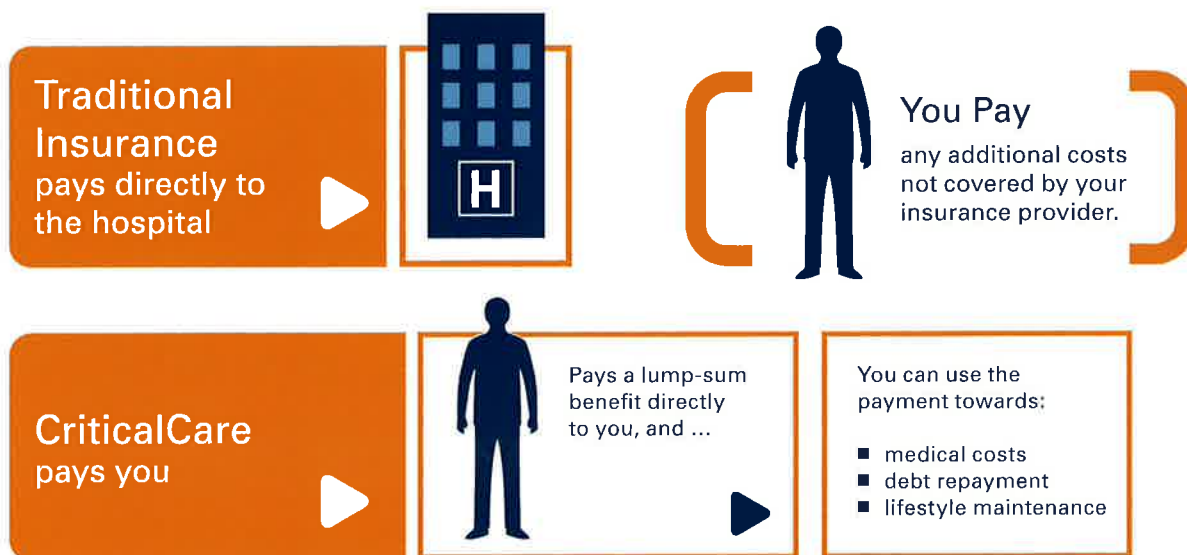
Why Critical Illness Insurance?

Being diagnosed with a critical illness can generate costs that may or may not be covered by traditional health plans. A critical illness insurance policy can help you cover these costs, leaving your family savings intact.

Upon diagnosis of a covered critical illness, CriticalCare insurance delivers a single-payment benefit directly to you, to use as you see fit:

- Medical costs
- Debt repayment
- Lifestyle maintenance

How Does CriticalCare Work?





AG CriticalCareSM Insurance

PRODUCT SPECIFICATIONS

Being diagnosed with a critical illness can generate costs far beyond medical expenses—costs that may or may not be covered by traditional health plans. A critical illness insurance policy like AG CriticalCareSM insurance can help employees cover the costs that arise from a critical illness diagnosis, leaving their family savings intact.

Upon diagnosis of a covered critical illness, AG CriticalCare insurance delivers a single-payment benefit directly to the policy holder, which can satisfy a broad range of needs:

- Pay off a mortgage or retire a business debt
- Replace lost income
- Pursue treatments not covered by your traditional health plan, such as experimental drug therapies
- Cover deductibles and co-payments

For more information on AG CriticalCare insurance, contact your agent, broker or American General representative, or visit www.americangeneral.com/agworksite.

Policy Highlights

- Pays a tax-free single-payment benefit (according to current federal tax laws) regardless of what is covered by other sources—up to \$50,000, directly to the policy holder
- Covers a broad range of conditions most likely to cause major lifestyle changes, including heart attack, stroke, cancer and kidney failure
- Loss of Independent Living Rider covers the inability to perform two or more activities of daily living (eating, dressing, etc.) without assistance
- Can cover spouse and children on the same policy
- Occupational HIV rider for medical professionals
- Preventive Care Benefit pays up to \$50 a year for a wide variety of medical tests
- Benefit Extension Rider (AG CriticalCare insurance only; not available for plans without a cancer benefit) pays a benefit on a second or third critical illness, or on a second diagnosis of the same illness
- Free membership in Best Doctors[®] referral service, should the policy holder pursue a specialist for a second opinion¹
- Issue ages from 18 to 69; guaranteed renewable to age 75

American General
Life Companies

Coverage for When You Need It Most

Upon diagnosis of a critical illness, AG CriticalCare insurance delivers a tax-free single-payment benefit (according to current federal tax laws) directly to the policy holder, to be used as he or she sees fit. The policy covers a broad range of conditions most likely to cause major lifestyle changes—including heart attack, stroke, cancer and kidney failure—and features an occupational HIV rider for medical professionals.

Employee-Paid Plan Provisions	
Coverage Types	Provides a lump-sum benefit in the event the insured suffers from a critical illness condition
Critical Illness	<ul style="list-style-type: none"> ■ Cancer ■ Stroke ■ Coma ■ Loss of sight, speech or hearing ■ Heart attack ■ Kidney failure ■ Coronary artery bypass ■ Major organ transplant ■ Carcinoma ■ Severe burns ■ Paralysis
Plan Types	<ul style="list-style-type: none"> ■ Individual (employee) ■ Individual and child(ren) ■ Individual and spouse ■ Family
Issue Age	18–69
Preventive Care Benefit	<p>\$50 per year for the following tests:</p> <ul style="list-style-type: none"> ■ Blood test for triglycerides ■ Chest X-ray ■ Electrocardiogram (EKG) ■ Flexible sigmoidoscopy ■ Mammography ■ PSA (blood test for prostate cancer) ■ Serum cholesterol test to determine levels of HDL and LDL ■ Stress test on a bicycle or treadmill ■ Breast ultrasound ■ Colonoscopy ■ Fasting blood glucose test ■ Hemocult stool analysis ■ Pap test ■ Serum protein electrophoresis (blood test for myeloma)
Waiting Period	30 days (90 days for cancer and in situ; refer to outline of coverage for state variations)
Elimination Period	None
Minimum Amount	\$10,000 for all ages
Maximum Amount	<ul style="list-style-type: none"> ■ \$50,000 for all ages under Simplified Issue requirements ■ Spouse and children's maximum benefit amount is 50% of the primary insured maximum benefit amount
Benefit Length	To age 75; all policy benefits (except the screening benefit) will be reduced by 50% upon attainment of age 65 or after 5 years, whichever is the longer period
Underwriting	<ul style="list-style-type: none"> ■ Guaranteed Issue underwriting available up to \$10,000 ■ Simplified Issue underwriting available up to \$50,000 (5 simple health questions)
Premium Structure	<ul style="list-style-type: none"> ■ Can be sold in \$1,000 increments on the base insured, spouse and child(ren) ■ Base insured and spouse will have premiums that vary based on their respective issue ages and smoking status in 5-year age bands ■ Child(ren)'s premium will not be issue-age- or smoker-specific; premium will cover one child or more
Premium Rates	<ul style="list-style-type: none"> ■ Level ■ Payment period to age 75 ■ Policy fees: \$0.40 per premium collected except on an annual basis

Employee-Paid Plan Provisions (continued)

Riders and Endorsements

Benefit Extension Rider²

Premium-paying optional rider that follows the same premium-paying structure as the base policy; has a premium for each policy holder attached to a contract (primary, spouse and children).

- **Continuation:** Upon diagnosis of a subsequent medically unrelated, covered critical illness more than 180 days after any previous covered critical illness of the insured person, the company will pay the indicated percentage of the critical illness maximum benefit amount. Does not include paralysis if a prior claim was paid for stroke or loss of sight, speech and hearing.
- **Recurrence:** Pays a benefit upon diagnosis of a subsequent medically related critical illness for which benefits have already been paid, if there has been a 2-year treatment-free period after the insured person's first covered critical illness. The treatment-free period does not include maintenance medications or follow-up visits. The company will pay 50% of the critical illness maximum benefit amount defined in the policy schedule after applying any contract provisions contained in this contract. This includes only invasive cancer, kidney failure, heart attack, stroke, paralysis and transplant; it does not include in situ cancer, burns, loss of sight/vision, coma or bypass.

The maximum amount paid on the base policy and the extension rider is 3 times the maximum benefit amount for all occurrences attached to this policy.

Spouse and child rider rates are to be used with the number of units associated with the spouse and/or child, and are not to be used with the number of units associated with the base insured. Currently, the number of units associated with the spouse and/or child is half the units associated with the base insured.

SARS Endorsement

Optionally renewable rider that pays a diagnosis benefit for severe acute respiratory syndrome (SARS). Diagnosis must be based on the Center for Disease Control's most recent definition and admittance to a hospital due to SARS. Amount of the rider will be the lesser of \$5,000 or 10% of the insured maximum benefit amount.

Loss of Independent Living Rider

Provides a lump-sum benefit payment if the insured person is permanently unable to perform at least 2 of 6 activities of daily living, which include bathing, dressing, toileting, transferring, continence and eating. Waiting period is 30 days; elimination period is 180 days.

Medical Personnel HIV Rider

Premium-paying rider with separate premiums for primary insured and spouse. Available only for individuals in the healthcare profession; not available to children. Provides a lump-sum benefit subject to a waiting period of 30 days and the following provisions:

- The cause of the HIV must be from a needle stick or sharp injury, or by mucous membrane exposure to blood or bloodstained bodily fluid that occurred during the 12 months preceding diagnosis and while the policy is in force.
- The accident must have occurred while the insured was following the normal occupational duties and reported in accordance with the established occupational procedures for such accidents.
- The insured must have undergone a blood test within 5 days of the accident that indicated the absence of HIV or antibodies to such a virus, and the accident follow-up must have included a further blood test within 12 months that indicated the presence of HIV or antibodies to such a virus.
- Face amount under this rider will equal the face amount of the base policy.

