

# PRODUCT UPDATE

## Attractive new pricing, underwriting on American Elite Whole Life®

Effective July 25, 2011, American General Life Companies is pleased to announce new lower premium rates and relaxed underwriting requirements on American Elite Whole life, a nonparticipating whole life policy issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL). Premium rates have been reduced as much as 20%, depending upon age and price band.

### American Elite Whole Life Highlights

American Elite Whole Life is available nationally and is an ideal permanent insurance solution for clients desiring guarantees at smaller face amounts. The product is also a good fit for individuals needing guaranteed permanent coverage for term conversions, even after 5 years. It features:

- Guaranteed permanent protection, guaranteed cash values and guaranteed level premiums
- No routine exam or lab requirements on face amounts up to \$99,999 through age 55\*
- Face amounts as low as \$5,000, \$1,000 for term conversions
- No restrictions on conversions; available after 5 years
- Guaranteed Option to Purchase Additional Insurance lets client purchase up to \$50,000 of additional insurance without underwriting, up to age 39 (not available on conversions) \*\*

\*Not a simplified or guaranteed issue product. Additional information such as medical records may be ordered to underwrite the risk.

\*\*Not available in New York. See rider form for more details.

### State Approvals

American Elite Whole Life is approved for sale in all states.

### Illustrations and Quotes

The re-priced American Elite Whole Life is available as of July 25 on WinFlex for approved states.

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Policies issued by: **American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019**

American Elite Whole Life Policy Form MWL 02AG, Option to Purchase additional Insurance OPAI 02 AG

**The United States Life Insurance Company in The City of New York, One World Financial Center, 200 Liberty Street, New York, New York 10281** American Elite Whole Life Policy Form 06006N

The underwriting risks, financial and contractual obligations and support functions associated with 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 business in New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, 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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## Transition Rules

- ❑ Applications received in the home office **prior to July 25, 2011** that are pending will automatically receive the old product rates and features unless the new version is specifically requested.
- ❑ Applications received in the home office starting **July 25, 2011 and before August 29, 2011** will receive the new product rates and features, if approved in the state of issue, unless the old version is specifically requested. When the old product is wanted, the application must clearly indicate the old product desired.
- ❑ Applications received **August 29, 2011 or later** will automatically receive the new whole life product if approved in the state of issue.
- ❑ States that approve the new 2011 product subsequent to the launch date will receive a minimum transition period of 30 days during which either the old or new product can be issued.
- ❑ Requests to reissue or replace recently issued cases for the purpose of obtaining lower rates **will not** be honored.

## Marketing Materials

Producer and client-approved marketing materials are available on eStation.americangeneral.com and for order through Forms Depot:

American Elite Whole Life Policy Specifications	AGLC 105160
American Elite Whole Life Consumer Guide	AGLC 105128
American Elite Whole Life consumer-use sales flyer (fillable or pre-printed)	AGLC 105184

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