

PRODUCT UPDATE

Introducing ContinUL®: Affordable Protection with Secondary Guarantee Provisions

- ▶ ContinUL® represents American General's very competitive re-entry to the low-cost guaranteed UL market.
- ▶ The flexible Continuation Guarantee allows policy owners to select the death benefit guarantee period and premium funding as their needs require.
- ▶ High target premiums and rolling targets in all states except New York offer very competitive compensation for our distribution partners.

American General Life Companies (American General) is renewing its commitment to the low-cost guaranteed universal life insurance market with the introduction of ContinUL, issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL). ContinUL offers many of the same features and benefits as our current ContinUL Extend PlusSM product, but emphasizes low cost with minimal cash value accumulation. ContinUL Extend Plus will remain available for situations where a need for both death benefit guarantees and cash value accumulation is indicated.

Product Highlights

- ▶ Offers very competitive pricing, with a focus on insureds under age 60 in continuous and short pay scenarios.
- ▶ Flexible Continuation Guarantee allows the policy owner to select the guarantee period and premium funding period.
- ▶ ContinUL has a 24-month rolling target premium (AGL version only). If the premium paid is less than full target in the first year, you have year 2 to get the target filled and receive first-year compensation.
- ▶ Maximum issue age of 80 available on all underwriting classes.
- ▶ Standard Classes include up through Table 2 through issue age 70.
- ▶ Policy includes an Option to Extend Coverage provision which allows the policy owner to extend the policy's maturity date beyond what it would otherwise be. The death benefit after the original maturity date will continue as defined in the policy. There are no monthly deductions after the original maturity date.

State Approvals

ContinUL is available immediately in all states except AZ, NJ and VA. ContinUL Extend Plus will remain available in all states for situations where both coverage guarantees and cash value accumulation are desired.

Illustrations

ContinUL is now available on WinFlex and eConnections Desktop for approved states through an Internet update on February 16, 2010.

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Marketing Materials

Marketing materials have been developed and are available for order through Forms Depot.

- ▶ ContinUL/ContinUL Extend Plus Producer Guide, AGLC103987
- ▶ ContinUL Product Highlights, AGLC103988
- ▶ ContinUL Consumer Brochure, AGLC103982

Promotional Materials

Promotional materials have been developed to help you promote the new ContinUL to your producers in your downline. Flyers contain a customizable area into which your contact information can be inserted. It is available for download from eStation, our secured Web site for producers. Watch our weekly e-newsletter for notice of additional promotional materials as they are developed.

- ▶ Security No Matter What Lies Ahead Flyer, AGLC103989
- ▶ Don't Know Which Way to Turn Flyer, AGLC104050
- ▶ It's a Snap Producer flyer (AGLC104023)
- ▶ Snap to It Producer flyer (AGLC104024)

ContinUL is the Right Product for Right Now

Low Cost, flexible death benefit guarantees, and great compensation make ContinUL a product you can customize to fit client needs and adapt as those needs and other circumstances change.

Policies Issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

ContinUL Policy Form Number 09337

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

70 Pine Street, New York, New York 10270

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. 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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