Second-Opinion Referral Service

Provides a membership in a healthcare provider referral service if the policy holder should want a second opinion. Endorsement to the policy (complimentary membership).

Portable

Yes

Sample monthly rates for a \$25,000 AG CriticalCare insurance individual plan (premiums vary by issue state):

Affordable Coverage ³		
Issue Age	Nontobacco Class	Tobacco Class
25	\$17.88	\$28.47
35	26.17	43.15
45	42.72	72.43
55	68.25	117.63

Pre-existing Conditions, Limitations and Exclusions

Benefits are subject to all terms, conditions and exclusions of the policy. No benefits are payable for or on account of:

- A pre-existing critical illness until the policy has been in force for two years
- A critical illness occurring during the first 30 days of coverage, or the first 90 days of coverage for invasive or in situ cancer (waiting period varies by state). However, an insured child born after the effective date of this policy will be covered from birth for the critical illnesses stated in the policy schedule.
- The insured's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempted intentionally self-inflicted injury or sickness
- The insured's being under the influence of drugs or intoxicants, including those taken under the direction of a physician
- The insured's commission of or attempt to commit an assault or felony
- The insured's engagement in an illegal activity or occupation
- The insured's voluntary participation in any riot
- Any illness specifically excluded from the definition of any critical illness
- Declared or undeclared war
- Balloon angioplasty, laser relief or other like procedure
- Practicing or participating in any semiprofessional or professional competitive athletic contest for which compensation or remuneration is received

Important note: Benefits and exclusions vary by state. Please see the outline of coverage and policy form for further details.

¹ Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

² The Benefit Extension Rider is only available on plans with cancer coverage included.

³ Premium rates current as of March 2006; rates may vary by state.

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

70 Pine Street, New York, New York 10270

www.americangeneral.com

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

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. AGL does not solicit business in the state of New York. Policies and riders are not available in all states.

The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Policies and riders are not available in all states.

AGL and its agents, representatives, employers and affiliates do not provide tax, legal or financial advice. AGL is solely the provider of the insurance product.

Important Note: Guarantees are subject to the claims-paying ability of the issuing insurance company.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy for details.

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American General
Life Companies

What Can CriticalCare Offer Me?

Added Security

- Covers a broad range of conditions, including heart attack, stroke and kidney failure
- Lets you cover your spouse and children on the same policy
- You may be able to continue your coverage if you change employers
- The single benefit—up to \$50,000—is paid directly to you, to use as you see fit
- Premiums paid through payroll deduction—no checks to write

Plan Features

- Pays a lump sum upon diagnosis of:
 - Heart attack
 - Kidney failure
 - Coronary artery bypass
 - Major organ transplant
 - Cancer
 - Stroke
 - Coma
 - Loss of sight, speech or hearing
 - Carcinoma
 - Severe burns
 - Paralysis
- Free Referral Service: Should you decide to seek a specialist for a second opinion, you'll have a free membership in Best Doctors® referral service²
- Preventive Care Benefit pays \$50 per year for the following tests:
 - Hemocult stool analysis
 - Pap test
 - Serum protein electrophoresis (test for myeloma)
 - Serum cholesterol test to determine levels of HDL and LDL
 - Blood test for triglycerides
 - Chest X-ray
 - Electrocardiogram (EKG)
 - Flexible sigmoidoscopy
 - Mammography
 - PSA (test for prostate cancer)
 - Stress test on a bicycle/treadmill
 - Breast ultrasound
 - Colonoscopy
 - Fasting blood glucose test

About American General Life Companies*

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.[†]
- The most prominent independent ratings agencies continue to recognize American General Life Companies insurers in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings.

* American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

[†] Source: Statutory Annual Statements for all American General Life Companies member life insurers, excluding AIG Life Insurance Company of Canada, 2004–2008.

Information regarding American International Group, Inc. or American General Life Companies presented in this brochure is for informational purposes only and represents combined statistical information of the subsidiaries of American International Group, Inc. Neither American International Group, Inc. nor American General Life Companies underwrites any insurance policy described within this brochure. The licensed insurance company underwriting the product is solely responsible for its own financial condition and its contractual obligations.

¹ Not an actual case; presented for illustrative purposes only.

² Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

Pre-existing Conditions, Limitations and Exclusions

Benefits are subject to all terms, conditions and exclusions of the policy. No benefits are payable for or on account of:

- A pre-existing critical illness until the policy has been in force for two years
- A critical illness occurring during the first 30 days of coverage, or the first 90 days of coverage for invasive or in situ cancer (waiting period varies by state). However, an insured child born after the effective date of this policy will be covered from birth for the critical illnesses stated in the policy schedule.
- The insured's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempted intentionally self-inflicted injury or sickness
- The insured's being under the influence of drugs or intoxicants, including those taken under the direction of a physician
- The insured's commission of or attempt to commit an assault or felony
- The insured's engagement in an illegal activity or occupation
- The insured's voluntary participation in any riot
- Any illness specifically excluded from the definition of any critical illness
- Declared or undeclared war
- Balloon angioplasty, laser relief or other like procedure
- Practicing or participating in any semiprofessional or professional competitive athletic contest for which compensation or remuneration is received

This brochure is a summary and is not intended to be all-inclusive of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policies. **Important note:** Benefits and exclusions vary by state. Please see the outline of coverage and policy form for further details.

Employee Benefit Solutions insurance products underwritten by:

American General Life Insurance Company

2727-A Allen Parkway

Houston, Texas 77019

Policy Form Number: 03800; Benefit Extension Rider 100879; Loss of Independent Living Rider 04805; Medical Personnel HIV Rider 04806.

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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06675006-1434 R07/09

GROUP SHORT-TERM DISABILITY INSURANCE
Employer-Funded and Employee-Paid Plans



PRODUCT
SPECIFICATIONS



American General
Life Companies

We all get sick and miss a day or two of work, but sometimes an accident or illness can keep us away longer. Unfortunately, such an absence can put strain on an employee's source of income and your business's productivity. But there is good news. With short-term disability (STD) insurance, you'll be able to attract the quality employees you deserve and offer them the protection they warrant.

Available on both employer-funded and employee-paid platforms, our Group STD insurance offers the protection of a solid disability income policy, providing a steady source of income until the insured recovers. And a series of compelling return-to-work incentives encourages employees to return to their duties as soon as their conditions permit — meaning increased productivity for you and your business.

Plan Highlights

- Off-the-job coverage.
- Flexible plan designs to meet a variety of needs.
- Waives disability premiums during any covered disability.
- Return-to-work incentives to assist employees' transition to the workplace.
- Advice to Pay (ATP) services available — flexibility to meet a variety of payroll needs.

Coverage from All Angles

When everything you need is in one place, life is just easier for you and your employees. Our integrated group disability offering — group STD, long-term disability (LTD) and Family Medical Leave Act (FMLA) administration program — helps make running your business and benefiting your employees a bit easier. One in-house disability claims center makes all aspects of claims management — from intake to reporting — more convenient and more efficient.

We also help ease the burden of managing your disability benefits by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management and operating a co-located call center for all claims-related customer service. Because our STD, LTD and FMLA offerings are fully integrated, you will save time, money and energy.

In addition, statutory disability plans are available in NY (DBL) and NJ (TDB).

For more information on Group Short-Term Disability insurance, contact your Agent, Broker or Benefit Solutions Representative. Or visit www.americangeneral.com/employeebenefits.

Group STD Employer-Funded Plan Provisions¹

	2-9 Employees	10-Plus Employees
Benefit Percentage	<ul style="list-style-type: none"> ■ 60% (standard) ■ 40%, 50% ■ Flat amount 	<ul style="list-style-type: none"> ■ 60% (standard) ■ 40%, 50%, 66⅔%, 70% ■ Flat amount
Minimum Weekly Benefit	\$25	\$25
Maximum Weekly Benefit	<ul style="list-style-type: none"> ■ \$750 (standard) ■ Up to \$1,500 	<ul style="list-style-type: none"> ■ \$750 (standard) ■ Up to \$2,000
Maximum Benefit Period	<ul style="list-style-type: none"> ■ 26 weeks (standard) ■ 13 weeks 	<ul style="list-style-type: none"> ■ 26 weeks (standard) ■ 13 weeks, 52 weeks
Injury Elimination Period	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 0 day, 14 days, 29 days 	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 0 day, 14 days, 29 days
Sickness Elimination Period	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 14 days, 29 days 	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 14 days, 29 days
Maternity Same as Sickness	<ul style="list-style-type: none"> ■ No (standard) ■ Yes 	Yes
Pre-Existing Condition Exclusion	3/12 (standard)	<ul style="list-style-type: none"> ■ None (standard; takeover) ■ 3/12 (standard; non-takeover) ■ 3/6/12
Other Standard Features	<ul style="list-style-type: none"> ■ Offsets: Social Security, state compulsory benefits, etc. ■ Partial disability provision 	<ul style="list-style-type: none"> ■ Offsets: Social Security, state compulsory benefits, etc. ■ Partial disability provision
Carve-Out	<ul style="list-style-type: none"> ■ All employees (standard) ■ Management only 	<ul style="list-style-type: none"> ■ All employees (standard) ■ Management only
Zero-Day Hospital	No	<ul style="list-style-type: none"> ■ No (standard) ■ Yes
Waiver of DI Premium	Included	Included
Rate Guarantee	12 months	<ul style="list-style-type: none"> ■ 12 months (standard) ■ 24 months
My Life Values²	Included	Not available

¹ Plan provisions are subject to state insurance law, and may vary due to such law.

