

Important news about Income Advantage SuiteSM

The innovative HBW term life insurance and retirement income product is now even more flexible and affordable. How?

New, lower term rates
Pricing changes on Income Advantage TermSM improve the product's competitive position significantly. Rates in many cases are substantially lower!



Consider these sample pricing scenarios

Sex	Issue Age	Class*	Duration	Premium (\$250K)	Premium (\$500K)
M	40	SNT	20 year	\$426.50	\$744.00
F	50	SNT	15 year	\$636.50	\$1,124.00
M	45	PPNT	10 year	\$216.50	\$364.00
F	45	PNT	20 year	\$336.50	\$599.00
M	35	PPNT	10 year	\$144.00	\$194.00
F	55	Std. +	15 year	\$751.50	\$1,304.00
M	50	SNT	20 year	\$946.50	\$1,714.00
F	40	SNT	10 year	\$251.50	\$434.00

- **New \$25,000 death benefit minimum on base term policy**

Even greater flexibility with a new, lower minimum, down from \$50,000.
(Minimum combined face amount on the base policy plus Select Income Rider must total at least \$250,000.)

- **New premium bands**

Band 1—policy amounts from \$25,000 to \$499,999
Band 2—policy amounts of \$500,000 and higher

- **Lower policy fee**

The non commissionable policy fee has been lowered to \$64. Renewal commissions in years 6-10 are eliminated in conjunction with the term pricing changes.

* SNT: standard nontobacco; PPNT: Preferred Plus nontobacco; PNT: preferred nontobacco; Std+: standard plus. Premium rates current as of November 16, 2009; rates may vary by state. Premiums available for other rates classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level. The policy may be contested for two years from date of issue for material misstatements or omissions on the application. Policy is limited to return of premium paid in the event of suicide within the first two years.

American General Life Companies

Policies and annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Income Advantage Term Policy Form Number 07007, Select Income Rider Form Number 08818. **The United States Life Insurance Company in the City of New York**, 70 Pine Street, New York, New York 10270. Income Advantage Term Policy Form Number 09007N, Select Income Rider Form Number 08818N. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference material on the American General Life Companies web site or the contract for complete details. 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, annuities and riders may vary by state and are not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. 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. Helping Build Wealth and HBW are trademarks of HBW Insurance & Financial Services, Inc. All other marks are held by American General Life Companies, LLC. **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.

FOR PRODUCER USE ONLY—NOT FOR DISSEMINATION TO THE PUBLIC

© 2009. All rights reserved.

AGLC103975