

AIG Global 6 IndexSM Annuity
AIG Global 8 IndexSM Annuity

NEW YORK PRODUCER GUIDE

FOR AGENT USE ONLY — NOT FOR DISSEMINATION TO THE PUBLIC

You always set
the bar high.

Why stop now?

Global is good.

Global with
hindsight and
guarantees is
better!



Annuities issued by:

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

A subsidiary of American International Group, Inc. (AIG)



THE STRENGTH TO BE THERE.®



Your clients' needs are changing.

And although they may not realize it yet, they need you to expand your business.

As your clients get older, they need insurance for life ... and that's what an annuity is.

AIG Global 6 & Global 8 IndexSM Annuities from the insurers of AIG American General offer your clients a world of opportunity with hindsight and guarantees.



Are index annuities right for your clients?

An index annuity can help achieve long-term financial goals if your clients:

- Would like the opportunity to participate in market growth while protecting their principal and earnings
- Have contributed the maximum to their employer-sponsored retirement plan (e.g. 401(k) plan) and/or an IRA and want additional tax-deferred vehicles
- Would prefer to defer paying taxes on their interest earnings
- Anticipate a lower income tax bracket when they retire
- Want a guaranteed income source when they retire
- Want their heirs to have assets that avoid probate
- Are looking for a long-term retirement solution to add to their portfolio

Table of Contents

| | |
|--------------------------------------|-----|
| Product Overview | 2-3 |
| Product Specifications | 4-5 |
| Writing New Business | 6-7 |
| Important things to know | |
| Rate Lock Policy | |
| Check List | 8 |
| Required documents and common errors | |
| Sales Literature and Forms | 9 |

What's better
than 20/20?

50/30/20

**AIG Global
Index
Annuities**

Important Information About Selling Index Products

Although index annuity products are considered to be fixed deferred annuities and feature all the benefits that fixed products have to offer, it's important that agents properly position these products when selling them to clients. Index annuities are historically exempt from federal and state securities registration requirements, and it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products.

- Index products should be properly positioned as an alternative to other fixed deferred annuities
- They should not be marketed as a substitute for equity investments (such as mutual funds)
- The marketing and sales process should speak to the guaranteed features of the product without overemphasizing the possibility of high market-linked interest credits or the aspect of linkage to equities
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general



Tailored for a new generation of New York retirees

To make the next chapter of their life one marked by financial independence and a feeling of security, your clients need a retirement strategy that emphasizes safety, growth, and the ability to create retirement income that lasts as long as they do. And, they can do so without sacrificing diversification and control.

Yes! Now there is an innovative index annuity with account options that span the globe and provide a greater opportunity to earn the full cap value. Plus these annuities have incredible guarantees and withdrawal provisions.

¹ "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

² The Dow Jones EURO STOXX 50® is the intellectual property of (including registered trademarks) Stoxx Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. This product that is based on the Index are in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto.

³ The Nikkei Stock Average ("Index") is an intellectual property of Nikkei Inc.* "Nikkei", "Nikkei Stock Average", and "Nikkei 225" are the service marks of Nikkei Inc. Nikkei Inc. reserves all the rights, including copyright, to the index. Nikkei Digital Media, Inc., a wholly owned subsidiary of Nikkei Inc. calculates and disseminates the Index under exclusive agreement with Nikkei Inc. Nikkei Inc. and Nikkei Digital Media Inc. are collectively "Index Sponsor". * Formerly known as Nihon Keizai Shimbun, Inc. Name changed on January 1, 2007. The Products are not in any way sponsored, endorsed or promoted by the Index Sponsor. The Index Sponsor does not make any warranty or representation whatsoever, express or implied, either as to the results to be obtained as to the use of the Index or the figure as which the Index stands at any particular day or otherwise. The Index is compiled and calculated solely by the Index Sponsor. However, the Index Sponsor shall not be liable to any person for any error in the Index and the Index Sponsor shall not be under any obligation to advise any person, including a purchaser or vendor of the Products, of any error therein. In addition, the Index Sponsor gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.