² Provides online access to valuable work-life resources and retail discounts from Work and Family Benefits, Inc. — all at no additional cost. Not an insurance product.

Group STD Employee-Paid Plan Provisions¹

Benefit Percentage	<ul style="list-style-type: none"> ■ 60% (standard) ■ 40%, 50%
Minimum Weekly Benefit	\$25
Maximum Weekly Benefit	<ul style="list-style-type: none"> ■ \$500 (standard) ■ \$100 increments up to \$1,000
Maximum Benefit Period	<ul style="list-style-type: none"> ■ 26 weeks (standard) ■ 13 weeks
Injury Elimination Period	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 0 day, 14 days, 29 days
Sickness Elimination Period	<ul style="list-style-type: none"> ■ 7 days (standard) ■ 14 days, 29 days
Maternity Same as Sickness	<ul style="list-style-type: none"> ■ No (2-9 standard) ■ Yes (2-9 option) ■ Yes (10-plus standard)
Pre-Existing Condition Exclusion	<ul style="list-style-type: none"> ■ 3/12 (standard)
Other Standard Features	<ul style="list-style-type: none"> ■ Offsets: Social Security, state compulsory benefits, etc. ■ Partial disability provision
Carve-Out	<ul style="list-style-type: none"> ■ All employees (standard) ■ Management only
Waiver of DI Premium	Included
Rate Guarantee	12 months

Men have a 43% chance of becoming seriously disabled during their working years. Women have a 54% chance.

ProtectYourIncome.com, March 2010.

Group STD Advice to Pay (ATP)

For those employers who prefer paying claims from their own payroll department, our claims center will provide both claim and duration management — allowing the flexibility to meet a variety of payroll needs.

Service Highlights

- Collection of claim information from employee, employer and physician.
- Determination of benefit eligibility in accordance with plan provisions.
- Notification of approval or denial to both the employee and employer.
- For approved claims, notification of estimated duration of the claim.
- Explanation provided if a claim is not payable.
- Clinical case management.
- Return-to-work planning, addressing employee limitations and employer accommodations.

STD Advice to Pay Services for Groups with 100-Plus Employees

Claim Intake

- Phone, fax or mail (standard)
- Web

Claim Management

Client Contacts

One

Appeals

First-level

Duration Advice

Template via e-mail or report

Claim Reporting

Reporting Package

Standard

Client Support Services

Implementation

- Phone (standard)
- Weekly conference call

Training

Webinar and conference call

Client Management

Monthly conference calls (200-plus employees)

Additional Services (At Cost)

- Nonstandard program implementation
- On-site travel, including kick-off meeting
- Ongoing program development, consultation and planning
- Claim expenses
- Voluntary second-level appeals
- Custom incoming eligibility feeds
- Custom reports

Pre-Existing Conditions and Exclusions (state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges
- Received medical treatment, consultation, care or services, including diagnostic measures
- Took prescribed drugs or medicines

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

Exclusions and Assumptions

- Evidence of insurability is required for all late entrants
- The group policy does not cover any disability caused by, contributed to by or resulting from:
 - Loss of professional license, occupational license or certification
 - Intentionally self-inflicted injuries, while sane or insane
 - Active participation in a riot
 - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law
 - Insurrection, war, declared or undeclared, or any act of war
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction
- Occupational sicknesses or injuries are excluded; however, disability due to occupational sickness or injury for partners, professional corporation (PC) partners, owners-employees or sole proprietors and/or S-Corporation shareholders that cannot be covered by workers' compensation law, occupational disease law or similar law will be covered

Weekly benefit is based on a percentage of employee earnings or a flat plan, if elected. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The weekly benefit will be reduced by the amount of any income the insured received or is entitled to receive that week from sources including Federal Social Security Act or the Railroad Retirement Act, the non-job-related disability sickness laws of any state, or a mandatory state auto reparation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources. This plan can be used to supplement state plans in California, New Jersey, New York and Rhode Island.

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Number G-DIS-41000

American International Life Assurance Company of New York

New York, New York

Policy Form Number G-DIS-31000

www.americangeneral.com/employeebenefits

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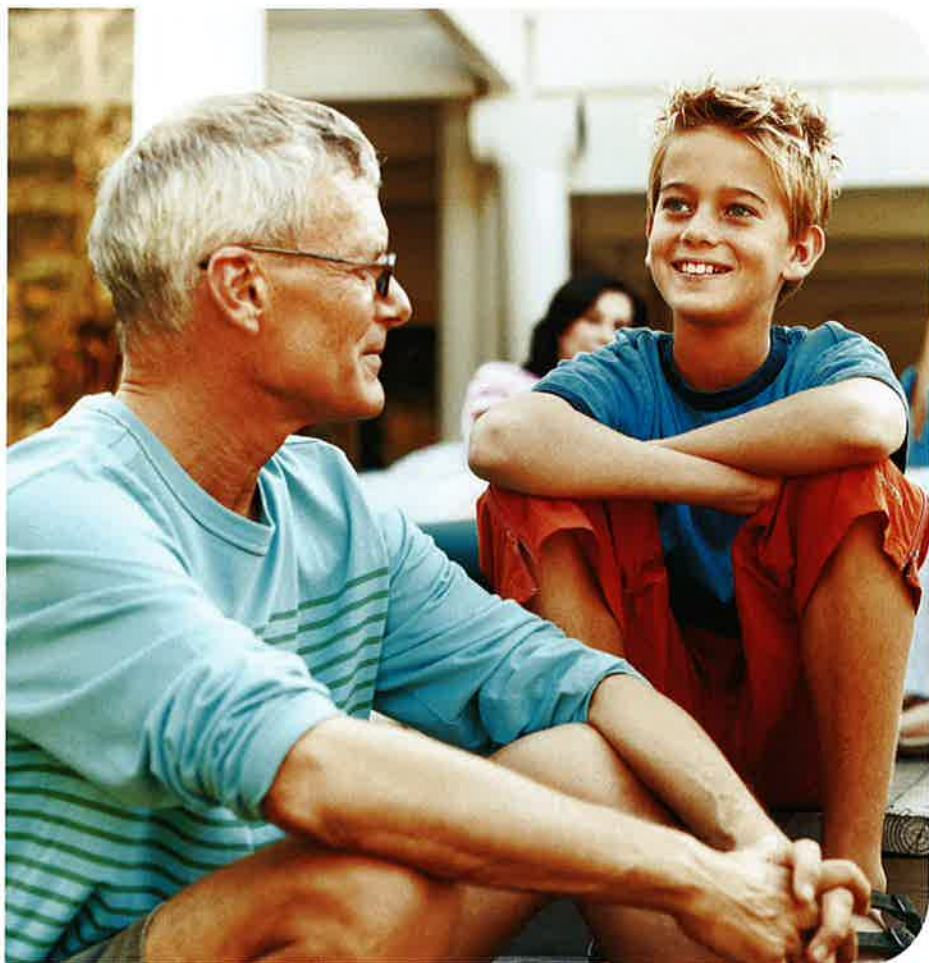
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06675006-1378 R03/10

AG PLATINUM UNIVERSAL LIFESM INSURANCE
Permanent life insurance for you and your family



EMPLOYEE
BROCHURE



Policies issued by:
American General Life Insurance Company
AGLC104402-WS R06/10

American General
Life Companies



David and Helen's Story¹

When Helen lost her husband, David, she received the full benefit from his AG Platinum Universal LifeSM policy. Thanks to the benefit from David's policy, Helen was able to pay her mortgage and for her children's education, while maintaining her family's way of life.

Did You Know?

Life insurance beat out all other sources of financial assets or income that Americans expect to use to help pay bills and maintain their lifestyle if the primary wage earner dies.

Source: www.lifebenefits.com, viewed 8/18/08.

Why Universal Life Insurance?

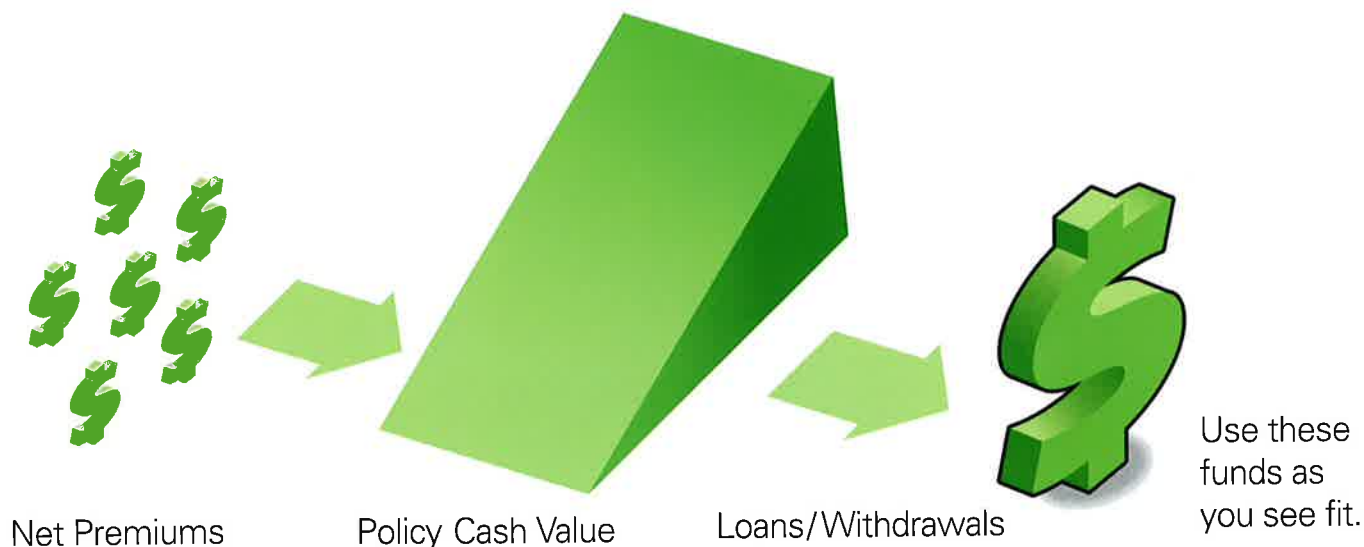
If you die prematurely, your loved ones may face a major loss of household income and financial stability. A Universal Life policy can help provide for your family's needs after your death. It is a highly flexible product providing lifelong insurance protection, as well as a death benefit that may offer your family the means to help:

