

Double Your Coverage Program Questions, Answers & Tips

1. What is the Double Your Coverage program?

Double Your Coverage is a special program designed for certain insureds who purchased recently issued, fully underwritten term and permanent life insurance policies. The program offers streamlined underwriting on the basis of an Application, Authorization and Non-Medical.

2. Which policy owners are eligible?

It's simple. Your applicant need only to have been issued, and put in force within the past three years, a fully underwritten (including blood test and urinalysis) standard or better policy for at least \$100,000 total face amount. (Certain other limitations apply.)

3. How much additional coverage is available?

The maximum new coverage available is an amount equal to the current coverage, but not to exceed the overall maximum in the chart below.

CURRENT AGE	MAXIMUM ADDITIONAL FACE AMOUNT AVAILABLE
0-55	\$1,000,000
56-60	\$500,000

4. Is this Guaranteed Issue?

No. In many instances, we may be able to issue a new policy based solely on the information in the new application. However, we reserve the right to order additional requirements such as an APS, rate an applicant and/or decline to issue a policy. Such actions will depend on changes in your client's health and insurability since the original coverage was issued.

5. What if my client has had a change in health since the original policy was issued?

If there has been a change in health (or change in health that would impact our published preferred guidelines), the case may not be eligible for this program. Underwriting will contact you with options.

6. If eligible, is my client guaranteed the full additional face amount available?

Applicants must qualify financially for the additional coverage. The face amount of the additional coverage can't be more than the face amount of the original policy, and within the available limits discussed in Question 3.

7. Do the ages in the chart refer to the current age or the age at issue of the old policy?

Current attained insurance age.

8. Does my client have to apply for the face amount listed in the qualification chart?

No. The amounts listed are maximum available under the Double Your Coverage Program. Your client can apply for any amount up to the maximum listed (as long as it meets published policy minimums).

9. Which products are eligible?

Most Individual Term or Universal policies issued Standard or better in the last 36 months.

10. Which products or policies are NOT eligible?

- > Last Survivor policies
- > VUL policies
- > Whole Life policies
- > Simplified Issue or Guaranteed Issue products
- > Term Conversions
- > USL versions of ContinUL, ContinUL Extend and ContinUL Extend Plus
- > Policies issued with a substandard rating or flat extra
- > Policies issued on a facultative reinsured basis
- > Policies over our internal retention
- > Replacement of an internal or external policy
- > Base (original) policies less than \$100,000
- > Insureds age 61 or older
- > Policies in grace or in disability mode

11. Double Your Coverage involves quick turn-around from Underwriting. What type of time service can I expect?

Since we are streamlining the Underwriting process for these applications, underwriting will be quick in the majority of cases. We are also identifying these cases at the time of submission so we can get you a quick answer, and issue if no questions arise.

12. Is Preferred issue available on the new policy?

Yes. Underwriting will use evidence from the original file and the current application to determine eligibility for Preferred.

13. When completing the Non-Medical, can I just provide the medical history gathered since the last application?

No. We need the complete, up-to-date medical history of all applicants.

14. How long will the Double Your Coverage Program be available?

Apps must be submitted between October 1, 2009 and March 31, 2010. Apps signed through March 31, 2010, can be received up to April 15, 2010. Requests for additional coverage through this program cannot exceed 3 years from the effective date of the qualifying policy and the date the application / change form is signed. (For related details, see Question No. 16.)

15. Is this program available for replacement of prior policies?

No. Replacements of prior policies are specifically excluded from the program.

16. How will the new coverage be issued?

For AGL ContinUL, ContinUL Extend and ContinUL Extend Plus policies and all Arizona UL policies, the new coverage will be issued in the form of a new ContinUL Extend Plus policy, available only with the Death Benefit Option 1 (Level Death Benefit). For other Universal Life policies, the new coverage will be processed as a face amount increase.

New term coverage will be issued as a new, separate policy and must be the same product type (level term, ROP) as the qualifying policy. For existing term with any duration except 10-year, the increase in coverage can be any duration – longer, shorter or identical to the existing policy, **except** 10-year. For existing 10-year term, the increase in coverage can be any duration **including** 10-year. Approved requests to increase coverage on LTG Ultra and Ultra C will be filled with the low band of AG Select-a-Term.