AIG Global IndexSM Annuity New York Products⁴

| | AIG Global 6 Index SM | AIG Global 8 Index SM |
|---|---|---|
| 50/30/20 HINDSIGHT 4 Accounts including Global Multiple Index Account SM with interest calculation favoring higher performing indices: <ul style="list-style-type: none"> ■ S&P 500[®] Index¹ ■ Dow Jones Euro Stoxx 50[®] Index² ■ Nikkei 225SM Index³ | ✓ | ✓ |
| GMWB with <ul style="list-style-type: none"> ■ No upfront cost ■ Payments can increase with age and higher annuity value | ✓ Automatically included | ✓ Automatically included |
| NO MVA | ✓ | ✓ |
| PREMIUM TYPE | Flexible | Flexible |
| DEATH BENEFIT | Annuity Value | Annuity Value |
| WITHDRAWAL CHARGES | 6 Years starting at 8% | 8 Years starting at 8% |
| FREE WITHDRAWAL PROVISION | 10% Free withdrawals in all years | 10% Free withdrawals in all years |
| MINIMUM WITHDRAWAL VALUE | Annuity Value less withdrawal charges (Annuity Value is at least 100% @ 3%* annually) | Annuity Value less withdrawal charges (Annuity Value is at least 100% @ 3%* annually) |
| GUARANTEED MINIMUM ACCOUNT RATE set at contract issue | 3%* for contracts issued in 2008 | 3%* for contracts issued in 2008 |
| EXTENDED CARE RIDER | ✓ Automatically included | ✓ Automatically included |

NOTE: If you sell in states other than New York, please refer to Producer Guide for those states: AGLC102950. The New York versions of these flexible premium products are different from the national versions (key differences highlighted in yellow above). In addition, a bonus product is available in other states.

*Guaranteed Minimum Account Rate set at contract issue

These specifications are not intended to be all-inclusive of product information. Please refer to the annuity contract for complete details.

⁴ Products are underwritten by an AIG American General insurer, The United States Life Insurance Company in the City of New York. AIG does not underwrite these annuities.