- Cover final expenses
- Maintain their way of life
- Supplement college or retirement savings

Additionally, this product features a cash value component that credits interest on a tax-deferred basis.² Accumulated funds can be accessed through loans and/or withdrawals.³

How It Works

1. Each time you pay your premium, a portion is deposited into the policy's cash value, where it earns regularly credited interest.
2. Your cash value can grow, tax-deferred.²
3. You can access your fund via loans and withdrawals, to use however you like.





Platinum Universal LifeSM Insurance

PRODUCT SPECIFICATIONS

Benefits help employers attract and retain employees, and life insurance is one of the most important ways for an employee to protect his or her family's financial security. With Platinum Universal LifeSM insurance, employees can add permanent protection that includes an array of flexible options and the convenience of payroll deduction.

- Permanent insurance—as long as premiums are paid, the policy cannot be cancelled
- Quick qualification—little to no medical evidence required
- Benefits up to \$500,000 for the employee, up to \$200,000 for the spouse and up to \$25,000 for children
- Standalone spouse and dependent children coverage available without employee purchase
- Flexible premium payments (subject to certain restrictions)
- Cash value accumulates on a tax-deferred interest basis¹
- Generally, the death benefit amount is not taxable¹
- Additional benefits through optional riders, such as those for accidental death or terminal illness

For more information on Platinum Universal Life insurance, contact your Agent, Broker or American General Representative, or visit www.americangeneral.com/employeebenefits.

Policy Highlights

■ Guaranteed Issue

■ Easy to Apply

Qualification is on an accept/reject basis. In most cases, eligibility is established by answering between one and three questions.

■ Portability

This protection moves with the employee through his or her working years and into retirement

■ Hassle-Free Payments

Premiums paid through payroll deductions

■ Tax-Deferred Accumulation

Under current tax laws, the policy's cash value accumulates on a tax-deferred basis. The guaranteed minimum interest crediting rate is three percent.

■ Current Interest Bonus

0.5 percent additional interest paid when accumulation value reaches \$5,000.²

American General
Life Companies

Flexible Freedom

Platinum Universal Life insurance offers employees the advantage of permanent life coverage plus the convenience of payroll deduction. Premiums are flexible and the death benefit is adjustable; plus, employees can take their coverage with them if they change jobs.

Employee-Paid Plan Provisions			
Coverage Type	A flexible-premium universal life product with adjustable death benefit issued on a unisex basis, which matures at age 121		
Issue Ages	Guaranteed Issue: 18-60; Contingent Guaranteed Issue: 1-70; Simplified Issue: 18-70		
Rate Classes	Tobacco and Nontobacco		
Maximum Face Amount	<ul style="list-style-type: none"> ■ \$500,000 for employee ■ \$200,000 for spouse 		
Guaranteed Interest Rate	3%		
Guaranteed Issue	Employee must be actively at work without limitation and meet the minimum requirements for hours worked		
Contingent Guaranteed Issue	Case Size	Participation Maximum	Benefit (GI)
	250-999	30%	\$100,000
	1,000-4,999	20%	\$150,000
	5,000 +	15%	\$150,000
Simplified Issue	Case Size	Participation Maximum	Benefit (GI)
	25-99	Greater of 10 employees or 20%	\$100,000
	100-999	20%	\$150,000
	1,000 +	15%	\$250,000
Minimum Face Amount	Case Size	Participation Maximum	Benefit (GI)
	25 +	At least 10 employees	\$500,000
Minimum Premium	\$3 per week		
Death Benefit	Offers two death benefit options: <ul style="list-style-type: none"> ■ Option 1 (Level) provides a level death benefit equal to the specified amount ■ Option 2 (Increasing) provides a death benefit equal to the specified amount plus the accumulation value 		
Riders	<ul style="list-style-type: none"> ■ Accidental Death Benefit: Pays an additional benefit equal to the face amount of the policy, to a maximum of \$200,000, if insured's death is a result of an accident; issue ages 0-65 ■ Children's Insurance Benefit: Provides up to \$10,000 of term life insurance on each of the children of the insured; issue ages: 17-55 on the parent, 15 days-18 years old on the child ■ Terminal Illness Benefit: Provides a one-time accelerated death benefit of up to 50% of the base policy death benefit, up to \$250,000, if the insured is diagnosed with a terminal illness with 12 months or less to live ■ Future Guaranteed Insurability Benefit: At specified option dates, provides the policy owner the chance to purchase additional insurance coverage ■ Waiver of Monthly Deduction: Waives monthly cost of insurance and expense charges after the insured has been totally disabled for a period of 6 months; issue ages 0-55 		
Portable	Yes		

Band 1 Nontobacco³

\$7 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$58,105	\$7,405	\$19,668	\$6,643
35	\$40,585	\$5,029	\$11,063	\$6,429
45	\$24,595	\$2,606	\$4,881	\$4,881
55	\$14,741	\$626	\$1,345	\$3,040

\$9 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$77,049	\$10,329	\$26,528	\$8,957
35	\$53,816	\$6,985	\$14,947	\$8,681
45	\$32,613	\$3,632	\$6,640	\$6,640
55	\$19,547	\$903	\$1,797	\$4,069

Band 2 Nontobacco³

\$7 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$60,877	\$6,614	\$19,575	\$6,612
35	\$43,342	\$4,913	\$11,232	\$6,527
45	\$25,788	\$2,331	\$4,841	\$4,841
55	\$15,538	\$498	\$1,315	\$3,022

\$9 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$80,725	\$9,280	\$26,401	\$8,916
35	\$57,472	\$6,832	\$15,173	\$8,811
45	\$34,195	\$3,267	\$6,584	\$6,584
55	\$20,603	\$733	\$1,757	\$4,045

Band 3 Nontobacco³

\$7 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$67,441	\$6,135	\$20,621	\$6,961
35	\$45,702	\$4,368	\$11,196	\$6,504
45	\$28,031	\$2,214	\$4,966	\$4,966
55	\$17,013	\$421	\$1,325	\$3,105

\$9 Weekly ⁵		Cash Value at Age 65		Cash Value After 20 Years
Issue Age	Face Amount	Guaranteed: 3.0% ⁴	Nonguaranteed: 4.25% ⁶	Nonguaranteed: 4.25% ⁶
25	\$89,429	\$8,645	\$27,786	\$9,379
35	\$60,601	\$6,109	\$15,122	\$8,780
45	\$37,170	\$3,112	\$6,763	\$6,763
55	\$22,560	\$631	\$1,770	\$4,155

Limitations and Exclusions

Suicide: In the event of the suicide of the insured, while sane or insane, within the date of issue or any subsequent increase, within two years of the date of issue, our liability will be limited to the premiums paid.

Incontestability: Except for nonpayment of premiums, we will not contest this policy after it has been in force during the lifetime of the insured for two years from the date of issue. We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the insured for two years from the date of reinstatement. If we contest a reinstatement, we will contest only the statements made in the reinstatement application.

¹ Based on current federal income tax laws.

² Annual interest rate must be greater than the guaranteed interest rate of 3%.

³ Nontobacco rates current as of October 2008. Please see the basic illustration regarding guaranteed and nonguaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.

⁴ Cash values are illustrated using guaranteed cost of insurance rates and expense charges guaranteed are subject to the claim paying abilities of American General Life Insurance Company.

⁵ Premium rates for a male or a female are current as of October 1, 2008. Cash values illustrated are not guaranteed; values are illustrated using the current cost of insurance rates and expense charges. For illustration purposes only. Please see your benefits counselor or enroller for state-approved rates based on your individual situation.

⁶ This sample is used for illustrative purposes only. The credited interest rate and the policy charges assumed in this example are not guaranteed and are subject to change.

Employee Benefit Solutions insurance products underwritten by:

American General Life Insurance Company

2727--A Allen Parkway

Houston, Texas 77019

Policy Form Number 08463

Rider Form Numbers 82001, 82012, 82410, 91401 and 95101.

