

PRODUCT UPDATE

More Great News on AIG Select-a-Term®!

AIG American General kicked off 2008 with new rates on our flagship term life insurance product – AIG Select-a-Term. Now, we're happy to inform you that the 5 percent reduction in first-year compensation previously announced has been rescinded.

That's right – first-year compensation on AIG Select-a-Term will remain at 2007 levels.

This also applies to LTG Ultra in Mississippi, where that product is still available for sale and AIG Select-a-Term has not yet been approved. It does not apply to ROP*Term*, LTG Ultra-C and all universal life products. The new 2008 compensation rates, which were announced in December, will apply on those products, as will the 1 percent decrease in renewal compensation rates on the 10- and 12-year periods of AIG Select-a-Term. Revised individual compensation schedules for AIG Select-a-Term and LTG Ultra are now available on our producer Web site.

Preview of coming attractions...

Soon we'll be adding term periods 31-35 to AIG Select-a-Term, giving you the opportunity to offer your clients even longer coverage periods. Stay tuned for complete details!

Check out our new rates...

Here's a sample of the some of the double-digit rate decreases now available on AIG Select-a-Term:

	12-year	17-year	22-year	27-year
Old AIG Select-a-Term Rates	\$740	\$980	\$1,445	\$1,865
New AIG Select-a-Term Rates	\$635	\$800	\$1,250	\$1,655
Percentage Decrease	14.2%	18.4%	13.5%	11.3%

Male; age 40, Preferred Plus Class; \$1,500,000 face amount*

Be sure to use our Rapid Rater to quickly find the rates you're looking for! Quotes are also available on WinFlex and Connections. If your Web site is powered by iPipeline, your term quote engine also has the new 2008 rates.

Revised marketing materials are available for order through FastForms which is accessible via our producer Web site. You can also download a copy of the rate book. Be sure to check our Web site for a host of flyers and postcards to help you promote this product to your producers.

AGLC102406 REV0108	Consumer Brochure
AGLC102405 REV0108	Producer Guide
AGLC102434 REV0108	Rate book (PDF only)

New rates, competitive compensation, the 5 for \$500 bonus and streamlined new business processing add up to success with AIG Select-a-Term. Start writing your success story today! And, as always, thank you for your business. Together, we'll make 2008 one for the record books!

*Premiums for other rate classes, ages and payment plans are available. Premium charges will depend on each applicant's evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level and is payable in lump sum, or installments, if so elected. The insurance company may contest the policy for two years from date of policy issue for material misstatements or omissions on the application. Death benefit payable from any cause, except suicide, within first two policy years. In the event of suicide in the first two years, policy is limited to return of premium paid.

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AIG Select-a-Term® Policy Form Number 07007

LTG Ultra Policy Form LTG-2000AG

Issued by:

American General Life Insurance Company

A member company of American International Group, Inc. (AIG)

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