



# PREVIEW OF COMING ATTRACTIONS...

Streamlined Portfolio, 4th Underwriting Class, Illustrated IRR and more!

Producers often tell us that we have too many products and the portfolio can be confusing. A remedy is on the way and here's a preview of coming attractions!

## **Streamlined Portfolio**

Effective January 1, 2009, all life insurance policies sold in the United States will be required to use the updated 2001 CSO Mortality Tables (2001 CSO). AIG American General insurers are taking this opportunity to streamline the permanent life product portfolio. The result will be a leaner, more competitive portfolio — and expanded rollout of exciting enhancements to underwriting and illustration capabilities!

For a detailed look at the makeup of the product portfolio as of January 1, 2009, see page 2 of this communication. Also listed is a chart of products/policy form numbers that will be discontinued prior to year's end.

## **Fourth Underwriting Class and Expanded Standard Class**

As with the recently released AIG ContinUL Extend<sup>®</sup> and AIG Elite Global Plus<sup>SM</sup>, all **new single-life** UL products in the portfolio will feature a fourth underwriting class – Standard Plus No Tobacco – when they are refreshed and/or introduced in the 4th quarter of 2008. Standard Plus No Tobacco will also be available on AIG Income Advantage Select, a new single-life VUL product available in October.

In addition, the expanded Standard classes, both Tobacco and No Tobacco, for clients under age 70 will automatically include cases that are rated through Table 2. The expanded Standard classes will be available on all forthcoming **new** UL products and on the AIG Income Advantage Select single-life VUL product.

## **Illustrated Internal Rate of Return (IRR)**

As products are refreshed and/or introduced in 4Q08, the ability to illustrate the internal rate of return will be added to WinFlex, WinFlex Web and eConnections Desktop. (Currently, producers can illustrate IRR on AIG Elite Global Plus, AIG Elite Global Survivor<sup>SM</sup>, AIG Protection Advantage VUL<sup>SM</sup> and AIG Income Advantage VUL<sup>SM</sup>.)

Click "Internal Rate of Return with Compliant Illustration" at the bottom of the input screen on eConnections Desktop or click "yes" to IRR report on the Reports tab in WinFlex to see our new Supplemental Illustration that shows the IRR on the cash surrender value, accumulation value and death benefit.

New and refreshed products will be coming at you like crazy before the end of the year, and we'll do our best to communicate the changes in a clear and timely manner. Questions about the information in this bulletin may be directed to your marketing team.

## Permanent Life Product Portfolio – Effective January 1, 2009

All products listed here (except for Elite UL G 2007) will be underwritten by both American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

Product Series	Product Name/Policy Form Number	Date 2001 CSO-Compliant Product Was / Will Be Introduced
Guaranteed UL Products	Elite UL G 2007 (AGL-07328)	March 2007 (already compliant)
	AIG ContinUL Extend (AGL-05337, USL-05337N)	July 2008 (already compliant)
	Survivor ContinUL (AGL-07106, USL-07106N)	December 2008
Current UL Products (non index)	Elite UL (AGL-03325, USL-03325N)	December 2008
Current UL Products (index riders)	Elite Index (AGL-08326, USL-08326N)	December 2008
	Elite Survivor Index (AGL-08327, USL-08327N)	December 2008
Global Index Products	AIG Elite Global Plus (AGL-08444, USL-08444N)	August 2008 (already compliant)
	AIG Elite Global Survivor (AGL-08414, USL-08414N)	August 2008 (already compliant)
VUL Products	AIG Protection Advantage VUL (AGL-07921, USL-07921N)	February 2008 (AGL); July 2008 (USL) (already compliant)
	AIG Income Advantage Select (AGL-08704, USL-08704N)	October 2008
	Survivor Advantage (AGL-08921, USL-08921N)	December 2008
WL Products	American Elite Whole Life (AGL-MWL 02AG, USL-06006N)	December 2007 (already compliant)

## Deletions from Permanent Life Product Portfolio by December 31, 2008

Product Series	Product Name/Policy Form Number	Date for Discontinuation
UL Products	Elite UL (AGL-02327, USL-02327N, USL-02327NU)	December 2008
	Elite UL G 2003 (AGL-02328)	December 2008
	Elite Survivor (AGL-02108)	December 2008
	Elite Survivor G (AGL-02109)	December 2008
	Platinum Accumulator (AGL-95330)	December 2008
	Platinum Provider Ultra (AGL-03325)	December 2008
	Platinum Survivor Ultra (AGL-00106)	December 2008
	Platinum Protector Survivor G (AGL-03335)	December 2008
	USL Medalist Premier (USL-UL9379)	December 2008
	USL Survivorship Premier (USL-JLS95E)	December 2008
IUL Products	Elite Index UL (AGL-04330, AGL-03330, USL-03330N)	December 2008
	Elite Value Index (AGL-05441)	December 2008
	AIG Elite Global IUL (AGL-06444)	December 2008
	AIG Elite Global IUL LT (AGL-07444)	December 2008
	Platinum Provider Ultra 500 (AGL-03326)	December 2008
	Platinum Survivor Ultra 500 (AGL-00107)	December 2008
VUL Products	AIG Income Advantage VUL (AGL-07704)	December 2008
	Platinum Investor VIP (AGL-05604, USL-05604N, USL-05604NU)	December 2008
	Platinum Investor FlexDirector (AGL-00326)	December 2008
	Platinum Investor II (AGL-97610)	December 2008
	Platinum Investor Survivor II (AGL-01206)	December 2008
WL Products	Advantage Whole Life (AGL-04205, AGL-04206, USL004205N, USL-04205NU)	December 2008

Policies issued by:

**American General Life Insurance Company**  
2727-A Allen Parkway, Houston, Texas 77019

**The United States Life Insurance Company in the City of New York**  
70 Pine Street, New York, New York 10270

*Subsidiaries of American International Group, Inc. (AIG)*

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are each insurer's own responsibility. AIG does not underwrite any insurance policy referenced herein. USL is authorized to conduct insurance business in New York. Policies and riders not available in all states.

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**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.

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