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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06675006-2336 R07/09

American General
Life Companies

What AG Platinum Universal LifeSM Offers

Added Security

- A reliable death benefit for your family to use to meet any of their needs
- Coverage that can never be cancelled and that does not change as long as you pay your premiums

Financial Advantages

- Access to accumulation value via loan or withdrawal
- Interest earned, tax-free, until you withdraw funds²

Convenience and Flexibility

- Hassle-free premium payments through payroll deduction—no checks to write
- Full portability—stay protected through job changes and into retirement
- Ability to adjust your premiums or death benefit to fit your family's changing needs
- An array of optional riders—customize your coverage with additional benefits⁴
- Guaranteed Issue available if participation requirements are met

Male or Female, Rated Band 2 Nontobacco				
Issue Age	\$7 Weekly ⁵		\$9 Weekly ⁵	
	Face Amount	Cash Value at Age 65 (Guaranteed at 3%) ⁶	Face Amount	Cash Value at Age 65 (Guaranteed at 3%) ⁶
25	\$60,877	\$6,614	\$80,725	\$9,280
35	\$43,342	\$4,913	\$57,472	\$6,832
45	\$25,788	\$2,331	\$34,195	\$3,267
55	\$15,538	\$498	\$20,603	\$733

My AG Platinum Universal LifeSM Policy (to be completed at enrollment)

You have selected an AG Platinum Universal Life policy with a death benefit of \$_____ and the following riders (check all that apply):

- ☐ Accidental Death Benefit (Form #82012): Pays an additional benefit equal to the face amount of the policy if insured's death is a result of an accident, up to \$200,000
- ☐ Children's Insurance Benefit (Form #82410): Provides up to \$10,000 of term life insurance on each of your children
- ☐ Waiver of Monthly Deduction (Form #82001): Waives monthly cost of insurance and expense charges in the event that you become totally disabled for a period of six months
- ☐ Terminal Illness Benefit (Form #91401): Provides a one-time accelerated death benefit of up to 50% of the base policy death benefit, up to \$250,000, should you be diagnosed with a terminal illness with 12 months or less to live
- ☐ Future Guaranteed Insurability Benefit (Form #95101): Automatically provides the option to increase the amount of death coverage without future evidence of insurability

Will your spouse also be covered? ☐ Yes ☐ No

Your estimated cost will be \$_____ per pay period.

Please refer to your policy for details regarding your benefit.

¹ Not an actual case; presented for illustrative purposes only.

² Based on current federal income tax laws.

³ Consult your tax advisor to determine if these transactions trigger a taxable event. Withdrawals are subject to a 14-year decreasing surrender charge.

⁴ Not all riders are available in all states. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax adviser.

⁵ Premium rates for a male or a female who has been rated Band 2 Nontobacco, current as of October 1, 2008. Cash values illustrated are not guaranteed; values are illustrated using the current cost of insurance rates and expense charges. For illustration purposes only. Please see your benefits counselor or enroller for state-approved rates based on your individual situation.

⁶ Cash values are illustrated using guaranteed cost of insurance rates and expense charges.

About American General Life Companies*

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years alone, member insurers of American General have collectively paid out more than \$35 billion in claims and benefits to customers and businesses.[†]
- The most prominent independent ratings agencies continue to recognize American General Life Companies (American General) member companies in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Web page, www.americangeneral.com/ratings.

* American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

[†] Source: Statutory Annual Statements for American General Life Companies member life insurers, 2005–2009.

Information regarding American International Group, Inc., or American General Life Companies presented in this brochure is for informational purposes only and represents combined statistical information of the subsidiaries of American International Group, Inc. Neither American International Group, Inc., nor American General Life Companies underwrites any insurance policy described within this brochure. The licensed insurance company underwriting the product is solely responsible for its own financial condition and its contractual obligations.

Limitations and Exclusions

Suicide: In the event of the suicide of the insured, while sane or insane, within the date of issue or any subsequent increase, within two years of the date of issue, our liability will be limited to the premiums paid.

Incontestability: Except for nonpayment of premiums, we will not contest this policy after it has been in force during the lifetime of the insured for two years from the date of issue. We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the insured for two years from the date of reinstatement. If we contest a reinstatement, we will contest only the statements made in the reinstatement application.

This brochure is a summary and is not intended to be all-inclusive of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policies. **Important note:** Benefits and exclusions vary by state. Please see the outline of coverage and policy form for further details.

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

70 Pine Street, New York, New York 10270

Policy form number: 08463

Rider form numbers: Waiver of Monthly Deduction: 82001, Accidental Death Benefit: 82012, Children's Insurance Benefit: 82410, Terminal Illness Benefit: 91401, and Future Guaranteed Insurability: 95101

www.americangeneral.com

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

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. AGL does not solicit business in the state of New York. Policies and riders are not available in all states.

The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Policies and riders are not available in all states.

AGL and its agents, representatives, employers and affiliates do not provide tax, legal or financial advice. AGL is solely the provider of the insurance product.

Important Note: Guarantees are subject to the claims-paying ability of the issuing insurance company.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy for details.

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American General
Life Companies

GROUP VISION INSURANCE
Employer-Funded and Employee-Paid Plans



PRODUCT
SPECIFICATIONS



American General
Life Companies

By supplementing their benefits plans with Group Vision insurance, employers can gain a powerful advantage in the competition to attract talented employees.

Our group vision insurance offers real choice in providers through the EyeMed Vision Care network, which includes thousands of independent and retail providers nationwide, including LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney® Optical and most Pearle Vision® locations. Flexible plan options let employers choose between employer-funded and employee-paid plans, both at affordable premiums.

Vision benefits apply to all available frames or contact lenses at the provider location, designer models included. Additionally, employees receive extra discounts on all subsequent purchases of glasses and contacts after the initial funded benefit.

Plan Highlights

- Employers can choose between employer-funded and employee-paid plan options.
- Access to thousands of private practitioners and optical retailers.
- Benefits apply to all glasses and lenses at provider location — no restrictions.
- Convenient provider locations — many with evening and weekend hours to accommodate busy schedules.
- Live customer service representatives from EyeMed's Customer Care Center by phone seven days a week, including evenings.
- Extra savings of 20 percent on various additional services and materials, such as cleaning solutions, cloths, glass lenses and sunglasses (contact lenses and doctor's professional services are excluded).
- Ongoing discounts on subsequent purchases — up to 40 percent off a complete pair of eyeglasses and 15 percent off conventional contact lenses¹ after the initial funded benefit has been used.
- Discounts for LASIK and PRK procedures through the U.S. Laser Vision network, which is owned by LCA-Vision.

Eligibility

- Employees must be actively at work at least 20 to 30 hours per week as defined by the employer.
- Dependents include spouse, children age 3 to 23, and dependent and full-time students to age 25.

For more information on Group Vision insurance, contact your Agent, Broker or Benefit Solutions Representative. Or visit www.americangeneral.com/employeebenefits.

¹ Non-disposable (non-planned replacement) contact lenses.

Vision Benefits and Discounts at a Glance²

Plan Provision	In-Network	Out-of-Network
Exam (dilation as necessary)	\$10 copay	\$40 reimbursement
Exam Frequency	Annual	Same as in-network
Frames (any frame available at provider location)	<ul style="list-style-type: none"> ▪ \$0 copay ▪ \$130 allowance ▪ 20% off balance over \$130 	\$45 reimbursement
Frame Frequency	Annual or option for every two years	Same as in-network
Standard Plastic Lenses (in lieu of contact lenses)	Single vision, bifocal, trifocal and lenticular: \$20 copay	<ul style="list-style-type: none"> ▪ Single vision: \$40 reimbursement ▪ Bifocal: \$60 reimbursement ▪ Trifocal: \$80 reimbursement ▪ Lenticular: \$80 reimbursement
Lens Frequency	Annual	Same as in-network
Other Lens Options	You pay:	N/A
Network Discounts³	<ul style="list-style-type: none"> ▪ Progressive (add-on to \$20 bifocal copay): \$65 ▪ Premium progressive (add-on to \$20 bifocal copay): \$65 plus 80% of charge, less \$120 allowance ▪ Polycarbonate: \$40 ▪ Tint (solid and gradient): \$15 ▪ Anti-reflective: \$45 ▪ UV coating: \$15 ▪ Scratch resistance: \$15 	
Contact Lenses (in lieu of eyeglass lenses; includes materials only)	Conventional (nondisposable, non-planned-replacement): <ul style="list-style-type: none"> ▪ \$0 copay ▪ \$105 allowance ▪ 15% off balance over \$105 Disposable: <ul style="list-style-type: none"> ▪ \$0 copay ▪ \$105 allowance ▪ Insured covers balance over \$105 Medically necessary: <ul style="list-style-type: none"> ▪ Paid in full ▪ \$0 copay 	<ul style="list-style-type: none"> ▪ Elective: \$80 reimbursement ▪ Medically necessary: \$210 reimbursement
Contact Lens Fit and Follow-Up Discount Fee (available after eye exam)³	<ul style="list-style-type: none"> ▪ Standard (conventional and planned replacement contact lenses): Up to \$55 charge to member ▪ Premium (all non-standard contact lenses, such as toric, multifocal, etc.): 10% off retail price 	N/A
Laser Vision Correction³	15% off retail or 5% off promotional price of LASIK or PRK from the U.S. Laser Network	N/A
Other Services, Materials or Add-On Features³	20% off additional services and materials such as cleaning solutions, cloths, glass lenses and sunglasses (excluding contact lenses and doctors' professional services)	N/A
Secondary Discounts³	Additional discounts up to 40% off a complete pair of eyeglasses and 15% off conventional contact lenses once the funded benefits have been used	N/A

Definitions

Polycarbonate Lenses More durable than regular plastic lenses, and are very lightweight. They also have greater impact resistance than any other lens material, making them the lenses of choice for sports eyewear, children or those with active lifestyles.

Progressive Lenses Includes, but is not limited to, the following trade names: Access®, Adaptar®, AF Mini®, Continuous®, Vue®, Freedom®, Sola VIP®, Sola XL® and True Vision®. Standard lenses are the mid-range level of progressive lens based on the year, make and model of equipment used to develop them, as designed by the plan.

