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FOR IMMEDIATE RELEASE

American General Life Companies Announces Three New Universal Life Products *Introducing Elite UL, Elite Index and Elite Survivor Index*

HOUSTON, February 27, 2009 — American General Life Companies recently announced the launch of three new universal life (UL) insurance products, Elite ULSM, Elite IndexSM and Elite Survivor IndexSM, all 2001 CSO-compliant and issued by American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

“Elite UL, Elite Index and Elite Survivor Index round out our newly revamped fixed universal life portfolio,” said, Rod Rishel, vice president and universal life business leader for American General Life Companies. “In the course of updating our product line for compliance with the 2001 CSO Mortality tables, we took the opportunity to streamline our offerings to focus on features, benefits and competitiveness. Matching products to a client’s needs is now significantly easier for our producers.”

Elite UL

Elite UL is a current assumption universal life insurance policy that is ideal for clients seeking permanent coverage with the flexibility to meet life’s changing needs. The policy offers a guaranteed interest rate of three percent.

Elite Index

Elite Index is a flexible premium, adjustable death benefit, index interest universal life insurance policy that offers competitively priced death protection along with the opportunity to accumulate cash value based on a choice of two interest-crediting accounts and a declared interest account.

Elite Survivor Index

Elite Survivor Index provides affordable last survivor death benefit protection plus the opportunity to build cash value that can be accessed in the future for a variety of needs. The product also offers the flexibility to choose from the same three account options available with the Elite Index product to fit the policy owner's personal or business needs.

Elite UL and Elite Index both offer a new Standard Plus underwriting class and expanded Standard Classes (tobacco and non-tobacco). Among the riders offered with all three products is the Overloan Protection Rider, which helps avoid undesired taxable events by guaranteeing that a policy to which it is attached will not lapse if outstanding loans are not repaid.

For more information about the features and benefits of these products and our entire fixed UL portfolio, visit www.americangeneral.com.

Policies Issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019
Elite UL Policy Form Number 03325
Elite Index Policy Form Number 08326
Elite Survivor Index Policy Form Number 08327
Overloan Protection Rider Form Number 07620, 07620JT

The United States Life Insurance Company in the City of New York
70 Pine Street, New York, New York
Policy Form Number
Elite UL Policy Form Number 03325N
Elite Index Policy Form Number 08326N
Elite Survivor Index Policy Form Number 08327N
Overloan Protection Rider 07620N, 07620JTN

The underwriting risks, financial and contractual obligations and support functions associated with the 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 and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company.

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 and USL. 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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