

# Earning your trust for over 160 years

**American  
General**  
Life Companies

Purchasing life insurance is one of the more important decisions you will ever make. That's why American General Life Companies (American General) insurers work to earn your trust and confidence through every step of life's journey. Life is uncertain and we want to help you protect the financial security of your loved ones. We will be here when you need us most.

**American General insurers have been keeping promises to American families and businesses for more than 160 years.**

The companies you want to do business with are those that stand the test of time. The experience, expertise and claims-paying history we offer to our **13 million customers** provide peace of mind that we'll be there when they need us most.<sup>2</sup>

**Over the past five years alone, member insurers of American General have collectively paid out over \$36 billion in claims and benefits to customers and businesses.**<sup>3</sup>

We have stayed focused on what really matters—serving and caring for our customers.

## Investments

With respect to American General insurers' investment portfolios, as of March 31, 2012<sup>4</sup>:

- Approximately **90.3% of our invested assets are in fixed income or cash.**
- Our bond investments are well-diversified **with 93.1% rated investment grade.**

## Selected Annual Financial Information *as of March 31, 2012*

<i>(in thousands)</i>	American General Life Insurance Company (AGL) <sup>1</sup>	The United States Life Insurance Company in the City of New York (USL) <sup>1</sup>	American General Life Insurance Company of Delaware (AGLDE) <sup>1</sup>
<b>Total Admitted Assets</b>	\$43,446,453	\$23,104,866	\$9,120,410
<b>Total Liabilities including Separate Accounts</b>	\$36,420,731	\$21,364,340	\$8,697,642
<b>Separate Accounts</b>	\$2,122,229	\$843,057	\$2,536,203
<b>Total Adjusted Capital</b>	\$8,147,927	\$2,074,040	\$509,864
<b>Total Revenue</b>	\$1,022,326	\$689,410	\$188,242
<b>Premium and Annuity Considerations</b>	\$271,297	\$376,513	\$65,202
<b>Earnings Before Dividends and Taxes</b>	\$86,428	\$73,378	\$16,335
<b>Net Operating Earnings</b>	\$114,667	\$32,720	\$12,995

<sup>1</sup> Numbers derived from Statutory Quarterly Statements for AGL, USL and AGLDE as of March 31, 2012.

**For more than 160 years, we've been  
there when you need us most.**

**We continue to offer one of the largest and most innovative product portfolios in the industry.**

From life and health insurance protection to wealth accumulation and wealth transfer, the products offered by American General insurers include a full line of life insurance, annuities and accident & health products.

- First to market with customizable term coverage with or without return of premium
- First to market with index universal life products using global indices
- Innovator of accident and health insurance products that offer living benefits payable to the policy owner
- Innovator of fixed, index and income annuities for retirement needs

For more information on our products, go to [www.americangeneral.com](http://www.americangeneral.com).

**Service**

For five years in a row, American General has received the Achievement in Customer Excellence (ACE) award from MarketTools, Inc., which recognizes outstanding achievement in customer excellence<sup>5</sup>. We design our service from the outside-in, with technology and service centers designed to exceed your expectations. In addition, our customer feedback program alerts us to service issues in real-time and allows us the opportunity to make continuous enhancements to your service experience.

**Bottom Line**

**We are strong, we are experienced, and we are here to stay.** You can be confident that no one will work harder to help you protect your family and your dreams.

**Financial Strength Ratings**

Financial strength ratings are an evaluation by independent ratings agencies of an insurer’s ability to meet its obligations to policy holders. The most prominent ratings agencies continue to recognize our companies in terms of financial strength.

American General Life Companies Financial Strength Ratings <i>as of March 31, 2012</i>			
Agency	Rating	Descriptor	Definition
Standard & Poor’s <sup>A</sup>	A+	Strong	“An insurer rated ‘A’ has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.”
Moody’s Investors Service <sup>B</sup>	A2	Good	“Insurance companies rated ‘A’ offer GOOD financial security. However, elements may be present, which suggest a susceptibility to impairment some time in the future.”
Fitch Ratings <sup>C</sup>	A	Strong	“Denote a low expectation of ceased or interrupted payments. They indicate STRONG capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.”
A.M. Best Company <sup>D</sup>	A	Excellent	“Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations.”

<sup>A</sup> Stable outlook <sup>B</sup> Stable outlook <sup>C</sup> Stable outlook <sup>D</sup> Stable outlook

**For more detailed information on specific insurer ratings visit [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings).**

**Understanding financial strength ratings**

Independent ratings agencies, such as A.M. Best and Standard & Poor’s, provide opinions on an organization’s ability to meet its financial obligations to its policy holders, creditors and shareholders. Generally there are two components to ratings — a credit rating and a financial strength rating. Credit ratings, or long-term debt ratings, are an evaluation by the ratings agencies of the creditworthiness of an organization and its ability to pay its short- and long-term debt. Financial strength ratings are an evaluation by the ratings agencies of an insurer’s ability to meet its obligations to its policy holders.

**American General Life Companies**

2 Source: Composite numbers derived from Statutory Annual Statements as of December 31, 2011 for American General Life Companies member insurers for all lines of business including life, annuities, health, ordinary and group.

3 Source: Statutory Annual Statements for American General Life Companies member insurers 2007 – 2011.

4 Composite numbers derived from Statutory Quarterly Statements for AGL, USL and AGLDE, as of March 31, 2012.

5 Source: MarketTools, Inc. ACE awards, 2007 – 2011.

First SunAmerica Life Insurance Company merged into USL on December 31, 2011. American General Life Companies, LLC merged into AGL on December 31, 2011.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for a group of affiliated domestic life insurers including those named in this flyer. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. **The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations. AGL and AGLDE are not licensed to do business in the state of New York.**