Premium Progressive Lenses Includes, but is not limited to, the following trade names: AO Compact®, Kodak®, Multigressiv®, Natural®, Outlook®, Panamic® and Varilux Comfort®. Premium lenses are high-grade progressive lenses based on advanced technology and recent year, make and model of equipment used to develop them, as designed by the plan.

² Benefits and discounts may vary by group size and are subject to state insurance law, and may vary due to such law. Employer-funded plans, 2-plus employees; employee-paid, 10-plus employees, minimum of 5 enrolled.

³ Not an insured benefit; discount service only. Member receives a 20-percent discount on items not covered by the plan at network providers, which cannot be combined with any other discounts or promotional offers. Discount does not apply to EyeMed provider's professional services and certain brand name vision materials in which the manufacturer imposes a no-discount practice. Benefit allowances provide no remaining balance for future use within the same benefit frequency.

Limitations

If the contact lenses benefit is payable in lieu of the standard eyeglass lenses benefit, you or your covered dependent(s) shall be eligible to receive benefits under the standard eyeglass lenses benefit only after the contact lenses benefit frequency has ended.

If the standard eyeglass lenses benefit is payable in lieu of the contact lenses benefit, you or your covered dependent(s) shall be eligible to receive benefits under the contact lenses benefit only after the standard eyeglass lenses benefit frequency has ended.

Exclusions

Benefits will not be payable under the policy for expenses incurred for:

- Professional services and/or materials in connection with:
 - Blended bifocals, no line, or progressive addition lenses.
 - Compensated or special multi-focal lenses.
 - Plain (non-prescription) lenses.
 - Anti-reflective, scratch, UV400, or any coating of lamination applied to lenses.
 - Sub-normal visual aids, or any associated supplemental testing.
 - Tints other than solid.
 - Orthoptics, vision training and developmental vision procedures, or any associated supplemental testing.
 - Polycarbonates lenses.
- Broken, lost or stolen lenses, contact lenses or frames.
- Medical or surgical treatment of the eye, unless such treatment is performed during a vision examination, subject to the applicable vision examination maximum benefit shown in the benefit schedule.
- Services or materials which are provided under any Worker's Compensation Act or similar law or any public program other than Medicaid.
- Services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license.
- Any additional service required outside basic vision analyses for contact lenses, except fitting fees.
- Vision examination for vision materials that may be required as a condition of employment, including but not limited to industrial or safety glasses.
- Services rendered after the date you or your covered dependent(s) ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered and the services rendered to you or your covered dependent(s) within 31 days from the date of such order.
- Services rendered or materials ordered before the date coverage began for an insured person under the policy.

Regardless of optical necessity, benefits are not available more frequently than that which is specified in the benefit schedule.

Policies issued by:

American General Life Insurance Company of Delaware

Wilmington, Delaware

Policy Form Number C22438

American International Life Assurance Company of New York

New York, New York

Policy Form Number C22553NY

www.americangeneral.com/employeebenefits

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

American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products and worksite benefits to serve the financial and estate planning needs of customers throughout the United States.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and American International Life Assurance Company of New York are each insurer's own responsibility. American International Life Assurance Company of New York is authorized to do an insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

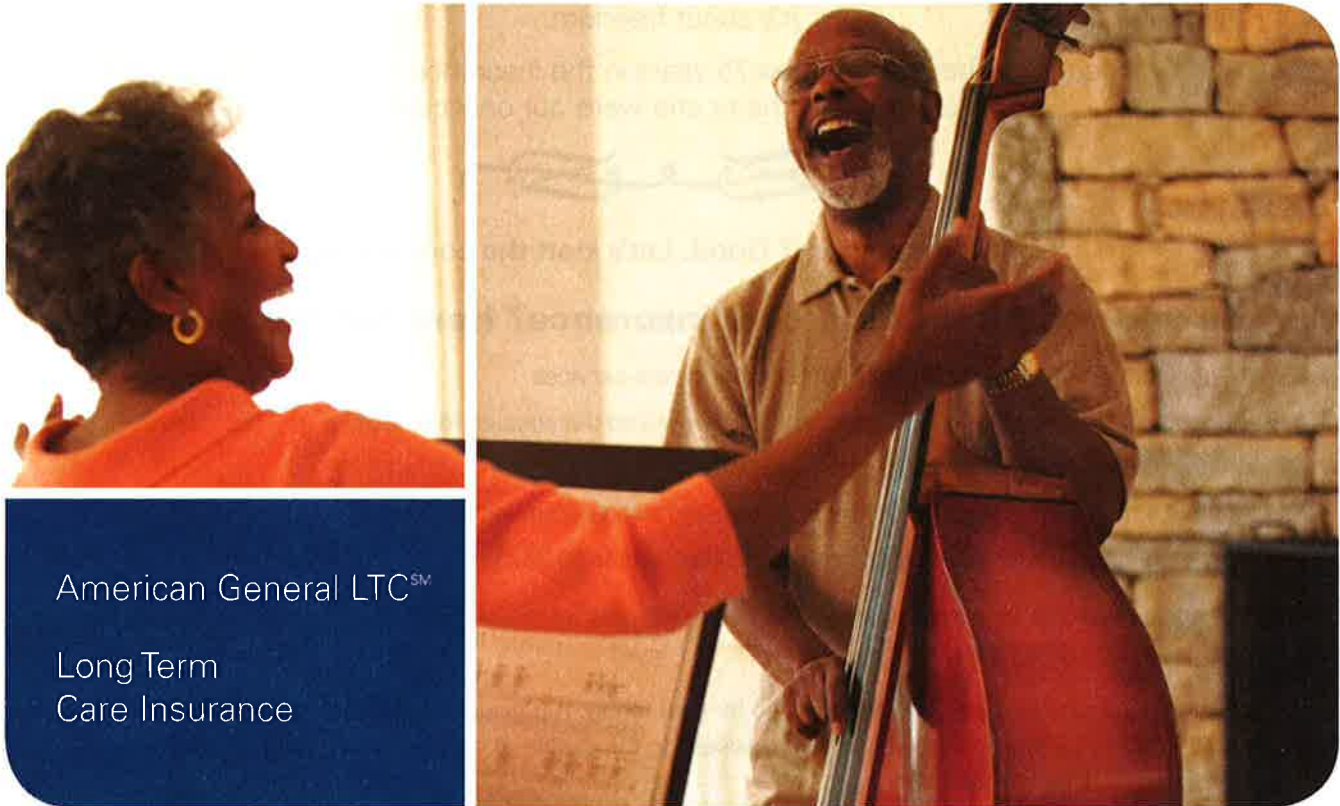
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06675006-1386 R03/10

EyeMed
VISION CARE



Let's Start the Conversation



American General LTCSM

Long Term
Care Insurance

A Proposal For: John Doe
Client's Name

Presented By:

Agent's Name American General Life Agent

Address

City

State Zip

Phone

E-mail

Presentation Created:

Date July 21, 2010

Time 3:25 PM

For Presentation In:

State Kansas

Long Term Care Insurance policies issued by:
American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019
AGLC103507

**American
General**
Life Companies

American General LTC

It's about keeping your independence.

It's about having options, not being told what you can and cannot do.

It's about freedom.

Backed by a company that has devoted 75 years in the insurance industry to servicing each customer as if he or she were our only customer.



Want to hear more? Good. Let's start the conversation.

Why do you need long term care insurance? Here are the facts.

- 69% of people currently turning 65 will need long term care services.¹
- 40% of people receiving long term care services are between the ages of 18 and 64.²
- The monthly national average cost for a home health aide is \$1,972.³
- The monthly national average cost for care in an assisted living community is \$3,008.³
- The monthly national average cost for care in a nursing home is \$6,357.³

So you can quickly see that long term care is a risk that makes just as much sense to insure against as the risk of a car accident or disaster to your home.

Long term care insurance isn't just for you. It is also for your family. It provides your loved ones with the confidence that comes with knowing you will have access to the quality of care you want while helping to relieve emotional and financial burdens.

What you may not know about Medicare and Medicaid.

Many people think they can depend on Medicare and/or Medicaid to pay for their long term care. In fact, Medicare will only cover 100 days in a skilled nursing facility after a hospital stay of at least three days. Nationally, Medicare only covers 20 percent of long term care costs.³ To qualify for Medicaid, you must "spend down" your assets. Even if you do qualify, your choices of where and how to receive care can be greatly restricted. In addition, Medicaid may not cover home health care or assisted living.

A few American General LTC features you'll want to talk about.

- Ability to receive monthly cash benefits as a built-in feature of the policy.
- Experience more flexible and generous Stay At Home Benefits for caregiver training, home modifications, durable medical equipment, respite care and hospice care.
- Pay for your premiums using your American Express® card. Other payment methods include MasterCard®, Visa®, automatic bank draft and direct bill.
- Innovative premium structure options for inflation protection designed to address your specific life and financial situation.

1 Kemper, Peter, Harriet L. Komisar, Lisa Alecxih, "Long-Term Care Over an Uncertain Future: What Can Current Retirees Expect?" *Inquiry Journal* 42 (Winter 2005/2006): 335-350.

2 American's Health Insurance Plans, "AHIP Guide to Long Term Care Insurance," www.ahip.org.

3 U.S. Department of Health and Human Services, National Clearinghouse for Long Term Care Information, www.longtermcare.gov. Monthly home care calculation based on 2008 national average hourly rate of \$29 and 17 hours of care per week for 4 weeks per National Claimant Study. Monthly nursing home calculation based on 2008 national average daily rate of \$209 for 365 days divided by 12 months.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (American General Life) are its responsibility.

