Healthy Credits Program for Underwriting

"I'VE GOT A CLIENT™...

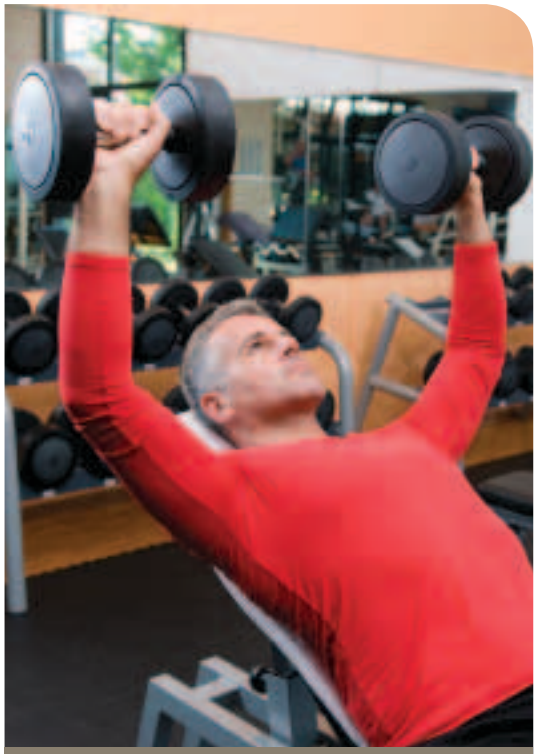
…who is very healthy except in one area. Is there any way underwriting will consider a one class improvement?"

WE'VE GOT SOLUTIONS

The Healthy Credits Program from the underwriters of American General Life Companies (American General) gives your clients the opportunity to qualify for the best underwriting class available.

Your 41- to 70-year-old client may qualify for one class Preferred upgrade or one Substandard class improvement if they meet 4 of the 16 reference points in our Healthy Credits program.* Following are the Healthy Credits factors which are considered when determining an underwriting improvement are below.

1	Normal stress EKG, thallium, stress echo, Sestamibi, MUGA, EBCT, or other perfusion or imaging test
2	Normal chest or abdominal CT scan
3	Hemoglobin A1C< 5.5
4	APS documented daily rigorous aerobic exercise and the physical measurements to substantiate
5	LDL below 100 within 6 months without medication
6	BMI of 23-25
7	Untreated blood pressure 120/80 or better
8	Normal mammogram
9	Normal executive physicals at top-tier clinics such as Mayo, Cleveland Clinic, Cooper Clinic, etc.
10	Parents survived into their 80s
11	Normal colonoscopy
12	NT Pro-BNP<100
13	Normal CBC
14	Normal spirometry
15	Normal blood chemistry profile
16	Normal total cholesterol (200 or less) without medication



The underwriting process considers many factors when determining a client's health and appropriate underwriting class. With a dedicated team of underwriting and actuarial specialists, the Healthy Credits Program is another reason that American General remains a competitive leader in the industry.

Questions about the Healthy Credits Program? Contact your American General Life Companies representative.

* Special conditions may apply. Certain Healthy Credits vary by age and credits may not be available for tests performed on younger individuals. All Healthy Credits have additional requirements and time frame criteria required before they can be used to improve a rating. Consult with your American General underwriters for details.

American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers, including American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

FOR PRODUCER USE ONLY—NOT FOR DISSEMINATION TO THE PUBLIC.

© 2011. All rights reserved.

AGLC104510 REV0411

American General
Life Companies