



American General Life HIGHLIGHTS



Financial Strength

- **AIG**
 - Through asset sales and other actions by AIG, the Federal Reserve, and Treasury, America recovered its \$182.3 billion plus a combined positive return of **\$22.7 billion**
 - One of the greatest comeback stories in business history
- **Ratings for American General Life Insurance Company and The United States Life Insurance Company in the City of New York (as of 10/23/2018)**

Agency	Rating	Descriptor
Standard & Poors	A+ (Strong) ²	Companies rated A have strong financial security characteristics, but are somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.
Moody's Investors Service	A2 (Good) ¹	Companies rated A offer good financial security. However, elements may be present that suggest a susceptibility to impairment sometime in the future.
Fitch Ratings	A+ (Strong) ²	Companies rated A have an excellent ability to meet their ongoing financial obligations to policyholders.
A.M. Best Company	A (Excellent) ¹	Companies rated A have low expectations of default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

1. Outlook Stable 2. Outlook Negative

AGL and US Life have received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and its ability to meet its obligations to its policy holders and others. For the most current ratings information please visit www.aig.com/investor-relations.

Ratings are current as of 10/23/2018 and subject to change at any time. Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure for claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch Ratings' 21 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed). Only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company.



Underwriting

- **Improved Underwriting**
 - Enhanced service and more competitive offers:
 - ~ Increased and more experienced staff
 - ~ Better responsiveness
 - ~ More underwriter empowerment
 - ~ Thorough communications
 - Financial underwriting flexibility
 - ~ No need for both Third Party Financials & tax transcripts when provided with substantive & effective financial justification for face amount
 - ~ No tax transcripts required through \$5 million face amount
 - Lab Scoring
 - ~ Improved Communication On Adverse Results
 - [Field Underwriting Guide](#)
- **Programs**
 - Expanded Standard
 - Better Choice Preferred
 - Preferred Offsets
 - Healthy Credits
 - Credit for excellent lab scores
- **Competitive Advantages**
 - Foreign Nationals and Foreign Travel, Cigar Smokers, SCUBA
 - Non-obstructive coronary artery disease can be considered for preferred classification under certain scenarios
 - Implemented new guidance to limit the ordering of Attending Physician's Statement for selected impairments



Marketing Support

www.aig.com/qolmasterplaybook



Your go-to QoL resource



Innovative Products

Meet client demand with our diverse product portfolio



Death Benefit Protection



Cash Value Accumulation



Term	GUL	IUL w/ Guarantee Focus	IUL w/ Cash Accumulation Focus
<ul style="list-style-type: none"> ■ Term <ul style="list-style-type: none"> • Temporary death benefits for temporary financial concerns. Consider QoL Flex Term 	<ul style="list-style-type: none"> ■ Guaranteed Universal Life <ul style="list-style-type: none"> • Long-term death benefits for permanent financial concerns. Consider QoL Guarantee Plus GUL II 	<ul style="list-style-type: none"> ■ Indexed Universal Life (IUL) <ul style="list-style-type: none"> GUARANTEE FOCUS For the client focused on guarantees with upside potential. Receive longer guarantees with a lower cap rate. Consider QoL Value+ Protector 	<ul style="list-style-type: none"> ■ Indexed Universal Life (IUL) <ul style="list-style-type: none"> CASH ACCUMULATION FOCUS For the client with a cash accumulation focus. Receive a higher accumulation cap rate with shorter guarantees. Consider QoL Max Accumulator+

Accelerated Benefit Riders built in to all QoL products

Life insurance you don't have to die to use.

Clients know life insurance will help protect their loved ones in the event they die too soon. But what if they live too long or get sick along the way?

Chronic Illness Accelerated Benefit

In the event you get sick, whether conditions are permanent or temporary, death benefits can be turned into funds for medical expenses.

Critical Illness Accelerated Benefit

If you get sick without warning, death benefits can be used to reduce the financial effects of qualifying illnesses or conditions.

Terminal Illness Accelerated Benefit

Can help financially make the most of your remaining journey following a terminal illness diagnosis.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government.

Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.



¹ These benefits are capped at 40% of the lowest Specified Amount in the policy net of partial withdrawals and outstanding loans.

Policies issued by: American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers 15442, ICC15-15442, 15442-10A; ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, 82012, 82410, 88390, ICC15-15600, 15600, ICC14-14002, 15972, 11990, ICC11-11990, 15646, ICC15-15646; 15600, ICC15-15600, CA WMDR 82001-5 Rev0914, 13601, ICC13-13601, ICC14-14002, 82012, 82410, 88390, ICC15-15990, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, ICC15-15271, 15271, ICC15-15272, 15272, ICC15-15274, 15274, 15996, ICC15-15997, 07620, ers ICC16-16901, 16901, ICC16-16900, 16900, and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR-CA (0514). Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc (AIG). AGL is not licensed to do business in New York. Products may not be available in all states and product features may vary by state. © 2018 AIG. All rights reserved.

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