

NEW BUSINESS UPDATE

Reminder: New MVR & EKG Underwriting Guidelines Effective June 5, 2006

As previously communicated, effective June 5, 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:

Motor Vehicle Report (MVR)

- ◆ 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 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)

- ◆ 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.

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 has been temporarily disabled for term products until the appropriate changes are made to the software to match the new underwriting guidelines. We will notify you when the functionality is once again available.

Effective Date

The revised MVR and EKG guidelines will apply to all applications *received in the Home Office on or after June 5, 2006*.

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Reminder – Cancer Family History

New underwriting guidelines for Cancer Family History will go into effect on 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)

Marketing Materials

The Underwriting Requirements Brochure (L8882 REV0606) has been revised to reflect the new guidelines and is available to order. An insert (AGLC 102048) containing the updated guidelines will be available to order in late June for the term rate books.

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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