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**FOR IMMEDIATE RELEASE**

**American General Life Companies Announces  
New Variable Universal Life Product**

*Survivor Advantage features enhanced benefits and competitive options*

HOUSTON, January 14, 2009 — American General Life Companies recently announced the launch of Survivor Advantage<sup>SM</sup>, a last survivor variable universal life insurance policy issued by American General Life Insurance Company (AGL), a subsidiary of American International Group, Inc. The policy offers a cost-effective way to provide life insurance protection for two lives, with lower premiums than two individual policies. The product, geared toward families who need estate-planning solutions, provides competitive premiums for endowment scenarios, death benefit guarantees and a superior selection of 47 professionally managed investment options<sup>1</sup>. Survivor Advantage also features a new underwriting class for healthy non-smokers, known as preferred plus non-tobacco, and a policy provision that allows policy owners to split the policy into two individual policies at no additional charge.

“The flexible design of the Survivor Advantage policy enables policy owners to protect their estate and create a truly customized plan to provide for their heirs, with the confidence that comes from life insurance protection and the wealth-building potential of top investment choices,” said Tim Heslin, vice president and variable universal life business leader.

**Estate preservation**

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<sup>1</sup> Investment return and principal value of the variable options may fluctuate, so that a policy owner’s units, when redeemed or borrowed against, may be worth more or less than their original cost. Consult fund prospectuses for information on currently available funds.

For those who may be concerned about the impact taxation will have on their accumulated assets, Survivor Advantage offers a means of protecting wealth while minimizing the tax burden passed on to heirs. With proper planning, it enables the proceeds of the policy to be excluded from an estate for federal estate tax purposes, making it an attractive way to transfer qualified plan assets, such as IRAs and annuities, to heirs without an additional tax liability. In addition, the policy provides an avenue to provide generous gifts to favorite charities.

### **Dual-earner supplement to retirement planning**

For working couples, Survivor Advantage offers a powerful way to enhance retirement savings while providing cost-effective coverage on both lives. Current federal income tax laws permit couples to pay in premiums during their working years and take tax-free withdrawals of the policy's cash accumulation when they reach retirement.

### **Flexibility and customization**

Since no two people have the same financial plan or circumstances, Survivor Advantage also offers innovative options for customizing the policy. Survivor Advantage protects a policy holder's family, while providing the opportunity to increase the value of the estate heirs will receive.

For more information about Survivor Advantage, visit

[www.americangeneral.com/SurvivorAdvantage](http://www.americangeneral.com/SurvivorAdvantage) or call 877-TEAM-VUL.

**FOR THIS AND OTHER INFORMATION ABOUT AMERICAN GENERAL LIFE INSURANCE COMPANY'S SURVIVOR ADVANTAGE VUL, PLEASE CONTACT YOUR REPRESENTATIVE OR GO ONLINE TO [WWW.AMERICANGENERAL.COM/VUL](http://WWW.AMERICANGENERAL.COM/VUL) FOR THE POLICY AND FUND PROSPECTUSES. BEFORE INVESTING OR SENDING MONEY, PLEASE READ BOTH THE POLICY AND UNDERLYING FUND PROSPECTUSES CAREFULLY, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES CAREFULLY (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).**

Survivor Advantage VUL Policy Form No. 08921; Issued by American General Life Insurance Company. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states. Guarantees are subject to the claims-paying ability of AGL. Distributed by American General Equity Services Corporation, member FINRA and a subsidiary of American International Group, Inc.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. 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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