



American General Life and Accident Insurance Company

FOR IMMEDIATE RELEASE

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American General Life and Accident Insurance Company Launches Innovative New Product
Indexed Universal Life now part of the Quality of Life...Insurance® Product Suite

Nashville, Tenn. September 19, 2011 – American General Life and Accident Insurance Company (AGLA), announces an innovative addition to its highly differentiated Quality of Life...Insurance® suite of products. AGLAchoice® *Index Plus* is permanent universal life insurance that provides protection for a customer's entire lifetime. Like all life insurance, it's designed to provide for loved ones in the event of a premature death. Yet AGLAchoice® *Index Plus* also offers customers the opportunity to grow policy values by using index-linked strategies that are based in part on the movement of a major stock market index.

Many consumers today seek quality long-term protection, competitive interest rates and safety of principal. Indexed universal life can help accomplish all three goals. AGLAchoice® *Index Plus* customers can have valuable life insurance protection, a choice of interest-crediting strategies, and the opportunity to grow policy values without downside risk.

AGLAchoice® *Index Plus* can use any combination of three primary accounts for interest crediting. Each account has a minimum *guaranteed* interest crediting rate and the opportunity to earn additional interest.

"Together we are changing the way Americans think about, purchase and use life insurance, and I'm absolutely thrilled to be able to offer this product to middle income consumers and Main Street small business owners," says Jim Mallon, AGLA's President and CEO. "People want the opportunity for their money to grow, but they also want safe and secure protection. That's the great thing about AGLAchoice® *Index Plus*: it gives you downside protection with guaranteed interest rates. So while you take advantage of interest crediting based in part on market growth, you can't suffer losses solely because of its decline." Says Mallon, "Those who purchase AGLAchoice® *Index Plus* coverage can rest assured, knowing that their insurance provides value and protection without exposure to the markets."

Mallon points out that even though other companies offer some version of Indexed Universal Life, what really makes AGLA's product stand out is the fact that it's life insurance you don't have to die to use.

"Because AGLAchoice® *Index Plus* is part of the Quality of Life...Insurance® suite of products, it can provide our customers with living benefits. If an insured person suffers a covered critical, chronic or terminal illness or condition, such as a major heart attack, invasive cancer or a stroke, Quality of Life...Insurance® allows owners to accelerate their life insurance benefits *before* their death to pay for critical health care needs or to meet other financial needs or obligations. AGLAchoice® *Index Plus* is the latest modern and affordable solution in the Quality of Life...Insurance® product suite and we are delighted to be able to offer it to existing and new customers."

For more information about Quality of Life...Insurance®, visit www.agla.com/qol. For more information about AGLAchoice® *Index Plus*, visit AGLA's YouTube channel at <http://bit.ly/aglaiul>.

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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 its highly differentiated Quality of Life...Insurance® product suite, personal customer service and a tradition of excellence spanning more than a century.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life and Accident Insurance Company (AGLA) are its responsibility. AGLA does not solicit business in the states of New York and Wyoming.

The referenced policy contains limitations and exclusions. See the policy for details. Policy issued by: American General Life and Accident Insurance Company For Policy Forms AGLA 05AHO, AGLA 08174, AGLA 08ALO, AGLA 08TRM, AGLA 09TRM, ICC11 AGLA 11IUL, AGLA 11IUL, and Riders AGLA 07CHP, AGLA 05AHA REV0308, AGLA 05AHC, AGLA 05AHB, AGLA 05AHG, AGLA 05AHP, AGLA 05AD2, AGLA 08MGP, AGLA EMD-DB, AGLA 04001, AGLA 05AD2, AGLA 20140-1, AGLA PW-A-NL, ICC11 AGLA ICIAR, ICC11 AGLA PRIIAR, AGLA ICIAR, AGLA PRIIAR, ICC10 AGLA ABR, AGLA ABR and state variations.