

NEW BUSINESS UPDATE

New Underwriting Guidelines - MVR, EKG, and Cancer Family History

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:

Motor Vehicle Report (MVR) - Effective June 5, 2006

- ◆ A MVR will now be required for issue ages below 40 for face amounts of \$100,000 and above.
- ◆ We will continue to order MVRs for all other ages with face amounts greater than \$1,500,000 or for cause, per current guidelines.
- ◆ In March of this year, we started requiring MVRs for issue ages greater than 70 for face amounts of \$250,000 and above. This change remains in effect.

Electrocardiogram (EKG) - Effective June 5, 2006

- ◆ An EKG will now be required for issue ages 45-49 for face amounts of \$500,000 and above.
- ◆ An EKG will also be required for issue ages 50-55 for face amounts greater than \$250,000.
- ◆ We will continue to order EKGs for all other ages and face amounts per current practice.

Cancer Family History - Effective August 7, 2006

- ◆ Cancer family history will be considered during the underwriting process for several rate classes as indicated below. This change excludes basal and squamous cell skin cancers.
- ◆ No changes are being made to the life insurance application, although slight modifications may be made in the near future.

Rate Class	Cancer Family History (Excludes basal and squamous cell skin cancers)
Preferred Plus	No cardiovascular disease or cancer prior to age 60 (parents only)
Preferred	No cardiovascular or cancer death prior to age 60 (parents only)
Standard Plus	One cardiovascular or cancer death prior to age 60 (parents only)
Preferred Tobacco	No cardiovascular or cancer death prior to age 60 (parents only)

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Products Impacted

These changes impact 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.

The "Determine Class" functionality in Winflex will be temporarily disabled for Term products until the appropriate changes are made to the software to match the new underwriting guidelines.

Effective Dates

- ◆ The revised MVR and EKG guidelines will apply to all applications received in the Home Office on or after June 5, 2006.
- ◆ The Cancer Family History guidelines will apply to all applications received in the Home Office on or after August 7, 2006.

Marketing Materials

Please utilize New Underwriting Guidelines insert (AGLC102048) until updated product materials are available.

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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