



Built for Brokerage

**American  
General**  
Life Companies

**At American General, it's about promises**—the promises your clients make to their families, the promises you make to your clients, and the promises we make to you.



**Mary Jane Fortin**  
President and CEO  
American General Life Companies

The insurers of American General Life Companies have been protecting the hopes and dreams of American families for more than 160 years.

We owe our success over the years to one simple principle — being a loyal partner of American families and the representatives who help safeguard their security. We are committed to maintaining the financial strength that inspires our customers' confidence.

We provide quality products that help our clients build brighter futures for themselves and their families. And most importantly, we never lose sight of the fact that insurance is about people — their welfare, their security and their dreams; for themselves and for future generations.

The 4,200 employees of American General are united in our commitment to our vision — *To be your trusted partner throughout life's journey by providing financial solutions that protect you from life's uncertainties.*

We are committed to maintaining the financial strength that inspires our customers' confidence.

Sincerely,

*Mary Jane Fortin*

# Our history

American General Life Companies (American General), with roots dating back to 1850 and today serving more than 13 million customers, has a long history of protecting the hopes and dreams of American families.<sup>1</sup> From protection and asset accumulation to income management and wealth transfer, American General's product portfolio includes a full line of life insurance, deferred and payout annuities—including structured settlements, pension plan termination annuities and accident & health products, as well as group and voluntary benefits made available through companies and associations. Over the past five years alone, American General insurers have collectively paid out over \$34 billion in claims and benefits to customers and businesses.<sup>2</sup>

At American General, we know that our insurers sell promises — promises to our customers that we will protect their families from the unexpected, promises that we will help safeguard their hopes and dreams for the future, and promises to be there when they need us most. We have been keeping our promises to American families for more than 160 years.

American General Life Companies is a part of the SunAmerica Financial Group. Based on market data, the U.S.-based insurance companies forming SunAmerica Financial Group rank as one of the largest life insurance organizations in the United States. With nearly 13,000 employees, SunAmerica Financial Group



companies are among the largest issuers of annuities and life insurance in the United States as well as a leading provider of defined contribution plans in the education and health care markets. The organization currently has more than 18 million customers and over 300,000 financial professionals appointed to sell their insurance and retirement savings products. SunAmerica Financial Group comprises the domestic life and retirement services operations of American International Group, Inc. (AIG).



<sup>1</sup> Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2010, for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

<sup>2</sup> Source: Statutory Annual Statements for American General Life Companies member insurers, 2006-2010.

**1850**

American General's roots begin with the year that The United States Life Insurance Company in the City of New York was founded.

**1926**

American General Insurance Company is founded, one of the first multi-line insurance companies in the nation.

**1929**

American General declares its first dividend.

**1940s**

American General emerges from the Great Depression financially strong.

# Innovation...in products, technology and service

## Committed to the independent distributor

American General Life Companies is entrenched in the belief that a commitment to the independent distributor means better products and better services for our policy holders. With more than 1,800 distributors and 150,000 licensed and appointed agents, our commitment to the independent model has never been stronger. And because of that commitment, we continue to focus on what matters — helping our partners grow their businesses with products and services that provide real solutions to their customers' needs.

You've built your business by providing your clients with innovative solutions, unparalleled customer support and a consultative approach to solving problems. At American General, we value those same ideals and we practice them at every turn, providing the latest products and technology tools to our business partners.



Innovation in products and technology has been at the forefront of the American General business model over the course of our history. As a leader in the insurance industry, we've made a commitment to embracing the latest technologies that will allow our partners to drive their business forward with electronic solutions such as eSubmission, and our robust producer/agency website supporting electronic tools such as pending application status, eSignature, ePayment and eDelivery.. And our commitment to continually expanding and refining our portfolio of products allows us to respond to client needs, making American General a company that is setting the pace as a leading carrier in the insurance industry. All of this is supported by a culture of award-winning service, disciplined underwriting practices, and customized support.