Product Specifications

| Contract Description | Index, flexible-premium, deferred annuity | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|-------------------------|---------------|---------|---------|---------|---------|---------|---------|-----|----------------------|------|------|------|------|------|------|------|---------------------|------|------|------|------|------|------|------|
| Issue Ages | AIG Global 6 Index: owner and annuitant, nonqualified and qualified: 0 – 85 AIG Global 8 Index: owner and annuitant, nonqualified and qualified: 0 – 80 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium | <p>Minimum: - Non-qualified: \$5000 initial premium; \$2000 post-issue - Qualified: \$2000 initial premium; \$2000 post-issue - Scheduled Periodic EFT through bank draft (NQ & Q): \$600 annualized premium payment of \$50 monthly, \$150 quarterly, \$300 semi-annual, or \$600 annual mode</p> <p>Maximum: \$1 million w/out home office approval (age 75+, up to \$500,000)</p> <p>All post-issue premium will be placed in the Interim Account until the next contract anniversary. At which time, the Interim Account balance will be automatically transferred to the available Account Options based upon the %s the client has specified for the new contract year. The crediting rate for the Interim Account will be declared when the contract is issued and then again on every anniversary. All declared rates are at least the Guaranteed Minimum Interest Rate. Interest is credited to the Interim Account on a daily basis. Guarantees are subject to the claims-paying ability of the issuing company, United States Life.</p> | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Account Rate Definition | For all contracts issued in 2008, it is 3%. Each year, we will determine the Guaranteed Minimum Account Rate that will be in effect for all contracts issued during that calendar year. And, it is guaranteed to always be 1% or higher. Actual percentage will be stated on the Owner’s Acknowledgement Form and in the Contract. Once established at contract issue, it will remain the same for the life of the contract. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Options | <p>A variety of interest-crediting methodologies bring flexibility, strength and diversity. See riders for full details. Guarantees are subject to the claims-paying ability of the issuing company.</p> <ul style="list-style-type: none"> • Global Multiple Index AccountSM with Cap: Annual point-to-point methodology using changes in three global indices: S&P 500[®] Index¹, the Dow Jones EURO STOXX 50[®] Index (EURO STOXX)² and the Nikkei 225SM index³ (NikkeiSM) up to a Cap. The Cap will be declared when the contract is issued and then again on every anniversary. Annual credited interest is determined by adding the following three values⁵ together and then comparing the sum to the Cap: <ul style="list-style-type: none"> 50% of the calculated change in the index with the highest return during the year. 30% of the calculated change in the index with the 2nd highest return during the year. 20% of the calculated change in the index with the lowest return during the year. Interest credited annually on contract anniversary will never be less than Guaranteed Minimum Account Rate. • Annual Point-to-Point Account with Participation Rate: Annual credited interest is based on the percentage calculated change in the S&P 500 Index over a contract year multiplied by a declared Participation Rate. Participation Rate is declared when the contract is issued and then again on every anniversary. While we have no intention of doing so, we reserve the right to add an index cap or spread if conditions warrant. Interest credited annually on contract anniversary will never be less than Guaranteed Minimum Account Rate. • Monthly Additive Account with Cap: Annual credited interest will equal the sum of 12 monthly point-to-point S&P 500 Index value change percentages, with each month’s positive percentage subject to the declared Cap. The Cap will be declared when the contract is issued and then again on every anniversary. Interest credited annually on contract anniversary will never be less than Guaranteed Minimum Account Rate. • Fixed Interest Account: The crediting rate is declared when the contract is issued and then again on every anniversary. All declared rates are guaranteed to be at least Guaranteed Minimum Account Rate. Annual reallocations can be made into or out of the Fixed Interest Account. Fixed Interest is credited to the contract on a daily basis. | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Withdrawal Benefit (GMWB) | <p>Through GMWB, clients maintain control of their account value, and can also have a guaranteed income stream⁶ There is no up-front charge for this rider, and it is included in all contracts. GMWB payments are based upon attained age and annuity value, may begin after 1st contract year, and are recalculated each year. And, even if the calculation results in a lower number due to a decrease in your annuity value, we guarantee that GMWB will never decrease from year to year as long as no excess withdrawals have been taken. Payments can increase each year due to attained age reaching a higher income percentage bracket⁷ as well as due to an increased annuity value.⁸ Keep in mind, like all withdrawals, GMWB payments decrease annuity values.</p> <table border="1"> <thead> <tr> <th rowspan="3">INCOME PERCENTAGE TABLE</th> <th>Attained Age*</th> <th>55 – 59</th> <th>60 – 64</th> <th>65 – 69</th> <th>70 – 74</th> <th>75 – 79</th> <th>80 – 84</th> <th>85+</th> </tr> </thead> <tbody> <tr> <td>Single Owner Percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint Owner Percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> </tbody> </table> <p>* For Joint Owners, average the two ages</p> <p>When GMWB payments begin, the client’s Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4% on Participation Rate, 0.4% on monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. (Cont. next pg.)</p> | INCOME PERCENTAGE TABLE | Attained Age* | 55 – 59 | 60 – 64 | 65 – 69 | 70 – 74 | 75 – 79 | 80 – 84 | 85+ | Single Owner Percent | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | Joint Owner Percent | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% |
| INCOME PERCENTAGE TABLE | Attained Age* | | 55 – 59 | 60 – 64 | 65 – 69 | 70 – 74 | 75 – 79 | 80 – 84 | 85+ | | | | | | | | | | | | | | | | | |
| | Single Owner Percent | | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | 7.0% | 7.5% | | | | | | | | | | | | | | | | | |
| | Joint Owner Percent | 3.5% | 4.0% | 4.5% | 5.0% | 5.5% | 6.0% | 6.5% | | | | | | | | | | | | | | | | | | |

