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### **FOR IMMEDIATE RELEASE**

**American General Life Companies launches Income Advantage Suite<sup>SM</sup>,  
a Custom Label Suite of Products for HBW Insurance & Financial Services, Inc.<sup>®</sup>**  
*Innovative life insurance protection combined with an annuity or Roth IRA*

HOUSTON, July 27, 2009 —American General Life Companies (American General) announced today the introduction of Income Advantage Suite<sup>SM</sup>, a custom label suite of products issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York, and designed in conjunction with and for exclusive distribution by HBW Insurance & Financial Services, Inc.<sup>®</sup>, a national financial services marketing organization dedicated to serving the needs of middle Americans.

“Income Advantage Suite is a unique concept in that it offers valuable life insurance protection – for both immediate cash needs and ongoing income –and an annuity or Roth IRA retirement savings component in one convenient package,” said Durr Sexton, senior vice president and chief sales and marketing officer at American General.

The life insurance product within the Income Advantage Suite pays a lump sum at death, which can be used to meet immediate family needs. An optional rider pays a guaranteed monthly income for up to 40 years to help the insured’s family maintain its standard of living.<sup>1</sup> If the rider is selected, the benefit will be paid in addition to the lump sum benefit paid by the base life insurance policy.

The Income Advantage Suite also offers the opportunity to save money for the future in a tax-deferred index annuity. Plus, when the index annuity is structured as a Roth IRA, the insured gets the added benefit of tax-free income in retirement. This packaged approach can provide the

insured with cash accumulation for the future plus income advantage protection if he or she dies prematurely.

“HBW is tremendously excited about the Income Advantage Suite,” said Barney Hellenbrand, CEO of HBW Insurance & Financial Services, Inc. “It will become a key component in our ability to help our agents deliver customized, convenient protection and retirement savings to our core customers: the vastly underserved, middle-America market.”

For more information about Income Advantage Suite and partnering with HBW, visit [www.hbwinc.com](http://www.hbwinc.com).

<sup>1</sup>Guarantees are subject to the claims-paying ability of the issuing insurance company.

Policies and annuities issued by:  
**American General Life Insurance Company**  
2727-A Allen Parkway, Houston, Texas 77019

Income Advantage Term Policy Form Number 07007  
Select Income Rider Form Number 08818  
Flexible-Premium Deferred Annuity Contract Number 07371 (AG Global 8 Index<sup>®</sup>)

**The United States Life Insurance Company in the City of New York**  
70 Pine Street, New York, New York 10270

Income Advantage Term Policy Form Number 09007N  
Select Income Rider Form Number 08818N  
Flexible-Premium Deferred Annuity Contract Number 07371N (AG Global 8 Index<sup>®</sup>)

This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are each insurer's own responsibility. USL is authorized to conduct insurance business in New York. Policies, annuities and riders may vary by states and are not available in all states. Annuity withdrawals and a portion of term insurance rider (Select Income Rider) payments may be subject to Federal and/or State income taxes. A 10 percent Federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age 59 ½. Annuity owners should consult a tax advisor regarding their specific situation.

American General Life Companies insurers are solely providers of insurance products. The insurers' affiliates, their subsidiaries, their employees, agents and/or representatives do not provide tax, legal, or financial advice. Additionally, the insurer, its affiliates, their subsidiaries, their employees, agents, and/or representatives do not assume any fiduciary responsibilities in presenting this information.

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., including American General Life Insurance Company and The United States Life Insurance Company in the City of New York. 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.

HBW Insurance & Financial Services, Inc is a National Financial Services Marketing Organization dedicated to providing *outstanding* products and services for the American consumer. HBW has helping clients build wealth since 1991 using the Helping Build Wealth systems of training, recruiting and product delivery. HBW is developing an organization capable of servicing and Helping Build Wealth for the vastly underserved, middle-American market, while at the same time Helping Build Wealth for our associates.

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