

AIG American General:

Still the Right Choice

On Friday, October 3, 2008, American International Group, Inc. (AIG) announced its intention to refocus the company on its core property and casualty insurance businesses, while exploring opportunities to sell its remaining high-quality businesses, including the member companies of AIG American General.

Why place your business with AIG American General today? Now more than ever, we are working to earn and keep your business. And we continue to offer the same commitment to quality service and innovative products that we have for the past 150 years.

Here's what you should know **about our sale:**

- The sale of an insurance company does not change its obligations to its policy holders. Policies and contracts will be honored with no interruption in service or coverage.
- The fact that AIG is now considering selling the AIG American General companies is indicative of our tremendous value.
- The only companies that are able to make the investment required to purchase AIG American General are large and well capitalized. In the end, the company that acquires AIG American General will most likely do so to make itself a larger and stronger competitor in the insurance business.

Here's what you should know **about our strength:**

- The insurance company subsidiaries that you do business with are solid and solvent, and closely regulated by state insurance departments. We have ample reserves and capital to meet our long-term obligations to policyholders.
- Our financial strength ratings are excellent, according to leading independent ratings agencies. Visit www.aigag.com/ratings for more information and to see the ratings for each of our insurance companies.
- The general account of each insurer is primarily invested in high-quality, investment-grade bonds, in accordance with state insurance requirements and investment guidelines.
- The AIG American General companies are collectively the top issuers of insurance by face amount in the U.S. and an industry leader in our core businesses.



AIG American General¹

- Over 150 years of experience with origins dating back to 1850.
- More than 11.6 million policies in force as of 12/31/07.²
- Over the past five years, AIG American General life companies have paid out \$17.5 billion in benefits to 1.6 million families and businesses³



Here's what you should know
about our commitment to service

- Our customers continue to give us high marks for service. In fact, overall satisfaction with the customer service experience in our contact centers increased in the third quarter over the two prior quarters.
- Over the past five years, AIG American General life companies have paid out \$17.5 billion in benefits to 1.6 million families and businesses³
- AIG American General companies have been protecting families and businesses for more than 150 years; our origins date back to 1850.

Don't just take our word for it:

- "We have a very strong message for consumers: If you have a policy with an AIG insurance company, they are solvent and have the capability to pay claims."

*National Association of Insurance Commissioners (NAIC) President Sandy Praeger
news release, 9/16/08*

- "AIG's insurance companies are financially sound, with substantially more in assets than they need to pay all valid present and projected claims."

*New York State Insurance Superintendent Eric Dinallo
news release, 9/22/08*

**We are still the right choice for your insurance needs,
and we're working harder than ever to earn your trust.**

AIG American General is the marketing name for the insurance companies affiliated with American International Group, Inc. (AIG), including American General Life Insurance Company, American General Life and Accident Insurance Company, The United States Life Insurance Company in the City of New York (USL), AIG Life Insurance Company, American International Life Assurance Company of New York (AILife), and American General Assurance Company.

¹ Information regarding American International Group, Inc. (AIG) or AIG American General presented in this brochure is for informational purposes only and represents combined statistical information of the subsidiaries of AIG. Neither AIG nor AIG American General underwrites any insurance policy described within this brochure. **The licensed insurance company underwriting the product is responsible for its own financial condition and its contractual obligations.** ² Source: Statutory Annual Statements for the Domestic Life Companies, 2007. ³ Source: Statutory Annual Statements for the Domestic Life Companies, 2003 – 2007.

