

PLATINUM UNIVERSAL LIFESM INSURANCE
Permanent life insurance for you and your family



EMPLOYEE
BROCHURE

Policies issued by:
American General Life Insurance Company

American General
Life Companies



David and Helen's Story¹

When Helen lost her husband David, she received the full benefit from his Platinum Universal LifeSM policy. Thanks to the benefit from David's policy, Helen was able to pay her mortgage and for her children's education, while maintaining her family's way of life.

Did You Know?

Life insurance beat out all other sources of financial assets or income that Americans expect to use to help pay bills and maintain their lifestyle if the primary wage earner dies.

Source: www.lifebenefits.com, viewed 8/18/08.

Why Universal Life Insurance?

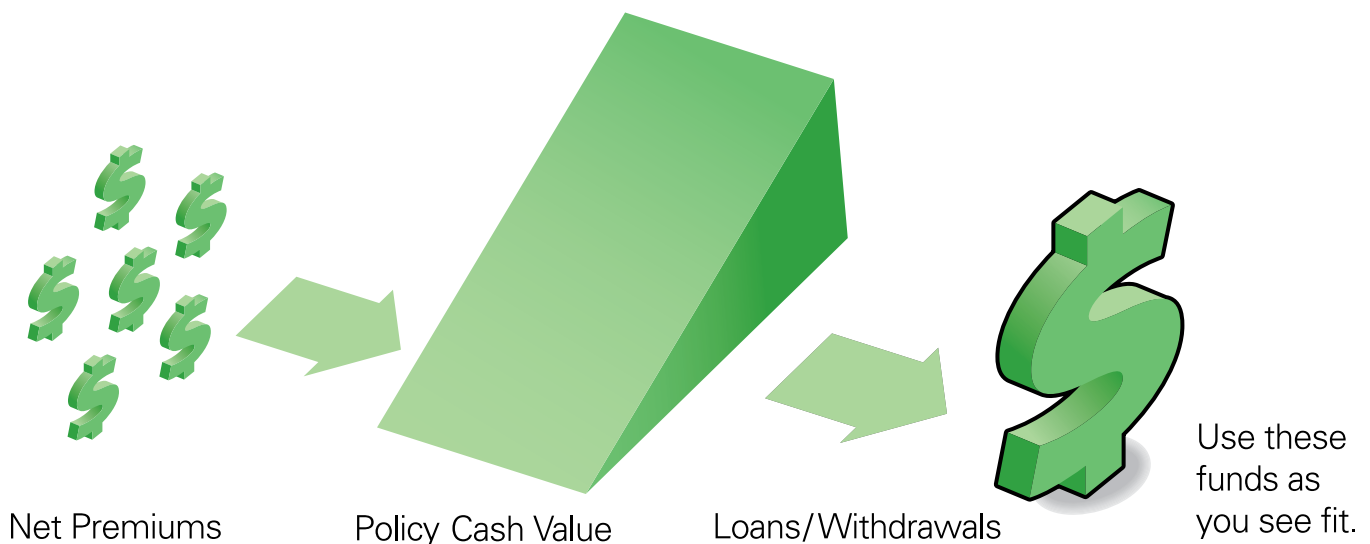
If you die prematurely, your loved ones may face a major loss of household income and financial stability. A Universal Life policy can help provide for your family's needs after your death. It is a highly flexible product providing lifelong insurance protection, as well as a death benefit that may offer your family the means to help:

- Cover final expenses
- Maintain their way of life
- Supplement college or retirement savings

Additionally, this product features a cash value component that credits interest on a tax-deferred basis.² Accumulated funds can be accessed through loans and/or withdrawals.³

How It Works

1. Each time you pay your premium, a portion is deposited into the policy's cash value, where it earns regularly credited interest.
2. Your cash value can grow, tax-deferred.²
3. You can access your fund via loans and withdrawals, to use however you like.