**American General's commitment to brokerage is evident by their responsiveness, expansive portfolio and innovative product design. They have served as a key business partner to our organization. Our ability to work together to resolve issues has demonstrated the sustainability of our relationship with American General.**

*Rob D. Carney  
Executive Vice President  
Crump Life Insurance Services*

**1945**

American General acquires Seaboard Life Insurance Company.

**1967**

American General acquires majority interest in The Variable Annuity Life Insurance Company (VALIC).

**1968**

American General acquires Life & Casualty of Tennessee and acquires one-third interest in California-Western States Life Insurance Company.

# Innovation in technology

## eSubmission

We've been partnering with distributors to dramatically shrink the time and effort they spend submitting new business and appointment paperwork to American General through our eSubmission process. Our distribution partners who use eSubmission enjoy reduced policy issue times.

## ePolicy Delivery, eSignature, and ePayment

Electronic policies and electronic signatures eliminate mailing time and reduce the work involved in delivering and gathering a signature for a paper policy. With ePolicy Delivery,\* there is no need to set up

appointments with clients to sign paperwork. And the eSignature and ePayment capabilities included in ePolicy Delivery are secure and hassle-free.

## Online commissions dashboard

As our primary customer, we understand the importance of accurate and up to date licensing and commissions information. Our eStation's Commission Dashboard provides you with a 30-day commissions calendar as well as dynamic reporting capabilities that provide you with access to statement details, commission activity, account balance, and much more.

\* ePolicy Delivery not available for all products.



**1977**

American General acquires remaining interest in VALIC.

**1982**

American General acquires Credit Thrift Financial and National Life and Accident Insurance Company.

**1983**

American General acquires General Finance.

**1984**

American General acquires Gulf United Insurance.

# Innovation in products

	Target Markets		
	Modest to Middle	Middle to Emerging Affluent	High Net Worth
<b>Life Insurance</b>			
Term Life	✓	✓	✓
Universal Life		✓	✓
Whole Life	✓	✓	
Index Universal Life		✓	✓
<b>Annuities</b>			
Traditional Fixed		✓	✓
Indexed		✓	✓
Immediate Income	✓	✓	✓
<b>Accident &amp; Health</b>			
Critical Illness	✓	✓	✓
Cancer	✓	✓	
Accident	✓	✓	
Short Term Disability/ Long Term Disability	✓	✓	✓
Long Term Care		✓	✓
Accidental Death & Dismemberment	✓	✓	✓

**“American General has defined itself as a leader by providing creative solutions that are designed to meet the needs of the buying public. Their innovative product portfolio and competitive underwriting programs are among the best in the industry.”**

*Jerrell G. Clay, CLU  
Chief Executive Officer  
3 Mark Financial*

## Innovation in Universal Life

From affordable guaranteed universal life to global index universal life, American General has consistently broken new ground in the industry by bringing innovative and flexible solutions. Our triple guaranteed universal life product provides more than an low-cost guaranteed death benefit, it offers guaranteed access to competitive guaranteed cash values. We also offer a product that provides the opportunity to build cash value through multiple indices as well as an affordable guaranteed death benefit.

## Innovation in Term Life

At American General, we believe a product should be designed to fit a client’s financial plan. That’s why our term products are the first in the industry to offer customizable durations that meet your clients’ specific needs. Our flagship term product allows a client to choose from 17 durations. Our return of premium term offers durations through 35 years, and an opportunity to get money back.

## Innovation in Accident & Health

American General offers supplemental health products that provide features unmatched in the marketplace. Our extremely popular accident expense coverage has flexible policy options, no coordination of benefits and optional critical illness coverage. In addition, American General’s Long Term Care product offers unique features such as a separate third pool for shared care benefits and a term payment option for inflation protection.

**1989**

American General acquires Manufacturers Hanover’s consumer finance business.

