

## FOR IMMEDIATE RELEASE

### Contact

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### **American General Life Companies Reprices, Enhances AG ROP Select-a-Term™ Life Insurance** *Term Life Product More Flexible and More Affordable*

HOUSTON, April 26, 2010 — American General Life Companies (American General) announces a repricing of its AG ROP Select-a-Term life insurance, enhancing the affordability of this level premium endowment term life insurance product, and enhancing its flexibility with additional options for policyholders.

Return-of-premium term life products are popular for providing not only life insurance but also guaranteed money back if the policy is surrendered at the end of the level premium period. AG ROP Select-a-Term offers a choice of 17 level premium periods: 15 years and any of 20 through 35 years, enabling buyers to customize coverage to their individual needs. Policy holders who survive and maintain the policy to the end of level premium period still have the opportunity for cash back equal to the cumulative premiums paid (less any charges for substandard ratings, riders and any outstanding loan balances) upon surrender.

“AG ROP Select-a-Term has always been a robust and attractive choice, particularly for forward-thinking clients in their 30s and 40s,” said Leigh Harrington, vice president and product manager. “Now, with its improved pricing and flexibility, AG ROP Select-a-Term is an even more competitive choice.”

Prior to the end of the level premium period or the insured's attainment of age 70, whichever occurs earlier, policy owners can convert to an American General permanent life product without evidence of insurability underwriting. Alternatively, policy holders who stop making premium payments will have reduced paid up endowment

policy benefits based on the cash surrender value.

“American General is a primary and trusted carrier of a wide array of life products designed to suit individual needs,” said David O’Leary, executive vice president and chief operating officer. “We’re pleased that we’ve been able to make AG ROP Select-a-Term even more flexible and competitively priced.”

For more information on the features and benefits of AG ROP Select-a-Term, visit the American General producer Website, eStation (<http://eStation.aglife.com>), call 1-800-677-3311 (Monday – Friday, 8 a.m. – 5 p.m. CDT).

AG ROP Select-a-Term accumulates a cash value that starts no later than the fifth policy year. At the end of the level premium period, the cash value of the in-force policy equals the total of cumulative premiums paid, less any charges for substandard ratings and riders. If the client surrenders the policy, this amount is paid out, minus any outstanding loan balance. Alternatively, the same amount may be rolled into a permanent plan of insurance should the insured be eligible for and choose to exercise the conversion option. Coverage may also be continued beyond the level premium period by payment of increasing annual premiums, and the policy will continue to build cash value until the policy anniversary nearest the insured's 95th birthday when the cash value will equal the face amount of the policy. The cash value, minus any outstanding loan balance, will then be distributed as the endowment benefit if the policy is in force and the insured is then living. The cash value and endowment benefit are subject to all terms and conditions detailed in the policy.

Policies issued by:

**American General Life Insurance Company**  
2727-A Allen Parkway, Houston, Texas 77019  
Policy Form Number 10001

**The United States Life Insurance Company in the City of New York**  
70 Pine Street, New York, New York 10270  
Policy Form Number 10001N

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) and The United States Life Insurance Company in the City of New York (United States Life) are the issuing insurer's responsibility. United States Life is authorized to conduct insurance business in New York. Guarantees are subject to the claims-paying ability of the issuing insurance company. Policies and riders not available in all states.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life and United States Life. American General Life Companies insurers offer a broad spectrum of life insurance, fixed annuities, accident and health products and worksite benefits to serve the financial and estate planning needs of its customers throughout the United States.

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