What Platinum Universal LifeSM Offers

Added Security

- A reliable death benefit for your family to use to meet any of their needs
- Coverage that can never be cancelled and that does not change as long as you pay your premiums

Financial Advantages

- Access to accumulation value via loan or withdrawal
- Interest earned, tax-free, until you withdraw funds²

Convenience and Flexibility

- Hassle-free premium payments through payroll deduction—no checks to write
- Full portability—stay protected through job changes and into retirement
- Ability to adjust your premiums or death benefit to fit your family's changing needs
- An array of optional riders—customize your coverage with additional benefits⁴
- Guaranteed issue available if participation requirements are met

Male or Female, Rated Band 2 Nontobacco				
Issue Age	\$7 Weekly ⁵		\$9 Weekly ⁵	
	Face Amount	Cash Value at Age 65 (Guaranteed at 3%) ⁶	Face Amount	Cash Value at Age 65 (Guaranteed at 3%) ⁶
25	\$60,877	\$6,614	\$80,725	\$9,280
35	\$43,342	\$4,913	\$57,472	\$6,832
45	\$25,788	\$2,331	\$34,195	\$3,267
55	\$15,538	\$498	\$20,603	\$733

My Platinum Universal LifeSM Policy (to be completed at enrollment)

You have selected a Platinum Universal Life policy with a death benefit of \$_____ and the following riders (check all that apply):

- Accidental Death Benefit (Form #82012): Pays an additional benefit equal to the face amount of the policy if insured's death is a result of an accident, up to \$200,000
- Children's Insurance Benefit (Form #82410): Provides up to \$10,000 of term life insurance on each of your children
- Waiver of Monthly Deduction (Form #82001): Waives monthly cost of insurance and expense charges in the event that you become totally disabled for a period of six months
- Terminal Illness Benefit (Form #91401): Provides a one-time accelerated death benefit of up to 50% of the base policy death benefit, up to \$250,000, should you be diagnosed with a terminal illness with 12 months or less to live
- Future Guaranteed Insurability Benefit (Form #95101): Automatically provides the option to increase the amount of death coverage without future evidence of insurability

Will your spouse also be covered? Yes No

Your estimated cost will be \$_____ per pay period.

Please refer to your policy for details regarding your benefit.

¹ Not an actual case; presented for illustrative purposes only.

² Based on current federal income tax laws.

³ Consult your tax advisor to determine if these transactions trigger a taxable event. Withdrawals are subject to a 14-year decreasing surrender charge.

⁴ Not all riders are available in all states. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax adviser.

⁵ Premium rates for a male or a female who has been rated Band 2 Nontobacco, current as of October 1, 2008. Cash values illustrated are not guaranteed; values are illustrated using the current cost of insurance rates and expense charges. For illustration purposes only. Please see your benefits counselor or enroller for state-approved rates based on your individual situation.

⁶ Cash values are illustrated using guaranteed cost of insurance rates and expense charges.

About American General Life Companies*

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.†
- The most prominent independent ratings agencies continue to recognize American General Life Companies insurers in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings.

* American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

† Source: Statutory Annual Statements for all American General Life Companies member life insurers, excluding AIG Life Insurance Company of Canada, 2004–2008.

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This brochure is a summary and is not intended to be all-inclusive of products and services offered. All products are subject to the terms, conditions, limitations and exclusions of the policies. **Important note:** Benefits and exclusions vary by state. Please see the outline of coverage and policy form for further details.

Limitations and Exclusions

Suicide: In the event of the suicide of the insured, while sane or insane, within the date of issue or any subsequent increase, within two years of the date of issue, our liability will be limited to the premiums paid.

Incontestability: Except for nonpayment of premiums, we will not contest this policy after it has been in force during the lifetime of the insured for two years from the date of issue. We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the insured for two years from the date of reinstatement. If we contest a reinstatement, we will contest only the statements made in the reinstatement application.

Policies issued by:

American General Life Insurance Company

2727–A Allen Parkway
Houston, Texas 77019
Policy Form Number 08463
Rider Form Numbers 82001, 82012, 82410, 91401 and 95101

www.americangeneral.com

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

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