**1995**

American General acquires The Franklin Life Insurance Company.

**1998**

American General acquires U.S. LIFE Corporation.

**2001**

AIG purchases American General Corporation.

# Our service promise

## Building on expertise

At American General, we know that even the most impressive product portfolio needs a knowledgeable support team. That's why we developed our Service Promise. Designed to provide distributors with peace of mind in knowing that American General is committed to their success, it's how we demonstrate on a daily basis that we are aligned with their needs and those of their clients.

## Keeping our promise

Our service model is best expressed in the tenets of American General's Service Promise:

- **Accessible.** Our customers always have a voice. We are here to serve our customers and we encourage their input.
- **Accountable.** We will see it through from start to finish while striving for quality, speed and responsiveness. And we keep our customers informed along the way.
- **Aligned.** We care about our customers and their business. Our operations are aligned to foster and sustain a true partnership.

**"Every insurance company functions similarly. What really sets a company apart from its competitors are the people. American General's employees are among the brightest and most dedicated in the industry, which is why they are able to provide us with innovative solutions, powerful technology and most importantly - sincere relationships."**

*Jason Cavalier  
Chief Marketing Officer  
Advantage Insurance Network*

## Customer feedback program

The American General Customer Feedback Program alerts us to service issues in real-time and allows us the opportunity to make continuous enhancements to the service experience.

## New business and underwriting

American General has long been an industry leader with its New Business and Underwriting service practices. Our case-based model is designed to quickly and efficiently get your cases from application to underwriting offer to issue.

Our New Business resources are closely aligned with the Underwriting teams. New Business Account Reps, aligned by sales region, and Service Specialists, aligned by underwriting team, are focused on relationship building and keeping the process moving through proactive communication —leading to a superior, customer-focused experience.

## Healthy credits

The Healthy Credits Program from the underwriters of American General gives clients the opportunity to qualify for the best underwriting class available. With a dedicated team of underwriting and actuarial specialists, the Healthy Credits Program is another reason that American General remains a competitive leader in the industry.

**2008**

AIG receives external support from the Federal Reserve Bank of New York. The U.S. Treasury becomes a 79.9% equity owner of AIG through preferred stock.

**2009**

Bob Benmosche is appointed President and CEO of AIG. Mary Jane Fortin is appointed President and CEO of American General.

**2010 June**

Bob Benmosche states that going forward, Chartis and SunAmerica Financial Group will form the core of AIG's nucleus of businesses; American General is a key component of SunAmerica Financial Group, which comprises AIG's domestic life and retirement services businesses.



### The underwriting team

Each underwriting team handles all your Express, Relationship and Concierge cases for one-stop underwriting service that provides a greater opportunity to build meaningful relationships with you, our valued distribution partners.

### Express

This model leverages our industry-leading technology on basic well-packaged, term cases of \$1,000,000 or less (through age 55) because it allows them to flow through the pipeline smoothly and quickly with very few interruptions.

