

At American General Life Companies (American General), we continue to focus on what matters — helping our partners grow their businesses with solid products that provide real solutions to customers' needs.

Over the past five years alone, member insurers of American General have collectively paid out over \$35 billion in claims and benefits to customers and businesses.¹

Deeply experienced, financially strong and with a balanced portfolio of products, services and distribution partners, American General is ideally positioned to fulfill our vision of providing financial solutions that protect your clients from life's uncertainties. The experience, expertise and claims-paying history we offer to our **14.2 million customers** provide them with the peace of mind that we'll be there when they need us most².

We are strong, experienced and here to stay. And you can rest assured that no one will work harder to help you serve your clients.

For more than 150 years, we've been there when your clients need us most.

Investments

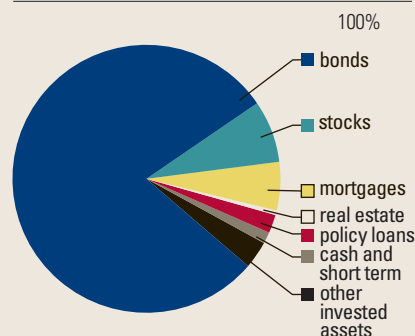
With respect to American General insurers' investment portfolios, as of September 30, 2010³:

- Approximately **89.0% of our invested assets are in fixed income or cash.**
 - Our fixed income investments are well-diversified **with 92.7% rated investment grade** (the two highest rating categories)
- We have minimal exposure to:
- **Collateralized debt obligations (0.3% of invested assets)⁴**
 - **Alt-A and sub prime mortgages (0.6% of invested assets)⁴**

American General Life Companies³ (in thousands)

Total Admitted Assets	\$61,974,390
Total Liabilities Including Separate Accounts	\$53,420,050
Separate Accounts	\$4,651,690
Total Adjusted Capital	\$9,415,979
as a % of General Account Assets	16.43%

Total Cash and Invested Assets	\$54,489,012
Bonds	\$43,176,517 79.3%
Mortgages	\$3,222,899 5.9%
Policy Loans	\$1,306,928 2.4%
Cash and Short Term	\$771,640 1.4%
Stocks	\$4,112,639 7.5%
Real Estate	\$180,457 0.4%
Other Invested Assets	\$1,717,932 3.1%



Total Bonds	\$43,176,517
Bonds Class 1 - 2	92.7%
Bonds Class 3 - 5	7.1%
Bonds Class 6	0.2%
	100%

Total Revenue	\$4,974,684
Premium and Annuity Considerations	\$1,766,876
Earnings Before Dividends and Taxes	\$636,207
Net Operating Earnings	\$678,449

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¹ Source: Statutory Annual Statements for American General Life Companies member life insurers, 2005-2009.

² Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2009 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

³ Source: Composite numbers derived from Statutory Quarterly Statements for American General Life Insurance Company, The United States Life Insurance Company in the City of New York, American General Life Insurance Company of Delaware, American International Life Assurance Company of New York, as of September 30, 2010.

⁴ Source: American General Life Companies Balance Sheet as of September 30, 2010.

We continue to offer one of the largest and most innovative product portfolios in the industry.

From life and health insurance protection to wealth accumulation and wealth transfer, the products offered by American General insurers include a full line of life insurance, annuities and accident & health products.

- First to market with customizable term coverage with or without return of premium
- First to market with index universal life products using global indices
- Innovator of accident and health insurance products that offer living benefits payable to the policy owner
- Innovator of fixed, index and income annuities for retirement needs

For more information on our products, go to www.americangeneral.com.

Service

For three years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence⁵. We design our service from the outside-in, with technology and service centers designed to exceed your expectations. In addition, our customer feedback program alerts us to service issues in real-time and allows us the opportunity to make continuous enhancements to your service experience.

Bottom Line

We are strong, we are experienced, and we are here to stay. You can be confident that no one will work harder to help you protect your family and your dreams.

Financial Strength Ratings

Financial strength ratings are an evaluation by independent ratings agencies of an insurer's ability to meet its obligations to policy holders. The most prominent ratings agencies continue to recognize our companies in terms of financial strength.