Long Term Care Insurance Policy Proposal

Premium Quote:

Proposed Insured	John Doe
Age	55
Class	Preferred
State	Kansas
Payment Mode	Annual
Monthly Maximum Benefit	\$5,000
Lifetime Maximum Benefit	\$500,000
Elimination Period (Calendar Days)	90 days
Total Annual Base Premium:	\$1,610.00

Optional Riders:

Automatic Inflation Protection Rider Option	
5% Compound for Life	\$2,216.00
Waiver of Elimination Period for Home and Community Care Benefit	\$177.10
Total Annual Rider Premium:	\$2,393.10

Discounts

Preferred Health Status (10%)	\$400.31
Total Discount:	\$400.31
Total Annual Premium (with Discounts)	\$3,602.79

Initial Premium Options:

	Total Annualized Premium	Total Modal Premium
Annual	\$3,602.79	\$3,602.79
Semi-Annual	\$3,746.90	\$1,873.45
Quarterly	\$3,819.00	\$954.75
Monthly	\$3,891.12	\$324.26

* Premiums will not increase due to a change in policy holder's age or health, but American General Life can change premiums on a premium class basis, only if we change premiums for all similar policies issued in the same state and on the same policy form.

This Proposal is not a Policy. You must qualify for a Policy by submitting an application and paying the required premium. Actual costs and benefits may change when the Policy is issued depending on whether there is a change in the insured's age, underwriting class, health status or other variables selected when preparing this Proposal. The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the approval of the appropriate regulatory authority of the state in which the Policy is issued. Actual premiums may be higher or lower.

There may be a charge for each rider selected. See the Rider Definitions in this Proposal and the Rider Forms for details regarding the benefit descriptions, limitations and exclusions.

Rider Definitions

Automatic Inflation Protection Riders

You can choose from automatic annual benefit increases of 3% compound or 5% compound for the life of your policy.

Premium Structure Options

Level Premium

Your premium remains level for the life of your policy.*

Graded Premium to Age 65

Your premium begins lower than the level premium structure option and then increases by 3% or 5% compound, depending on the benefit increase option you select, until you are age 65 and then levels off for the remaining years of your policy.

Graded Premium for Life

Your premium begins lower than the Level or Graded to Age 65 premium structure options and then increases annually by 3% or 5% compound for the life of your policy.

Return of Premium at Death Rider

This rider pays your beneficiary the total amount of premiums you have paid, less any claims, upon your death providing the rider and policy are still in force.

Restoration of Benefits Rider

If you begin receiving benefits and then recover before exhausting your lifetime maximum amount, needing no help with activities of daily living or have any cognitive deficits for 180 days or more, we will restore your lifetime maximum benefit amount to its original amount before any benefits were paid.

Waiver of Elimination Period for Home and Community Care Rider

Selecting this rider eliminates the need for you to wait a specified period of time (elimination period) before receiving home health and community care benefits.

Nonforfeiture Benefit Rider

If you stop paying your premium after the third year (First year if Paid-Up Premium Rider is elected), your past premiums will still be available to pay for services.

Paid-Up Premium Rider

This rider allows you to discontinue paying premiums after the later of the first anniversary of the Policy Effective Date following your 65th birthday or the tenth anniversary of your Policy Effective Date.

Shared Care Benefit Rider

You and your spouse have access to an extra pool of benefits equal to each of your policies in case either of you exhaust your benefits. Both spouses must have identical coverage amounts.

Joint Waiver of Premium Rider

While one spouse is receiving benefits, neither spouse pays his or her premiums.

Joint Survivor Benefit Rider

Should one spouse die, the surviving spouse's premiums for the policy and riders in force will be waived. Both spouses must have this rider for a minimum of 10 years, with no benefits paid for the first ten years of coverage, to be eligible for this benefit.

*Premiums will not increase due to a change in policy holder's age or health, but American General Life can change premiums on a premium class basis, only if we change premiums for all similar policies issued in the same state and on the same policy form.

Riders not available in all states. There may be a charge for each rider selected.

Exclusions and Limitations

There are times when the company does not pay benefits under the terms of the proposed policy. These are known as "Exclusions and Limitations" and they vary by state. Identified below are the Exclusions and Limitations that are applicable in most states. To identify the specific Exclusions and Limitations in your state refer to the "Outline of Coverage" that must be provided by your insurance agent at the same time you receive this Proposal.

The conditions under which payments under the policy will be limited, or not paid at all, even if you otherwise qualify for benefits are as follows:

Exclusions

This Policy will not pay benefits for any room and board, care, treatment, services, equipment, or other items for:

- Care or services provided by Your Immediate Family unless:
 - He or she is a regular employee of an organization which is providing the treatment, service or care; and
 - The organization receives the payment for the treatment, service or care; or
- Care or services provided by Your Immediate Family member unless You are compensating him/her through proceeds from Your Flexible Care Benefit; or
- Care or services for which no charge is made in the absence of insurance; or
- Care or services provided outside the United States of America, its territories and possessions and Canada, except as provided for under the International Benefit; or
- Care or services that result from an attempt at suicide (while sane or insane) or an intentionally self inflicted injury; or
- Care or services that result from war or any act of war (whether declared or undeclared; does not include terrorism); or
- Treatment provided in a government facility (unless otherwise required by law); or services for which benefits are available under Medicare or other governmental program (except Medicaid); or
- Services received while this Policy is not in force, except as provided in the Extension of Benefits provision

No Pre-Existing Conditions Exclusion

We will not reduce or deny any claim under this Policy because of sickness or physical or medical condition disclosed on Your Application.

Non-Duplication With Other Plans

We will not pay benefits for services or items for which benefits are payable by Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount). We will pay the difference between Your actual expense and the benefits payable by Medicaid or private insurance, but Our payment will not exceed the amount We would have paid in absence of such other insurance. However, if Your Medicaid or private insurance denies payment to You for a service that We cover, We will pay the benefit as outlined in this Policy. The Care Coordinator can assist You in identifying other insurance benefits to which You are entitled that can be applied to meet Your actual expenses.

Exclusions and Limitations

Policies issued by:

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

American General Long Term Care Insurance Policy Form Number 08000
Automatic Inflation Protection – Compound for Life Rider Form Number 08002
Automatic Inflation Protection – Compound for Life Funded With Age Graded Premiums Rider Form Number 08003
Automatic Inflation Protection – Compound for Life With Age Graded Premiums to Age 65 Rider Form Number 08004
Joint Survivor Benefit Rider Form Number 08005
Joint Waiver of Premium Rider Form Number 08006
Nonforfeiture Benefit – Shortened Benefit Period Rider Form Number 08007
Paid-Up Premium Rider Form Number 08008
Restoration of Benefits Rider Form Number 08009
Return of Premium at Death Benefit Rider Form Number 08010
Shared Care Benefit Rider Form Number 08011
Waiver of Elimination Period for Home and Community Care Benefit Rider Form Number 08012

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details.

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. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

This is a solicitation for insurance. You may be contacted by an agent.

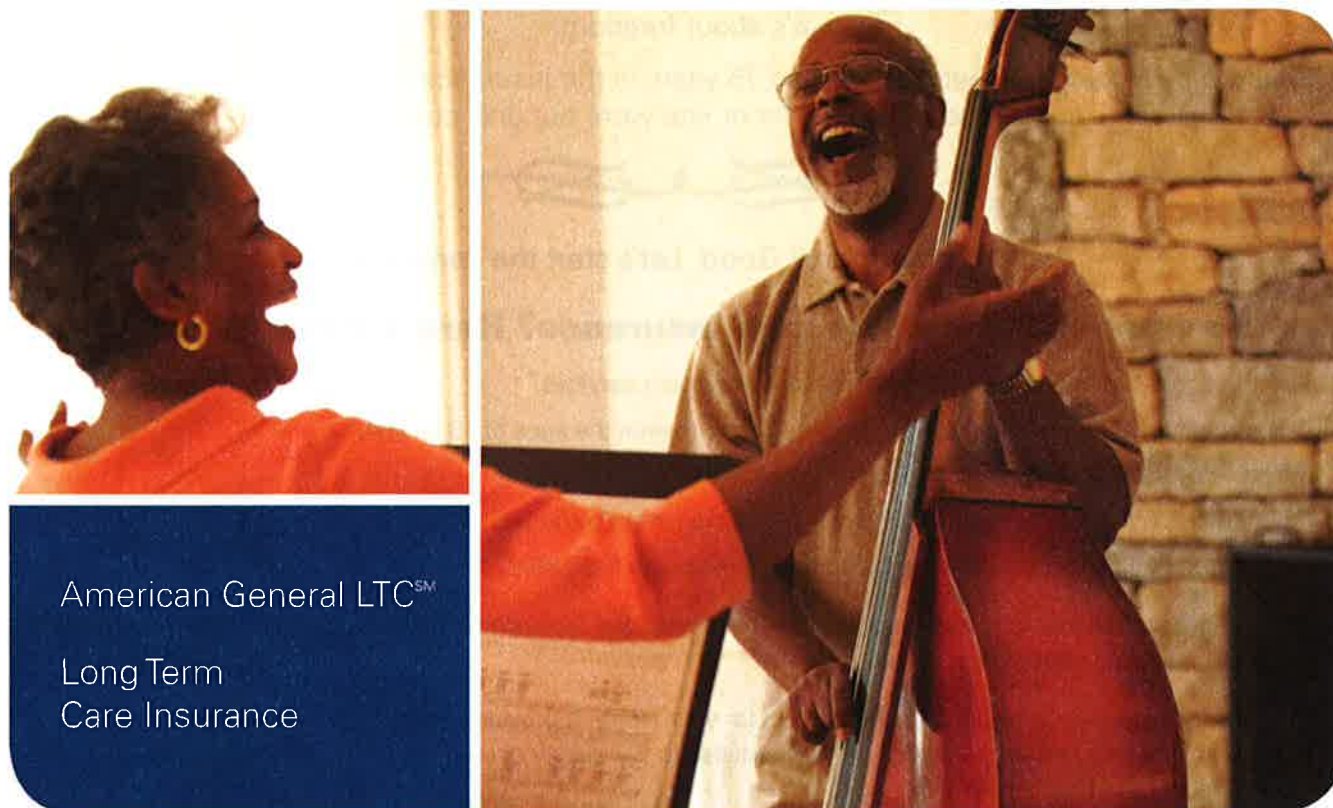
American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

American General Life Companies offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of its customers throughout the United States.