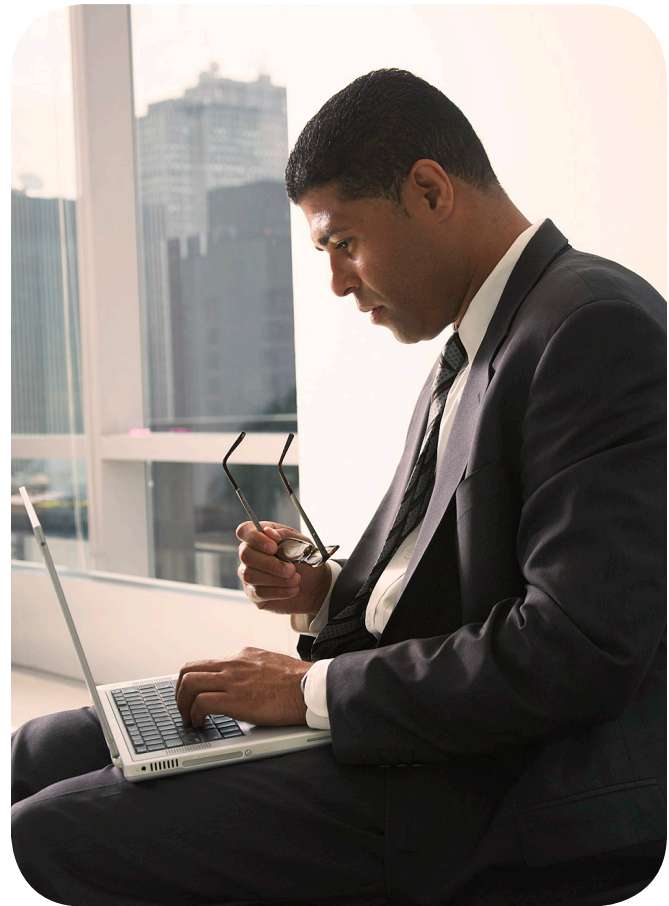
### Relationship

Term cases that do not fit the Express or Concierge requirements flow through a relationship model where our employees are striving to build a strong, productive relationship with our distribution partners.

### Concierge

Concierge business is given the highest priority by our most experienced underwriting and new business staff. Concierge is better than ever with stronger service and expanded limits. This model provides our highest level of service on all universal life applications and any other case with at least \$15,000 in premium and/or \$3,500,000 of face amount. In addition, our New Business team offers dedicated case management and policy issue resources for Concierge-level cases.

Our goal is to earn a greater share of Universal Life distribution through elevated, hands-on, high-touch service.



## 2010 December

American General maintains over \$900 billion of life insurance in force. In the 12 months ending on December 31, 2010, American General generated \$1.5 billion of pre-tax operating earnings excluding realized gains/losses.

Source: Composite numbers derived from AIG 10K as of December 31, 2010 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

## 2011 January

AIG repays the Federal Reserve Bank of New York in full; U.S. Treasury Department holdings are exchanged for AIG common stock; U.S. Treasury to exit ownership stake in AIG subject to market conditions.

**“We are an investment-grade company that is independent of government support.”**

*Bob Benmosche, Chief Executive Officer, AIG as quoted in his August 4, 2011 letter to AIG employees*

## Award-winning service, technology and strength



- For four years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence.
- In 2010, American General's producer website ranked second among life insurance and annuity websites for financial professionals by DALBAR.
- We're recognized by the most prominent independent ratings agencies — including Standard & Poor's and A.M. Best Company — in terms of insurer financial strength. For current ratings information visit [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings)
- American General's risk-based capital levels, a measure of financial strength, are higher today than they were in 2007, before the global financial crisis.

At American General we've been dedicated to providing financial solutions for over 160 years and our commitment to help protect your clients from life's uncertainties has never been stronger.

Talk to us today about how we can help provide for your clients' financial futures.



# American General Life Companies

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Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, TX 77019. AG Select-a-Term Form Number 07007, ICC 10-07007 (for the state of Washington), AG ROP Select-a-Term Form Number 10001. AG Secure Lifetime GUL Form Number 10460. AG Choice Index GUL Form Number 11474; 5-Year Point-to-Point Multiple Fixed Index Interest Account with Participation Rate Rider Number 11221; 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rider Number 11220. Accident Expense Plus Form Number: 07120. American General Long Term Care Insurance Policy Form Number 08000. **The United States Life Insurance Company in the City of New York (USL)**, One World Financial Center, 200 Liberty Street, New York, NY 10281. AG Select-a-Term Form Number 09007N. AG Choice Index GUL Form Number 11474N; 1-Year Point-to-Point Fixed Index Interest Account with Index Cap Rider Form Number 11220N. AG ROP Select-a-Term Form Number 10001N. Accident Expense Plus Form Number Form Number 07120N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL or 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.

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