American General Life Companies Financial Strength Ratings *as of January 13, 2011*

Agency	Rating	Descriptor	Definition
Standard & Poor's ¹	A+	Strong	"An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings."
Moody's Investors Service ²	A2	Good	"Insurance companies rated 'A' offer GOOD financial security. However, elements may be present, which suggest a susceptibility to impairment some time in the future."
Fitch Ratings ³	A-	Strong	"Denote a low expectation of ceased or interrupted payments. They indicate STRONG capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings."
A.M. Best Company ⁴	A	Excellent	"Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations."

¹ Negative outlook ² Stable outlook ³ Stable outlook ⁴ Negative outlook

For more detailed information on specific insurer ratings visit www.americangeneral.com/ratings.

Understanding financial strength ratings

Independent ratings agencies, such as A.M. Best and Standard & Poor's, provide opinions on an organization's ability to meet its financial obligations to its policy holders, creditors and shareholders. Generally there are two components to ratings — a credit rating and a financial strength rating. Credit ratings, or long-term debt ratings, are an evaluation by the ratings agencies of the creditworthiness of an organization and its ability to pay its short- and long-term debt. Financial strength ratings are an evaluation by the ratings agencies of an insurer's ability to meet its obligations to its policy holders.

American General Life Companies

² Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2009 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

³ Source: Statutory Annual Statements for American General Life Companies member insurers 2005 – 2009.

⁴ Composite numbers derived from Statutory Quarterly Statements for AGL, USL, AGLDE and AI Life, as of September 30, 2010.

⁵ Source: MarketTools, Inc. ACE awards, 2007 – 2009.

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. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. **The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations. American General Life Insurance Company and American General Life Insurance Company of Delaware are not licensed to do business in the state of New York.**

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Earning your trust for over 150 years

**American
General**
Life Companies

Purchasing life insurance is one of the more important decisions you will ever make. That's why American General Life Companies (American General) insurers work to earn your trust and confidence through every step of life's journey. Life is uncertain and we want to help you protect the financial security of your loved ones. We will be here when you need us most.

American General insurers have been keeping promises to American families and businesses for more than 150 years.

The companies you want to do business with are those that stand the test of time. The experience, expertise and claims-paying history we offer to our **14.2 million customers** provide peace of mind that we'll be there when they need us most.²

Over the past five years alone, member insurers of American General have collectively paid out over \$35 billion in claims and benefits to customers and businesses.³

We have stayed focused on what really matters—serving and caring for our customers.

Investments

With respect to American General insurers' investment portfolios, as of September 30, 2010⁴:

- Approximately **89.0% of our invested assets are in fixed income or cash.**
- Our fixed income investments are well-diversified **with 92.7% rated investment grade.**

Selected Quarterly Financial Information *as of September 30, 2010*

<i>(in thousands)</i>	American General Life Insurance Company ¹	The United States Life Insurance Company in the City of New York ¹	American General Life Insurance Company of Delaware ¹	American International Life Assurance Company of New York ¹
Total Admitted Assets	\$41,208,348	\$4,993,438	\$9,192,312	\$6,580,291
Total Liabilities including Separate Accounts	\$34,401,117	\$4,465,924	\$8,572,356	\$5,980,654
Separate Accounts	\$2,128,559	\$1,861	\$2,444,046	\$77,224
Total Adjusted Capital	\$7,432,833	\$593,179	\$706,846	\$683,122
Total Revenue	\$3,305,751	\$673,466	\$549,936	\$445,531
Premium and Annuity Considerations	\$1,047,954	\$414,616	\$167,232	\$137,074
Earnings Before Dividends and Taxes	\$456,889	\$24,072	\$53,593	\$101,653
Net Operating Earnings	\$496,331	\$85,283	\$10,458	\$86,377

¹ Numbers derived from Statutory Quarterly Statements for American General Life Insurance Company (AGL), The United States Life Insurance Company in the City of New York (USL), American General Life Insurance Company of Delaware (AGLDE) and American International Life Assurance Company of New York (AI Life), as of September 30, 2010.

