



For Immediate Release

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AGLA's Quality of Life...Insurance Lives Up to Its Name

Revolutionary approach offers life insurance you don't have to die to use

Nashville, Tenn. (Jan. 11, 2010) – What if life insurance was designed to help policy owners *live* their lives, not just ease the financial burden at life's end? **Quality of Life...InsuranceSM** from American General Life and Accident Insurance Company (AGLA) may allow owners to receive their benefits *before* their death to help pay for critical health care needs or help meet certain financial goals and obligations.

This type of bold approach is paying off in times of need for customers. After buying a new home, a young father purchased a Quality of Life...Insurance policy in January of 2006 to ensure his family and mortgage would be protected if something should happen to him. A few months later, he was diagnosed with throat cancer that required surgery and months of radiation and chemotherapy. He was self-employed, and while he was sick, he was unable to work. Even though his wife's medical insurance covered most of his treatments, her salary alone was not enough to cover the co-pays, deductibles, and additional out-of-pocket expenses -- while also supporting the two of them and their three children.

With help from his agent, this young father chose to "accelerate" \$50,000 of his life insurance benefit under the Critical Illness Accelerated Benefit Rider, which was included in his Quality of Life...Insurance policy for no additional premium cost. "Accelerate" means to receive a portion of your life insurance benefit before your death if you have a chronic, critical or terminal illness. He accepted the company's offer of \$45,381.

This story is one of many about individuals who have benefited from an innovative and cost-effective approach to life insurance that doesn't require death to be useful. Of course, individual results will vary.

According to Terry Keiper, Senior Vice President - Consumer Solutions at AGLA, "We're in an unsettling time amid a down economy and a polarizing national healthcare debate. Americans are looking for affordable life insurance solutions to help them navigate these challenging times and that is what Quality of Life...Insurance is designed to do."

In the four years that Quality of Life...Insurance has been made available, consumers have purchased more than 192,000 policies for over \$23 billion in total issued face amount. A feat that Keiper says shows that AGLA is delivering a product that the country has a demonstrated need for.

James A. Mallon, President and CEO, agrees. "With Quality of Life...Insurance, we're changing the way Americans think about, purchase, and use life insurance. American General Life and Accident Insurance Company is committed to providing research-based, consumer-focused products to its customers, and Quality of Life...Insurance policies are proving to be a welcome change from the norm."

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American General Life and Accident Insurance Company (AGLA), www.agla.com, provides a wide variety of affordable and innovative life insurance, annuity, accident and supplemental health insurance products to millions of Americans. AGLA is known for personal customer service and a tradition of excellence spanning more than a century. AGLA is a member company of the American General Life Companies.

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The referenced policies contain limitations and exclusions. See the policy for details. For Policy Forms AGLA04174, AGLA01162 and Riders AGLA01001, AGLA01002, AGLA01403, AGLA01426, AGLA01445M, AGLA01445F, AGLA01550, AGLA AIO-UL, AGLA EMD, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR, AGLA AB2 and state variations.