| Product Specifications (cont'd) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---------------|----|----|----|----|----|----|----|---|----|------------------|----|----|----|----|----|----|----|----|----|------------------|----|----|----|----|----|----|----|----|----|
| GMWB continued | Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential: if an Index Cap is 7% and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75% (7.00% – 0.25%). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Statement | Combination annual statements and reallocation notices are mailed following each contract anniversary and outline the relative distribution of the account value in all Account Options, including that year's interest growth, as of the contract anniversary. It will also include information for the next contract year (the Caps and/or Participation Rate for the various Account Options as well as the interest-crediting rates for the Fixed Interest Account and the Interim Account) and available GMWB payment and Rate Differentials. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Reallocation | Account values can be reallocated as of each contract anniversary among all available Account Options. Withdrawal charges are not applied on reallocations. If your client would like to designate new allocation percentages for the available Account Options for the next contract year, they will need to complete and return the reallocation form (received with annual statement) to the home office within 45 days following the contract anniversary. If your client chooses to keep the same allocations, no response is required. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Upon the death of the owner (or first owner, if there are two owners), if the annuity value is greater than zero, the beneficiary will receive the annuity value (withdrawal charges are not applied at death). Beneficiary chooses to receive a single sum or an income plan. If the owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Withdrawal Provision | In all contract years, up to 10% of the annuity value, as of the previous contract anniversary (10% of the initial premium in the first contract year), may be withdrawn without a withdrawal charge. ⁶ These free withdrawals may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two. GMWB payments are considered partial withdrawals; however, they are not subject to withdrawal charges as long as no excess withdrawals are made in that year. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Withdrawals | After a partial or systematic withdrawal, the minimum remaining annuity value must be no less than \$5,000. The minimum partial withdrawal is \$250 with no minimum remaining value requirement in each Account Option. Exception: Minimums do not apply when receiving GMWB payments. The minimum systematic withdrawal is \$50 and may come from any combination of Account Options. Interest-only systematic withdrawals must be based on the value in the Fixed Interest Account. Systematic withdrawals may begin as soon as 30 days after the contract issue date; payments may be monthly, quarterly, semiannual or annual. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Required Minimum Distribution (RMD) | Pertains only to qualified (pre-tax) contracts: No withdrawal charge on RMDs pertaining to this contract; however, the RMD payments will count against the Free Withdrawal Provision in a given year. ⁶ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal Charges | <p>Withdrawal charges are based on a percentage of the annuity value that exceeds the Free Withdrawal Provision. If your client surrenders their contract during the first three* contract years, it is possible they may receive less than their premium.</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9+</th> </tr> </thead> <tbody> <tr> <td>6- Year Contract</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr> <td>8- Year Contract</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> <p>* Based on Guaranteed Minimum Account Rate of 3% (valid in 2008).</p> | Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ | 6- Year Contract | 8% | 7% | 6% | 5% | 4% | 3% | 0% | 0% | 0% | 8- Year Contract | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |
| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ | | | | | | | | | | | | | | | | | | | | | | |
| 6- Year Contract | 8% | 7% | 6% | 5% | 4% | 3% | 0% | 0% | 0% | | | | | | | | | | | | | | | | | | | | | | |
| 8- Year Contract | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Withdrawal Value | Annuity Value less withdrawal charges. (Annuity value is guaranteed to be the sum of all account values. Each account is guaranteed to grow each year by a Guaranteed Minimum Account Rate.) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Income Plan Options | For the client who prefers a higher guaranteed income payment in lieu of retaining liquidity (available with GMWB): Client can turn the annuity value into a steady stream of income following the first contract year. Income plan options include life contingency options and certain period options. See the contract regarding annuitization for details. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extended Care Rider | <p>Waives withdrawal charges on withdrawals or surrenders if:</p> <ul style="list-style-type: none"> • Care begins at least one year after the date of issue of the contract • Care is provided by a qualified institution for at least 90 consecutive days • The owner is less than age 86 <p>Included at no additional cost. See rider for full details.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contract Issue Dates | Contracts are issued on the 5th, 12th, 20th and 28th of each month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Writing New Business: Important Things to Know

Issue Timing

- Index annuities are issued on the 5th, 12th, 20th and 28th of each month
- If the issue date falls on a day when any Index is not derived (i.e., on a weekend or holiday), the value used as the starting point for the contract will be the Index value from the first day prior to the issue date that the effected Index was derived. The issue date and the effective date of the contract are unaffected.
- Applications must be received by the home office, in good order, at least one day prior to the issue date
- Commissions are paid during the next regular commission cycle after the contract is issued

Rate Effective Date

“Rate effective date” means the date that a particular credited interest rate is offered for a new contract. United States Life’s rate lock policy offers an applicant the privilege to preserve an interest rate prior to the contract issue date, subject to certain conditions. Advance notice of interest rate changes is generally provided; however, rates and the interest rate lock policy are subject to change at any time without advance notice. See page 7 for more information.

Free Look Policy

After an annuity contract is issued, if a client chooses to exercise his or her right to cancel or “free look” the contract, the company reserves the right to not accept a new application from the same client for a period of six months from the date of issue of the original contract.

Rate Lock Policy for Fixed Interest Rates

1. Annuity applications (for Cash with Application and Trustee Transfers) or the **Definition of Replacement** (for 1035 Exchanges) **received in the home office in good order** will receive the credited interest rate described in the following table. See important note below.