**For more than 150 years, we've been
there when you need us most.**

We continue to offer one of the largest and most innovative product portfolios in the industry.

While many of our competitors have had to discontinue certain products, we understand that you need a complete array of tools to be successful, and we have worked hard to keep those products available. We will continue to talk with our producers and customers to identify opportunities for additional product development that will keep pace with our country's changing demographics and evolving marketplace needs.

**American General Life Companies
Financial Strength Ratings**

as of January 13, 2011

Agency	Rating	Descriptor
Standard & Poor's ¹	A+	Strong
Moody's Investors Service ²	A2	Good
Fitch Ratings ³	A-	Strong
A.M. Best Company ⁴	A	Excellent

For more detailed information on specific insurer ratings visit www.americangeneral.com/ratings.

1 Negative outlook 2 Stable outlook
3 Stable outlook 4 Negative outlook

Service

Our **industry-leading technology** — including e-submission and e-signature capabilities, our Forms Depot system, and our top-ranking producer website⁵ — provide you with the tools you need to get business done quickly and efficiently.

In addition, we recently introduced I've Got a Client[®]— an exclusive online tool to help you easily match your clients' needs with American General's product solutions.

For three years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence⁶.

Bottom Line

We are strong, we are experienced, and we are here to stay. You can be confident that no one will work harder to help you serve your clients.

We want your business. And we will work to earn your business.

Thank you for your continued loyalty and support.

American General
Life Companies

⁵ According to DALBAR's Q1 and Q2 2010 ranking of life insurance and annuity financial professional websites.
⁶ Source: MarketTools, Inc. ACE awards, 2007 – 2009.

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. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. **The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations.** AGLC103848 © 2011 All rights reserved.

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Our Promise

At American General Life Companies, we know that our insurers sell promises — promises to our policy owners 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 our policy owners need us most.

American General Life Companies insurers, including American General Life Insurance Company (AGL), The United States Life Insurance Company in the City of New York (USL), American General Life Insurance Company of Delaware (AGLDE) and American International Life Assurance Company of New York (AI Life), have been keeping promises to American families and businesses for more than 150 years; our origins date back to 1850. Over the past five years alone, member insurers have collectively paid out \$35 billion in claims and benefits to our customers.⁵

Financial Strength Ratings

Financial strength ratings are an evaluation by independent ratings agencies of an insurer's ability to meet its obligations to policy holders. The most prominent ratings agencies continue to recognize our companies in terms of financial strength.

Agency	Rating	Descriptor	Definition
Standard & Poor's ¹	A+	Strong	"An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings."
Moody's Investors Service ²	A1	Good	"Insurance companies rated 'A' offer GOOD financial security. However, elements may be present, which suggest a susceptibility to impairment some time in the future."
Fitch Ratings ³	A-	Strong	"Denote a low expectation of ceased or interrupted payments. They indicate STRONG capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings."
A.M. Best Company ⁴	A	Excellent	"Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations."

¹ Negative outlook ² Negative outlook ³ Stable outlook ⁴ Negative outlook

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Understanding financial strength ratings

Independent ratings agencies, such as A.M. Best and Standard & Poor's, provide opinions on an organization's ability to meet its financial obligations to its policy holders, creditors and shareholders. Generally there are two components to ratings — a credit rating and a financial strength rating. Credit ratings, or long-term debt ratings, are an evaluation by the ratings agencies of the creditworthiness of an organization and its ability to pay its short- and long-term debt. Financial strength ratings are an evaluation by the ratings agencies of an insurer's ability to meet its obligations to its policy holders.

⁵ Source: Statutory Annual Statements for American General Life Companies member insurers 2005 – 2009. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations. **AGL and AGLDE are not licensed to do business in the state of New York.**

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About the Organization

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. American General Life Companies insurers offer a full line of life insurance, annuities and accident & health products to serve the financial and estate planning needs of customers throughout the United States.

**American
General**
Life Companies