17. What forms do I need?

Shown below are Nationwide versions. Use state-specific versions if applicable.

GROUP 1 - Term Products

- > DYC Transmittal (AGLC101371-DYC)
- > Simplified Life Insurance App (AGLC100582-2003)
- > Bank Draft (AGLC102113)
- > HIPAA (AGLC100633 Rev0209)
- > NAIC Replacement Form (AGLC1088 Rev0309) for NAIC states only

NOTE: The Simplified Life Insurance Application contains a built-in Bank Draft form, however, it only offers a monthly and annual payment frequency. Agents may use that Bank Draft form and hand write in quarterly or semi-annual, if applicable. Or agents can use AGLC102113, which has all payment frequencies allowed for selection. Either form will be accepted.

GROUP 2 - AGL ContinUL Series and Arizona Universal Life Products

- > DYC Transmittal (AGLC101371-DYC)
- > SI/GI App (AGLC102503-2007)
- > Bank Draft (AGLC102113)
- > HIPAA (AGLC100633 Rev0209).
- > NAIC Replacement Form (AGLC1088 Rev0309) for NAIC states only

GROUP 3 - All other ULs except USL ContinUL Series products and other ULs previously listed

- > DYC Transmittal (AGLC101371-DYC)
- > InForce Change Form (AGLC100386-2002)
- > Bank Draft (AGLC102113)
- > HIPAA (AGLC100633 Rev0209)

18. How do I get my forms?

Go to Forms Depot, which is accessible through eStation, American General's producer website. Forms are bundled by state. Select "Double Your Coverage" from the Service Type drop-down menu in the basic form search, then select the product type based on the groupings above. The Forms Depot system will automatically bundle the forms you need for your sale. **IMPORTANT:** Be sure to use the special DYC Transmittal (AGLC101371-DYC) on all business.

Policies issued by:

American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX 77019
ContinUL (04337), ContinUL Extend (05337) ContinUL Extend Plus (05337)

The United States Life Insurance Company in the City of New York, 70 Pine Street, New York, NY 10270
ContinUL (04337N, 04337NU), ContinUL Extend (05337N) ContinUL Extend Plus (05337N)

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. 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 the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., 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 has 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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Submitting Double Your Coverage Applications

(See grouping definitions opposite)

1. Paper Submissions

>> Groups 1 & 2 - New Policies to be Issued

American General Life Insurance Company

Applications with original forms, with or without premiums

Regular Mail

American General Life Ins. Co.
Life Profit Center New Business
P.O. Box 4077
Houston, TX 77210-4077

Overnight Mail

American General Life Ins. Co.
Life Profit Center New Business
2727 A Allen Parkway B-F4
Houston, TX 77019

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

Applications with premiums and original forms

Regular Mail

The United States Life Ins. Co.
in the City of New York
P.O. Box 4597
Houston, TX 77210-4597

Overnight Mail

The United States Life Ins. Co.
in the City of New York
Amegy Bank
Attn: Lockbox Department
Lockbox #4597
1801 Main Street
Houston, TX 77002

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

Applications and other paperwork WITHOUT premiums

Regular Mail

The United States Life Ins. Co.
in the City of New York
P.O. Box 4077
Houston, TX 77210-4077

Overnight Mail

The United States Life Ins. Co.
in the City of New York
2727 A Allen Parkway B-F4
Houston, TX 77019

>> Group 3 - UL Increases

Send AGL and USL increases to:

American General Life Insurance Company (or)
The United States Life Insurance Company in the City of New York
P.O. Box 4373
Houston TX 77210-4373

2. Fax Submissions

>> Groups 1 & 2 - New Policies to be Issued

Fax Number: 1-800-915-9937

>> Group 3 - UL Increases

Fax Number: 1-713-620-6653

3. Image Only

>> Groups 1 & 2 - New Policies to be Issued

- Both AG supported image systems, ExamOne Image Only and CRL ZipzAPP, support eSubmissions for these applications. Use the same criteria used from the original application submission when submitting the DYC application.
- The applications will appear in the pending feed as any other application data appears.
- To ensure proper processing, please be sure to include the special DYC Transmittal (AGLC101371-DYC) with the other required paperwork previously addressed

>> Group 3 - UL Increases

Image Only processing is not available for UL increases.

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