1a. **in good order:**

(i) **within seven calendar days from the application date** (for Cash with Application and Trustee Transfers)

(ii) **from the date the Definition of Replacement (form USL1002N) was received in the home office** (for 1035 Exchanges)

Cash With Application The **better of** the fixed interest rate in effect on: (i) the date on the application; OR (ii) the date the application was received in the home office

Trustee Transfer If ALL funds are received within 60 calendar days* from the date the application was signed, the fixed interest rate will be the better of the interest rate in effect on: (i) the date on the application; OR (ii) the date the annuity contract is issued

1035 Exchange The 90-day rate lock will begin on the date in which the Definition of Replacement (form USL1002N) is received in the home office by fax or mail.
Phase 1: Once USL1002N has been received, the application, and all other required paperwork, must be received in good order within 40 calendar days of the date of receipt of USL1002N.

Phase 2: Once the application packet has been received in the home office, the remaining 50 calendar days* allow time for funds to be received. If ALL funds are received during this 90 calendar day period*, the fixed interest rate will be the better of the interest rate in effect on: (i) the date of receipt of USL1002N; OR (ii) the date the annuity contract is issued

1b. **in good order after seven calendar days from the application date** (for Cash with Application and Trustee Transfers) will receive the following credited interest rates. See important note below.

Cash With Application The interest rate in effect on the date the application was received in the home office

Trustee Transfer If ALL funds are received within 60 calendar days* from the date the application was received in the home office, the rate will be the better of the interest rate in effect on: (i) the date the application was received in the home office; OR (ii) the date the annuity contract is issued

*If ALL funds are not received within during the specified period, the fixed interest rate will be the rate in effect on the date the annuity contract is issued.

2. "NOT in good order" is defined as:

2a. Application and/or required forms are incomplete and/or not properly completed. Owner's Acknowledgement and/or Replacement Form missing original signatures and correct dates; Replacement Questions not completed on App; OR

2b. Application and/or required forms are received without the necessary: (i) original signature; (ii) funds for issue; OR (iii) 1035 or Trustee Transfer form and/or replacement form

2c. Application and/or required forms are not received in the home office within the timelines outlined

Until a contract is issued and while any requirement remains outstanding beyond the appropriate time frame outlined above, United States Life reserves the right to close out an application file and return all funds received to date. If United States Life elects to close out an application file, the application is considered void and will not be eligible for an interest rate lock.

Important Note Regarding Index Annuity Products: Index account caps, participation rates and index spreads are subject to change at any time and are based on the rates in effect on the contract effective date.



New York Checklist: REQUIRED documents and common errors

- Application.** Please review the application to avoid common errors:
 - Missing Date of Birth
 - Missing Social Security Number
 - Missing Owner's Signature
 - Missing Agent's Signature
 - Replacement questions left blank or provide conflicting information*
 - Incomplete "Signed At/Date" section
 - Incomplete or incorrect "Type of Annuity" section
- Client Profile Form**
- Supplemental Application**
- Owner's Acknowledgement**
- Check (payable to The United States Life Insurance Company in the City of New York)**
- 1035 Exchange/Trustee to Trustee Transfer (rollover) Form with original signatures (if applicable)**
- Definition of Replacement must be dated prior to or the same day as the application and have clients original signature***
- Request for Policy Information (if applicable)**
- Disclosure Statement (if applicable) and any documents used in its completion.**
- Important Notice (if applicable)**
- Copy of any illustration shown or given to client**
- Disclose the form numbers of any sales materials given to client**
- If non-natural owner, include proof of authorization to sign (ex: resolution, trust affidavit)**
- To establish EFTs, include voided check**
- Exception Worksheet that has been *pre-approved by home office* if:**
 - Premium submitted exceeds Maximum Premium amount
 - Applicant is over maximum issue age
- Annuity Agent Report:**
 - Missing Agent Number
 - Two agents listed, but does not include breakdown of commissions

* If an application or other forms must be revised, any rate lock associated with this case will start when the revised forms are received "in good order".

Submitting new business

If you currently submit annuity business through an IMO, agency or other processing center, please continue to do so. They will have all the casework sent to the correct location.

