

American General Life Companies Announces New Term Insurance Underwriting Guidelines *Effective February 4, 2013*

In order to provide Term rates that are among the best in the industry, we are making changes to a few of our Preferred Class criteria. These changes only apply to our Term plans. Universal Life (UL) plans will continue to use our existing Preferred Class criteria.

Here are the Term Guidelines that are changing:

CRITERIA*	CURRENT TERM GUIDELINES	NEW TERM GUIDELINES (Effective 2/4/2013)	UL GUIDELINES (No Changes)
Blood Pressure* (example)	Up to age 60, Preferred Plus maximum 140/85	Up to age 60, Preferred Plus maximum 135/85*	Up to age 60, Preferred Plus maximum 140/85
Foreign Nationals Residing Abroad	Term available for all "approved countries"	Term available only for "approved 'A' countries" (See Visa Holder and Foreign Nationals Guidelines)	UL available for all "approved countries"
Bankruptcy*	Coverage available immediately after discharge	No coverage for a minimum of 2 years after discharge	Coverage available immediately after discharge
Lab Scoring	In use for high-risk cases	Becomes an additional preferred criterion	In use for high-risk cases

*See the forthcoming update to our Life Insurance **Field Underwriting Guide** (dated February 4, 2013) for complete preferred category criteria.

Examples

A 55-year-old applies for term coverage. The exam reports his untreated blood pressure to be 140/85. Prior to February 4, 2013, we could consider at Preferred Plus rates for term. With the new preferred criteria, we would consider for Preferred Non Tobacco rates.

A 35-year-old applies for term coverage. He lives in Mexico City and meets Substantial Contacts guidelines. Prior to February 4, 2013, we could consider coverage if otherwise qualified. With the new underwriting guidelines, term coverage will not be available at all. We can still offer UL coverage at the best available rates.

A 45-year-old applies for term coverage. He had a bankruptcy discharged in February 2012. Prior to February 4, 2013, we could consider for term insurance if otherwise qualified. With the new underwriting guidelines, we would not offer term coverage until after February 2014, though we could still offer UL coverage now.