

Introducing ContinUL *Extend*

American General Life Insurance Company (AGL) is ringing in the year with a new version of our flagship no-lapse guarantee product - **ContinUL *Extend***.

The existing ContinUL will be phased out as states approve ContinUL *Extend*. Please read this bulletin carefully as it contains important transition deadlines.

Same Great Features as ContinUL . . . with the Added Benefits of ContinUL *Extend*

- Flexible Guarantees* allow you to customize the guarantee to each client's needs, including extending it by increasing premium - your clients can also choose to pre-fund the guarantee by selecting the number of years over which they want to pay premiums
- Lower guarantee premiums* for most issue ages below 60 make ContinUL *Extend* even more competitive for continuous or short-pay scenarios
- We've increased the maturity age to 121* so that now you can lower level pay premiums further by illustrating as far out as age 121
- With the *Option-to-Adjust*, your clients can exercise a one-time catch-up of their premiums to preserve the death benefit guarantee, all without interest - for issue ages 0-70 starting in the third policy year (catch-up with interest available anytime regardless of issue age)
- If your clients sometimes make late premium payments, they now have a 28-day window during which their payment will be credited for the purpose of maintaining the death benefit guarantee
- And we will credit proceeds from 1035 Exchanges within a 12-month window as if received on the issue date for the purpose of maintaining the death benefit guarantee
- Continue to enhance competitiveness with supplemental coverage (reduces target premium proportionately)
- For issue ages greater than 70, guarantee premiums did go up and targets were reduced

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Dial-a-Guarantee Flexibility

Male, Age 50, PNT, \$1 Million Face

Guarantee to Age	Continuous Pay		Ten Pay	
	ContinUL	ContinUL <i>Extend</i>	ContinUL	ContinUL <i>Extend</i>
80	\$6,146.00	\$6,125.00	\$11,666.00	\$11,500.00
85	\$7,261.00	\$7,205.00	\$14,461.00	\$14,172.00
90	\$8,349.00	\$8,229.00	\$17,134.00	\$16,660.00
100	\$10,359.00	\$9,576.00	\$21,822.00	\$19,906.00
121	N/A	\$10,123.00	N/A	\$21,289.00

Lower Premiums

Male, Age 55, PNT, \$1 Million Face

ContinUL Lifetime guarantee Paid to age 100	ContinUL <i>Extend</i> Guaranteed to age 121 Paid to age 100	ContinUL <i>Extend</i> Guaranteed and paid to age 121
\$12,676.00	\$12,414.00	\$12,243.00

State Approvals

As of January 17, 2005, the AGL **ContinUL *Extend*** (Policy # 05337) is available in all states except: IN, MD, MA, MN, MT, NJ, NY, OK, PA, UT, VT, Guam, Puerto Rico, or the Virgin Islands. This product is issued by American General Life Insurance Company and is not available in New York. Check updated state approvals anytime at www.aiglifebrokerage.com. A New York version of the product, issued by United States Life, will be introduced at a later date.

Transitioning from ContinUL to ContinUL *Extend*

- In states in which **ContinUL *Extend*** is now approved (see state approval list above), we will issue either **ContinUL** or **ContinUL *Extend*** for applications with illustrations, as required, signed and received in the Home Office on or before **January 31, 2006**.
- If you want the new **ContinUL *Extend*** product issued for applications received on or before January 31, 2006, please specifically indicate **ContinUL *Extend*** on the application. Otherwise, we will issue **ContinUL**.
- Applications received on or after **February 1, 2006** will receive **ContinUL *Extend*** in these states.

Rolling State Approvals

- As new states approve **ContinUL Extend**, there will be at least a 15-day transition period during which we will accept applications for either **ContinUL** or **ContinUL Extend**. That means, for applications received during the 15-day period following the approval date, we will continue to issue the existing **ContinUL** product, unless the application specifically requests **ContinUL Extend**.
- Applications with illustrations, as required, must be signed and received in the Home Office on or before the established transition date for that state to process the application as **ContinUL**.
- Applications received on or after the established transition date will receive **ContinUL Extend**.

Illustrations

ContinUL Extend will be available in an internet software update late in the day on **January 17, 2006** for approved states listed above. In states where **ContinUL Extend** has been approved, **ContinUL** will no longer be available on the illustration software as of **February 1, 2006**. In other states, **ContinUL** will remain on the software until **ContinUL Extend** is approved.

Marketing Materials

Marketing materials have been revised and are available in our warehouse. You can place orders through FastForms on our Web site at www.aiglifebrokerage.com.

Product Specification Sheet	AGLC101118Rev0206	
Client Trifold	AGLC101117Rev0206	
Producer Guide	AGLC101946	<i>Available February 1, 2006</i>

Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

2727-A Allen Parkway, Houston, Texas 77019

ContinUL Policy Form Number 04337

ContinUL Extend Policy Form Number 05337

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are the issuing insurer's responsibility. Each insurance company is responsible for its own financial condition and contractual obligations. American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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