

PRODUCT UPDATE**Premium Rate Changes for AG Select-a-Term®
Effective March 26, 2012**

American General Life Companies, a leader in the term marketplace, announces premium rate changes on its flagship product: AG Select-a-Term, issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the city of New York (USL).

Today's interest rate environment poses challenges for the marketplace. Despite these headwinds, we are committed to providing you and your clients with competitive products to fulfill their life insurance needs and remaining a perennial leader in the term market. To that end and in light of the economic challenges, we have modestly increased our term premium rates.

The table below demonstrates our commitment to offering competitive term life insurance products regardless of the economic environment. In fact, 80% of our premium rates remain in the top 5 within the industry. Our overall competitive position remains very strong, specifically in the crucial 15, 20, and 30 year term segments.

| AG Select-a-Term | |
|--|-------------|
| (3/26/2012) | |
| | New Premium |
| Ranks in Top 3 | 551 times |
| Ranks in Top 5 | 1,017 times |
| Comparison based on 11 core competitors; 1,264 cells for term durations 15, 20, and 30 year; all underwriting classes; Male and Female; and face amounts of \$100,000/\$250,000/\$500,000 and \$1,500,000. Competitor data as of 3/5/2012. | |

Fast Quotes on Rapid Rater

Instant rate quotes for all classes and durations are available on Rapid Rater and Rapid Rater on Mobile. Visit <http://eStation.americangeneral.com> or call our National Sales Desk at 800-677-3311 for more information.

Built for Speed

American General continues to offer you and your clients the full-service term package. Through industry-leading technology, you can submit cases, get quicker issue and enjoy quicker commissions with highly competitive compensation. Check out our latest solution to speed the process – AG Quick TicketSM, a simple online process to submit cases - available at no cost to you. Visit www.AGQuickTicket.com to get started or email esubmission.requests@aglife.com for more information.

Product Highlights

AG Select-a-Term offers a unique mix of flexibility and reach: guaranteed level - term coverage for 17 durations, including 10-year and 15 through 30 years. The policy fee on Band 1 increases from \$64 to \$74. The policy fee remains commissionable on Band 1. The policy fee remains \$64 and non-commissionable on Bands 2-4.

Band 1: \$100,000 to \$249,999 (commissionable policy fee)

Band 2: \$250,000 to \$499,999 (non-commissionable policy fee)

Band 3: \$500,000 to \$999,999 (non-commissionable policy fee)

New! Band 4: Greater than or equal to \$1,000,000 (non-commissionable policy fee)

Issue ages and durations make coverage available into the mid-80s for older clients. AG Select-a-Term remains convertible to the earlier of age 70 or the end of the level term period. During the first five years of term coverage, it can be converted to any single-life universal life or whole life policy issued by AGL or USL, including AG Secure Lifetime GUL. From the sixth policy year until the end of the conversion period, the policy holder will only be able to convert to a permanent product of our choosing. Convertibility to AG ROP Select-a-Term[®] is available within the first two policy years.

There are no changes to the very attractive compensation that American General pays on term business.

State Approvals

As of March 26, 2012 the new rates for AG Select-a-Term are approved in all states except CT and MS.

Transition Rules

Effective March 26, 2012, the repriced AG Select-a-Term 2012 product will be available in all states where the new rates are approved.

- Applications received in the home office prior to March 26, 2012 that are pending will automatically receive the old product rates and features unless the new version is specifically requested.
- Applications received in the home office starting March 26, 2012 and before May 7, 2012 will receive the old product rates and features, unless the new version is specifically requested.
- Applications received May 7, 2012 or later will automatically receive the Select-a-Term 2012 product, if approved in the state of issue.
- States that approve the revised 2012 product subsequent to the March 26, 2012 launch date will receive a minimum transition period of 30 days during which either the old or new product can be issued.
- Requests to reissue or replace recently issued cases for the purpose of obtaining lower rates **will not** be honored.

Illustrations

AG Select-a-Term is available on Winflex and eConnections for approved states.

Sales and Marketing Materials

Click here for easy access to the **AG Select-a-Term Sales and Marketing playbook** – no login or password is required. The playbook contains a large collection of client-approved and producer-use sales concepts, product guides and competitive information. Printed materials are available for order through Forms Depot at eStation.americangeneral.com.

Policies issued by: **American General Life Insurance Company (AGL)**, 2727-A Allen Parkway, Houston, TX 77019, AG Select-a-Term 07007, AG Select-a-Term Policy Form Number ICC10-07007 (for the state of Washington). **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 09007N. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and 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. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including AGL and USL. **IMPORTANT:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product had been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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