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Let's Start the Conversation



American General LTCSM

Long Term
Care Insurance

A Proposal For: John Doe
Client's Name

Presented By:

Agent's Name American General Life Agent

Address

City

State Zip

Phone

E-mail

Presentation Created:

Date July 21, 2010

Time 3:45 PM

For Presentation In:

State Kansas

Long Term Care Insurance policies issued by:
American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019
AGLC103507

**American
General**
Life Companies

American General LTC

It's about keeping your independence.

It's about having options, not being told what you can and cannot do.

It's about freedom.

Backed by a company that has devoted 75 years in the insurance industry to servicing each customer as if he or she were our only customer.



Want to hear more? Good. Let's start the conversation.

Why do you need long term care insurance? Here are the facts.

- 69% of people currently turning 65 will need long term care services.¹
- 40% of people receiving long term care services are between the ages of 18 and 64.²
- The monthly national average cost for a home health aide is \$1,972.³
- The monthly national average cost for care in an assisted living community is \$3,008.³
- The monthly national average cost for care in a nursing home is \$6,357.³

So you can quickly see that long term care is a risk that makes just as much sense to insure against as the risk of a car accident or disaster to your home.

Long term care insurance isn't just for you. It is also for your family. It provides your loved ones with the confidence that comes with knowing you will have access to the quality of care you want while helping to relieve emotional and financial burdens.

What you may not know about Medicare and Medicaid.

Many people think they can depend on Medicare and/or Medicaid to pay for their long term care. In fact, Medicare will only cover 100 days in a skilled nursing facility after a hospital stay of at least three days. Nationally, Medicare only covers 20 percent of long term care costs.³ To qualify for Medicaid, you must "spend down" your assets. Even if you do qualify, your choices of where and how to receive care can be greatly restricted. In addition, Medicaid may not cover home health care or assisted living.

A few American General LTC features you'll want to talk about.

- Ability to receive monthly cash benefits as a built-in feature of the policy.
- Experience more flexible and generous Stay At Home Benefits for caregiver training, home modifications, durable medical equipment, respite care and hospice care.
- Pay for your premiums using your American Express® card. Other payment methods include MasterCard®, Visa®, automatic bank draft and direct bill.
- Innovative premium structure options for inflation protection designed to address your specific life and financial situation.

1 Kemper, Peter, Harriet L. Komisar, Lisa Alecxih, "Long-Term Care Over an Uncertain Future: What Can Current Retirees Expect?" *Inquiry Journal* 42 (Winter 2005/2006): 335-350.

2 American's Health Insurance Plans, "AHIP Guide to Long Term Care Insurance," www.ahip.org.

3 U.S. Department of Health and Human Services, National Clearinghouse for Long Term Care Information, www.longtermcare.gov. Monthly home care calculation based on 2008 national average hourly rate of \$29 and 17 hours of care per week for 4 weeks per National Claimant Study. Monthly nursing home calculation based on 2008 national average daily rate of \$209 for 365 days divided by 12 months.

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Long Term Care Insurance Policy Proposal

Premium Quote:

Proposed Insured	John Doe
Age	55
Class	Preferred
State	Kansas
Payment Mode	Annual
Monthly Maximum Benefit	\$4,000
Lifetime Maximum Benefit	\$250,000
Elimination Period (Calendar Days)	90 days
Total Annual Base Premium:	\$1,136.00

Optional Riders:

Automatic Inflation Protection Rider Option	
5% Compound for Life	\$1,563.59
Waiver of Elimination Period for Home and Community Care Benefit	\$124.96
Total Annual Rider Premium:	\$1,688.55

Discounts

Preferred Health Status (10%)	\$282.46
Total Discount:	\$282.46
Total Annual Premium (with Discounts)	\$2,542.09

Initial Premium Options:

	Total Annualized Premium	Total Modal Premium
Annual	\$2,542.09	\$2,542.09
Semi-Annual	\$2,643.78	\$1,321.89
Quarterly	\$2,694.64	\$673.66
Monthly	\$2,745.48	\$228.79

* Premiums will not increase due to a change in policy holder's age or health, but American General Life can change premiums on a premium class basis, only if we change premiums for all similar policies issued in the same state and on the same policy form.

This Proposal is not a Policy. You must qualify for a Policy by submitting an application and paying the required premium. Actual costs and benefits may change when the Policy is issued depending on whether there is a change in the insured's age, underwriting class, health status or other variables selected when preparing this Proposal. The premium amount is set at issue and is not guaranteed. The premium may change from year to year. Changes to the premium, if any, are subject to the approval of the appropriate regulatory authority of the state in which the Policy is issued. Actual premiums may be higher or lower.

There may be a charge for each rider selected. See the Rider Definitions in this Proposal and the Rider Forms for details regarding the benefit descriptions, limitations and exclusions.

Rider Definitions

Automatic Inflation Protection Riders

You can choose from automatic annual benefit increases of 3% compound or 5% compound for the life of your policy.

Premium Structure Options

Level Premium

Your premium remains level for the life of your policy.*

Graded Premium to Age 65

Your premium begins lower than the level premium structure option and then increases by 3% or 5% compound, depending on the benefit increase option you select, until you are age 65 and then levels off for the remaining years of your policy.

Graded Premium for Life

Your premium begins lower than the Level or Graded to Age 65 premium structure options and then increases annually by 3% or 5% compound for the life of your policy.

Return of Premium at Death Rider

This rider pays your beneficiary the total amount of premiums you have paid, less any claims, upon your death providing the rider and policy are still in force.

Restoration of Benefits Rider

If you begin receiving benefits and then recover before exhausting your lifetime maximum amount, needing no help with activities of daily living or have any cognitive deficits for 180 days or more, we will restore your lifetime maximum benefit amount to its original amount before any benefits were paid.

Waiver of Elimination Period for Home and Community Care Rider

Selecting this rider eliminates the need for you to wait a specified period of time (elimination period) before receiving home health and community care benefits.

Nonforfeiture Benefit Rider

If you stop paying your premium after the third year (First year if Paid-Up Premium Rider is elected), your past premiums will still be available to pay for services.

Paid-Up Premium Rider

This rider allows you to discontinue paying premiums after the later of the first anniversary of the Policy Effective Date following your 65th birthday or the tenth anniversary of your Policy Effective Date.

Shared Care Benefit Rider

You and your spouse have access to an extra pool of benefits equal to each of your policies in case either of you exhaust your benefits. Both spouses must have identical coverage amounts.

Joint Waiver of Premium Rider

While one spouse is receiving benefits, neither spouse pays his or her premiums.

Joint Survivor Benefit Rider

Should one spouse die, the surviving spouse's premiums for the policy and riders in force will be waived. Both spouses must have this rider for a minimum of 10 years, with no benefits paid for the first ten years of coverage, to be eligible for this benefit.

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Riders not available in all states. There may be a charge for each rider selected.

Exclusions and Limitations

There are times when the company does not pay benefits under the terms of the proposed policy. These are known as "Exclusions and Limitations" and they vary by state. Identified below are the Exclusions and Limitations that are applicable in most states. To identify the specific Exclusions and Limitations in your state refer to the "Outline of Coverage" that must be provided by your insurance agent at the same time you receive this Proposal.

The conditions under which payments under the policy will be limited, or not paid at all, even if you otherwise qualify for benefits are as follows:

Exclusions

This Policy will not pay benefits for any room and board, care, treatment, services, equipment, or other items for:

- Care or services provided by Your Immediate Family unless:
 - He or she is a regular employee of an organization which is providing the treatment, service or care; and
 - The organization receives the payment for the treatment, service or care; or
- Care or services provided by Your Immediate Family member unless You are compensating him/her through proceeds from Your Flexible Care Benefit; or
- Care or services for which no charge is made in the absence of insurance; or
- Care or services provided outside the United States of America, its territories and possessions and Canada, except as provided for under the International Benefit; or
- Care or services that result from an attempt at suicide (while sane or insane) or an intentionally self inflicted injury; or
- Care or services that result from war or any act of war (whether declared or undeclared; does not include terrorism); or
- Treatment provided in a government facility (unless otherwise required by law); or services for which benefits are available under Medicare or other governmental program (except Medicaid); or
- Services received while this Policy is not in force, except as provided in the Extension of Benefits provision

No Pre-Existing Conditions Exclusion

We will not reduce or deny any claim under this Policy because of sickness or physical or medical condition disclosed on Your Application.

Non-Duplication With Other Plans

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