

PRODUCT UPDATE

Introducing AG Secure Lifetime GULSM More Guarantees, Flexibility and Choices for Whatever Life Brings

- Guaranteed death benefit with very competitive pricing
- Tailor death benefit guarantee and premium funding period to match client needs
- Guaranteed cash value accumulation provides long-term flexibility
- Access to guaranteed cash value accumulation while preserving guarantees

American General Life Companies (American General) continues to demonstrate its commitment to innovation in the universal life insurance market with the introduction of AG Secure Lifetime GUL, issued by American General Life Insurance Company. Replacing our current ContinUL[®] product in approved states, AG Secure Lifetime GUL offers many of the same great features and benefits, along with some exciting new ones. Designed to be competitively priced at a broad range of ages, with sought-after guarantees and enhanced policy flexibility, AG Secure Lifetime GUL is the right choice for family and business situations requiring long-term guaranteed death benefit protection.

Product Highlights

- Flexible guaranteed death benefit protection
- Strong guaranteed cash value accumulation
- Unique guaranteed access: pro-rata adjustments on partial withdrawals allow policy to remain in force with proportionally reduced death benefit, cash values and guaranteed premiums
- 24-month rolling target premiums
- Maximum issue age of 80 available in all underwriting classes
- Concierge underwriting

Introducing Simplified Quotes

We are moving to a streamlined quote in lieu of a full NAIC illustration, which results in a shorter quote than the previously required illustration, and creates a more easily understood document for your clients. The quote format will apply both to AG Secure Lifetime GUL and ContinUL beginning February 14, 2011.

For ContinUL policies issued in the state of New York, two additional forms will now print with the quote.

- Preliminary Information Statement must be signed by the policy owner and the insurance producer and submitted with the application
- Statement of Policy Cost and Benefit Information must be left with the policy owner

Transition Rules

Beginning February 14, ContinUL will transition from an illustrated product and will be issued using a quote. There is no change to product design or policy form. In order to get a ContinUL policy issued, the following transition rules apply:

- Illustrated ContinUL applications must be signed on or before February 14, 2011, and the application must be received in-house on or before February 28, 2011, to have the ContinUL illustrated version issued
- ContinUL applications signed after February 14, 2011, and/or received in-house after February 28, 2011, will automatically have the ContinUL quoted version issued if the state has not approved the new AG Secure Lifetime GUL

Continues

- States that approve the new AG Secure Lifetime GUL after the initial launch will receive a minimum 30 day transition period during which either product can be issued
- Requests to reissue recently issued cases to the new AG Secure Lifetime GUL will not be accepted
- Requests to replace recently issued cases with the new AG Secure Lifetime GUL are available only on cases which have been in force for 90 days or longer
- A request to backdate a quoted policy will result in the policy being issued with a quotation (additional premium will be required to ensure the Continuation Guarantee Account performs as expected)
- A request to backdate an illustrated policy will result in the policy being issued with an illustration (additional premium will be required to ensure the Continuation Guarantee Account performs as expected)

State Approvals

AG Secure Lifetime GUL is available immediately in all states except MD, NJ, NY, and PA. ContinUL will remain available in those states where AG Secure Lifetime GUL is not yet approved.

Rapid Rater Capability Now Available

American General Life Insurance Company's innovative online quote tool now features the new AG Secure Lifetime GUL. Premium quotes are as easy and accessible as they are for our term products. For the Marketing Update Bulletin 11-007 for an overview click [here](#) or click [here](#) for the Rapid Rater tool.

Additional Information for eSubmission

If you submit your documents electronically, the following information is provided for your submissions:

- ExamOne Ascent Capture and PaperClip users: If you are using the American General Life Insurance Company-specific document type, use the new SIGNEDQUOTE document type for the quotation; if you are using NAILBA document types use NBFORML for the quotation
- Both the NAILBA standard and the American General Life Companies-specific document type bar codes can be downloaded at <http://www.gointellisys.com/support>
- Use the UMXXXXXXXXL policy number scheme for AG Secure Lifetime GUL. If you do not have this policy number scheme please contact: esubmission.requests@aglife.com

Zip zAPP users:

- Select "Signed Quote" in the Form Type drop down for uploaded quotation paperwork

Sales and Marketing Materials

Click [here](#) to connect directly to all available materials through our sales and marketing library.

Marketing and promotional materials have been developed to help you promote the new AG Secure Lifetime GUL. Materials are available for order or download through Forms Depot on eStation.americangeneral.com, our secure Web site for producers. Most flyers contain a customizable area into which your contact information can be inserted.

Producer

- Producer Guide (AGLC104664)
- Product Highlights (AGLC104651)
- Universal Life Products at a Glance (AGLC103883)
- Launch Announcement (AGLC107673)
- We Thrive at 65! Competitive Comparison Flyer (AGLC104754)
- Top Ten Reasons to Sell AG Secure Lifetime GUL Flyer (AGLC104751)
- Announcing AG Secure Lifetime GUL Flyer (AGLC104760)
- Rapid Rater Goes Universal Marketing Update Flyer (AGLC104718)
- Look Beyond the Quote Engine Flyer (AGLC104722)
- *Increasing Popularity of Guaranteed Universal Life* reprint from Life Insurance Selling by Michael Murphy (AGLC104768)

Continues

Consumer

- Consumer Guide (AGLC104719)
- Consumer Flyer (AGLC104663)
- Retain Key Employee Flyer (AGLC104708)
- Special Needs Dependent Flyer (AGLC104707)
- Guaranteed Death Benefit Flyer (AGLC104709)
- Access Cash While Preserving Guarantees Flyer (AGLC104721)

AG Secure Lifetime GUL Added to the 5 Point Play

In addition to already great compensation, the new AG Secure Lifetime GUL has been added to the popular 5 Point Play. From now until June 30, 2011, there is an additional 5 point increase in writing agent compensation. Click here to refer to the 5 Point Play flyer for the details.

Product Webinar Scheduled

Join American General for an introduction of the new AG Secure Lifetime GUL. Scheduled for Tuesday, February 22, 2011 (2 pm Eastern) or Thursday, February 24, (2 pm Eastern). Click here to view the invitation.

Policies issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. AG Secure Lifetime GUL Policy Form Number 10460; ContinUL Policy Form Number 09337. The United States Life Insurance Company in the City of New York, One World Financial Center, 200 Liberty Street, New York, New York 10281. ContinUL Policy Form Number 09337N. The underwriting risks, financial and contractual obligations and support functions associated with the 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. Guarantees are subject to the claims-paying ability of the issuing insurance company. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. including AGL and USL. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

IMPORTANT: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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