If you send casework and/or correspondence directly to AIG American General in Houston, Texas, phone 888-438-6933:

| U.S. Mail | Overnight Mail |
|--|---|
| AIG American General Attn: Annuity Service Center B-F5 P.O. Box 4532 Houston, TX 77210-4532 | AIG American General Annuity Service Center B-F5, Attn: Lockbox 4532 1801 Main Street Houston, TX 77002-8100 |

New York sales literature and forms

| Sales Literature | | |
|---|------------------------|---------------|
| Order through the AIG American General Web Site | | |
| Item | Audience | Form Number |
| Global 6 & 8 Consumer Guide | Consumer and Agent Use | AGLC102945-NY |
| GMWB Brochure | Consumer and Agent Use | AGLC102948-NY |
| Global 6 & 8 Producer Guide | Agent Only | AGLC102950-NY |

| Most Common Business Forms | | |
|--|---|----------------------|
| Generic versions are listed below. Check to see if your state has a special version of any form. | | |
| Print Forms from the AIG American General Web Site | | |
| Application | | AGLC101493-NY |
| Supplemental Application | | AGLC102768-NY |
| Global 6 Owner's Acknowledgement | | AGLC102961-NY |
| Global 8 Owner's Acknowledgement | | AGLC102962-NY |
| 1035 Exchange and Trustee Transfer Request Form | | AGLC101671 |
| New York Regulation 60 | Definition of Replacement <i>(required for all NY cases)</i> | USL1002N |
| | Request for Policy Information <i>(required for replacements)</i> | USL1003N-A |
| | Disclosure Statement <i>(required for replacements)</i> | USL1000N or USL1001N |
| | Important Notice <i>(required for replacements)</i> | USL1004N |
| Systematic Withdrawal Form | | AGLC101382 |
| Client Profile | | AGLC101280 |
| Buyer's Guide | | AGLC101370 |

See checklist on facing page 10 for a complete list of items you are required to submit to the home office.

AIG American General. Steadfast Innovation.

AIG American General insurers have been helping to protect the hopes and dreams of American families for nearly a century.

With more than 9 million customers and 4,000 employees, AIG American General insurers collectively rank among the largest life insurance providers

in the country. Whether your needs include life insurance, annuities, accident and health insurance or structured settlements, AIG American General insurers offer insurance products that help fit your needs.

With substantial assets and an enviable reputation for strength

and stability, AIG American General companies have been awarded some of the highest ratings by independent rating agencies, such as Standard and Poor's, Moody's Investor Services, Fitch Ratings and A.M. Best^{9,10}

- ⁵ The weighting percentages are set for the life of the contract on the contract effective date. The company reserves the right to change the percentages for new business. The sum of the three percentages will always be at least 30%.
- ⁶ Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply if withdrawals or surrender occurs before 59½. Consult a tax advisor regarding specific situations.
- ⁷ Once the Income Percentage table is set for an in-force contract, it will not be changed. The company reserves the right to change the Income Percentage table for future business; the guaranteed minimum Income Percentage is 1% for both single and joint owner contracts.
- ⁸ Annuity value can increase due to interest earned and additional premium.
- ⁹ AIG American General, www.aigag.com, is the marketing name for the insurance companies and affiliates of American International Group, Inc. (AIG), www.aig.com, which comprise AIG's Domestic Life Insurance Operations, including The United States Life Insurance Company in the City of New York (USL).
- ¹⁰ For detailed information about our ratings visit www.aigag.com/ratings.

This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution. This brochure is designed to give you an overview of AIG Global Vision Bonus from The United States Life Insurance Company in the City of New York (USL). It is not meant to be a substitute for the actual contract.

Annuities issued by:

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

A subsidiary of American International Group, Inc. (AIG)

70 Pine Street, New York, NY 10270

Flexible-Premium Deferred Annuity Contract Number 07371N (AIG Global 6 IndexSM, AIG Global 8 IndexSM)

Extended Care Rider Form Number 04049N,

Monthly Additive Account with Cap Rider Form Number 05200N,

Annual Point-to-Point Account Rider Form Number 05201N,

Global Multiple Index Account with Cap Rider Form Number 07611N,

Guaranteed Minimum Withdrawal Benefit Rider Form Number 07760N

The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by USL are its responsibility. Annuities and riders may vary by state and are not available in all states. AIG does not underwrite any annuity contract referenced herein. Guarantees are subject to the claims-paying ability of USL.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your AIG American General representative for assistance.

FOR AGENT USE ONLY — NOT FOR DISSEMINATION TO THE PUBLIC

© 2008 American International Group, Inc. All rights reserved.

AGLC102950-NY

5853640

Annuities issued by:

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

A subsidiary of American International Group, Inc. (AIG)



THE STRENGTH TO BE THERE.®