

UNDERWRITING INSIGHTS

Vol. 4, Issue 3 March 2011

REMEMBER: American General Offers TWO Standard Classes for Universal Life Products!

- ◆ *Standard (which includes up through Table B)*
- ◆ *Standard Plus*

Your healthy Standard clients could benefit from the highly competitive premiums of our Standard Plus class, saving up to 12% over our Standard class¹

What does Standard Plus look like for a male client?

| | |
|---|---|
| Tobacco Use | None in last two years |
| Maximum Cholesterol and HDL Ratio | Up to 250 with 7.0 ratio and up to 280 with 6.5 ratio or less |
| Maximum Untreated Blood Pressure² | Ages 0-60: Up to 150/92 Ages 61+: Up to 160/92 |
| Weight at 5'10" | >127 lbs. up to 223 lbs. |
| MVR | Maximum of two moving violations in the last three years and no DUI/reckless driving in last five years. |
| Family History | Clients younger than 66: Up to one parental death from heart disease or cancer prior to age 60 Clients age 66+: Not applicable |

Standard Plus Premium Ranking for AG Secure Lifetime GUL^{SM 3}

Versus Industry Peers⁴ (\$1 Million Face, Full Pay, Male, Age 65)

NOTE: Only AGLC and three of our Top 10 GUL peer carriers offer a GUL Standard Plus Class.

| | 40 | 45 | 50 | 55 | 60 | 65 | 70 | 75 | 80 |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Pay to 100 | 1 of 4 | 1 of 4 | 2 of 4 | 2 of 4 | 2 of 4 | 2 of 4 | 2 of 4 | 2 of 4 | 1 of 4 |
| Pay to 121 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 | 1 of 4 |

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If you aren't quoting American General's Standard Plus for your healthy standard cases, your clients could be paying more than they need to. Compared to American General's Standard class, Standard Plus would save the above 65-year-old male 12% annually.

Standard Plus rates are available on the following Universal Life products: AG Secure Lifetime GUL, ContinUL[®], ContinUL Extend Plus[®], Elite UL[®], Elite Index UL[®] and Elite Global Plus[®].

For more information on Standard Plus and our other innovative underwriting programs, visit eStation.americangeneral.com.

¹ Annual premium savings for Standard Plus compared to Standard, AG Secure Lifetime GUL, \$1 million face, 65-year-old male, full pay to age 100.

² If the client is taking blood pressure medication, blood pressure readings need to be at least as good as the maximums for the Preferred Non-Tobacco class to qualify for Standard Plus.

³ 3.5% guaranteed interest rate; rolling target

⁴ Top 10 industry peers and their GUL products include: Lincoln Life Guaranteed UL, Protective Centennial G II UL, MetLife Guarantee Advantage UL, AVIVA Advantage Builder III, Genworth GenGuard UL, Transamerica TransAce 2010, ING Guaranteed Death Benefit UL II, Prudential PruLife Protector, Hartford Bicentennial UL Freedom, John Hancock Protection UL-G. Of these, Only Genworth, Lincoln, and John Hancock offer a Standard Plus class for UL.

Policies issued by:

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

AG Secure Lifetime GUL Policy Form 10460; ContinUL Policy Form 09337; ContinUL Extend Plus Policy Form 05337; Elite UL Policy Form 03325; Elite Index UL Policy Form 08326; Elite Global Plus Policy Form 08444

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

ContinUL Policy Form 09337N; ContinUL Extend Plus Policy Form 05337N; Elite UL Policy Form 03325N; Elite Index UL Policy Form 08326N; Elite Global Plus Policy Form 08444N

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company.