

Changes to American General Life Companies Term Policy Conversion Options

If you are the owner of a term life insurance policy issued by the insurers of American General Life Companies (American General), you have the right to convert your term life insurance policy, within the conversion period stated in your contract, to selected permanent life insurance products designated by the company to accept conversions.

Currently the company allows conversions to most of its permanent life products throughout the conversion period. Effective March 1, 2010, changes will be made to permanent products available for conversion of your term policy beyond the fifth year of term coverage. You will still be able to convert your existing American General term life insurance policy to a variety of permanent life insurance products during the first five policy years, subject to the conversion period. However, conversion beyond the fifth year of the term policy will only be allowed to our new conversion-only product—Elite Transition ULSM—and in certain situations to the American Elite Whole Life universal life insurance product.

If you currently own an American General term insurance policy, now is the time to meet with your American General representative to review the new conversion policy and evaluate whether you wish to take advantage of converting to a permanent life insurance policy now, before the new rule takes effect and your conversion options narrow.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 02327; Elite Transition UL Policy Form Number 02327;

American Elite Whole Life Policy Form Number MWL 02AG

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

70 Pine Street, New York, New York 10270

Policy Form Number 02327N; Elite Transition UL Policy Form Number 02327N;

American Elite Whole Life Policy Form Number 06006N

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. USL is authorized to conduct insurance business in New York. Guarantees are subject to the claims-paying ability of the issuing insurer. 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.

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