

NEW BUSINESS UPDATE

Revised Underwriting Guidelines – Motor Vehicle Reports

Effective March 1, 2006, the American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) will revise their underwriting guidelines as follows:

A Motor Vehicle Report (MVR) will now be required for issue ages greater than 70 for face amounts of \$250,000 and above. Previously, an MVR was required for face amounts over \$1,500,000 for these ages.

This change impacts all fully underwritten products issued by AGL and USL across all product lines - term, universal life, whole life, variable universal life and corporate-owned life insurance. The change does not apply to worksite products.

We will continue to order MVRs for all ages with face amounts greater than \$1,500,000 or for cause, per current guidelines.

The revised MVR requirement will apply to all applications received in the Home Office on or after March 1, 2006.

Policies issued by:
American General Life Insurance Company
A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019

The United States Life Insurance Company in the City of New York
A member company of American International Group, Inc.
830 Third Avenue, New York, New York 10022

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) or The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. American General Life and United States Life are responsible for their own financial condition and contractual obligations. Policies and riders not available in all states.

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