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FOR IMMEDIATE RELEASE

AIG American General Launches AIG Accident Expense Plus

*New supplemental health insurance policy answers question
of what to do about high out-of-pocket expenses*

HOUSTON, February 4, 2008 — American General Life Insurance Company (American General Life), a subsidiary of American International Group, Inc. (AIG), has announced the launch of AIG Accident Expense Plus, a health insurance product that provides accident medical coverage as a gap-filler to major medical policies. AIG Accident Expense Plus also allows the policyholder to include a critical illness rider¹ that provides benefits in the event of heart attack, stroke or cancer.

“To combat rising premiums in their major medical plans, many individuals and families are increasing their deductibles, co-payments and other out-of-pocket expenses,” said Jay Drucker, vice president, Accident and Health, AIG American General. “AIG Accident Expense Plus offers an easy and affordable solution to help ensure that out-of-pocket costs from an accident or critical illness don’t jeopardize their financial stability.”

Some of the key benefits of the product include:

- Benefits are paid directly to the policyholder, not the provider
- Policyholders choose the benefit amounts based on individual needs
- Policyholders have the option to choose any hospital, physician or medical facility

¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

- Benefit payments are not coordinated with payments from the insured’s major medical plan
- The plan covers individuals as well as their spouses and children

“AIG Accident Expense Plus is an ideal way to protect against the sometimes staggering financial burdens associated with an unforeseen accident, and those can include sports-related injuries, which many of today’s active families face,” said Drucker. “Additionally, by pairing an already broad accident insurance policy with an optional critical illness rider, individuals and families alike can protect themselves without the expense of purchasing separate policies.”

For more information about AIG Accident Expense Plus or AIG American General, visit www.aigag.com.

AIG American General, www.aigag.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. (AIG), including American General Life Insurance Company.

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All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details.

Policy Form Number 07120 and Critical Illness Rider Form Number 07121, issued by American General Life Insurance Company (American General Life), a subsidiary of American International Group, Inc. (AIG), 2727-A Allen Parkway, Houston, Texas 77019. The underwriting risks, financial obligations and support functions associated with the products issued by American General Life are its responsibility. American General Life is responsible for its own financial condition and contractual obligations. AIG does not underwrite any insurance policy referenced herein. American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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