



American General Life HIGHLIGHTS



Financial Strength

- **AIG**
 - Through asset sales and other actions by AIG, the Federal Reserve, and Treasury, America recovered its \$182.3 billion plus a combined positive return of **\$22.7 billion**
 - One of the greatest comeback stories in business history
- **Ratings for American General Life Insurance Company and The United States Life Insurance Company in the City of New York (as of 06/14/2017)**

Agency	Rating	Descriptor
Standard & Poors	A+ (Strong) ²	Companies rated A have strong financial security characteristics, but are somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.
Moody's Investors Service	A2 (Good) ¹	Companies rated A offer good financial security. However, elements may be present that suggest a susceptibility to impairment sometime in the future.
Fitch Ratings	A+ (Strong) ²	Companies rated A have an excellent ability to meet their ongoing financial obligations to policyholders.
A.M. Best Company	A (Excellent) ¹	Companies rated A have low expectations of default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

1. Outlook Stable 2. Outlook Negative

AGL and US Life have received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and its ability to meet its obligations to its policy holders and others. For the most current ratings information please visit www.aig.com/investor-relations.

Ratings are current as of 06/14/2017 and subject to change at any time. Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure for claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch Ratings' 21 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed). Only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company.

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Underwriting

- **Improved Underwriting**
 - Enhanced service and more competitive offers:
 - ~ Increased staff
 - ~ Better responsiveness
 - ~ More underwriter empowerment
 - ~ Thorough communications
 - ~ Enhanced risk profiles on Coronary Artery Disease and much more
 - Treadmill stress tests eliminated
 - Elimination of resting EKGs on cases through \$10,000,000, up to age 70.
 - Financial underwriting flexibility
 - ~ No need for both Third Party Financials & tax transcripts when provided with substantive & effective financial justification for face amount
 - ~ No tax transcripts required through \$5 million face amount
 - MD Exams are eliminated for applicants under insurance age 71
 - Lab Scoring
 - ~ Improved Communication On Adverse Results
 - ~ Developing a credit for excellent lab scores
 - The current Field Underwriting Guide is available on the [Underwriting Playbook](#)
- **Programs**
 - High Retention – \$3.5m Term, \$10m Permanent
 - Expanded Standard
 - Better Choice Preferred
 - Preferred Offsets
 - Healthy Credits
- **Competitive Advantages**
 - Foreign Nationals and Foreign Travel, Cigar Smokers, SCUBA



Marketing Support

- [RetireStronger.com](#)
- [AIG.com/TermLife](#)
- [AIG.com/GenerationsMatters](#)
- [AIG.com/Master Playbook](#) – Access to all marketing, training and sales materials
- [Term Conversion Playbook](#) – convert clients to a permanent policy
- [AIG.com/ForeignNationals](#) – guidelines, marketing tools and more
- [AIG.com/AdvancedMarkets](#) – dedicated to Advanced Markets resources
- Regional Vice President, Internal Wholesaler, Internal Sales Desk



Innovative Products

Meet client demand with our diverse product portfolio



Term	GUL	Cash Accumulation Products
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■ Term

- Temporary death benefits for temporary financial concerns
- Consider [Select-a-Term](#)

■ Guaranteed Universal Life

- Long-term death benefits for permanent financial concerns.
- Consider [Secure Lifetime GUL 3](#) for powerful guaranteed death benefit protection or
- [Secure Survivor GUL II](#) for second to die needs

Offer upside potential with downside risk protection. Our innovative IUL & VUL products provide a broad spectrum of risk options to meet client need.

■ Indexed Universal Life (IUL) **GUARANTEE FOCUS**

For the client focused on guarantees with upside potential. Receive longer guarantees with a lower cap rate. Consider **Value+ Protector**

CASH ACCUMULATION FOCUS

For the client with a cash accumulation focus. Receive a higher accumulation cap rate with shorter guarantees. Consider **Max Accumulator+**

■ Variable Universal Life (VUL) **INVESTMENT FOCUS**

For the client with the highest cash accumulation needs. Growth based on the performance of mutual fund sub-accounts. Includes upward and downward market volatility similar to investing in mutual funds. Consider **AG Platinum Choice VUL 2**

Living Benefit Riders or Accelerated Benefit Riders (available on GUL and IUL products)

Life insurance you don't have to die to use.

Clients know life insurance will protect their loved ones in the event they die too soon. But what if they live too long or get sick along the way?

Chronic Illness Rider

In the event you get sick, whether conditions are permanent or temporary, death benefits can be turned into funds for medical expenses. Consider **Accelerated Access Solution**[®]

Longevity Rider

In the event you live too long and outlast your savings, our longevity rider can provide access to funds when you need it most. Consider **Lifestyle Income Solution**[®]



¹ These benefits are capped at 40% of the lowest Specified Amount in the policy net of partial withdrawals and outstanding loans.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 07007, ICC10-07007, 10001, 15442, ICC15-15442, 15646, ICC15-15646, 16760, ICC16-16760, 13239, ICC13-13239, 13717, ICC13-13717, 14779, ICC14-14779, 14904, ICC14-14904, 12967, ICC12-12967, 14220, ICC14-14220. Rider Form Numbers 79002, 79410, 06305, 91401, 79001, 13600, ICC13-13600, 13601, 15972, 15990, ICC15-15990. The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 09007N, 10001N, 12436N, 13717N, 13717NU, 14220N, 14220NU, Rider Form Numbers ADB 79-1E, CI 79-1E, WP 79-1E, 08818N; Term Conversion Endorsement; ADB791E, CI791E1, 82001N, 07620N, 14261N, 14262N, 07620JTN, 01904N, 01904NU, 14261N, 14262N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA. © 2018 AIG. All rights reserved.

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