

# Our Promise

**At American General Life Companies, we know that our insurers sell promises — promises to our policy owners that we will protect their families from the unexpected, promises that we will help safeguard their hopes and dreams for the future, and promises to be there when our policy owners need us most.**

American General Life Companies insurers, including American General Life Insurance Company (AGL), The United States Life Insurance Company in the City of New York (USL), American General Life Insurance Company of Delaware (AGLDE) and American International Life Assurance Company of New York (AI Life), have been keeping promises to American families and businesses for more than 150 years; our origins date back to 1850. Over the past five years alone, member insurers have collectively paid out \$35 billion in claims and benefits to our customers.<sup>5</sup>

## 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.

Agency	Rating	Descriptor	Definition
Standard & Poor's <sup>1</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>2</sup>	A1	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>3</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>4</sup>	A	Excellent	"Assigned to companies that have, in our opinion, an EXCELLENT ability to meet their ongoing insurance obligations."

<sup>1</sup> Negative outlook <sup>2</sup> Negative outlook <sup>3</sup> Stable outlook <sup>4</sup> Negative 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.

<sup>5</sup> Source: Statutory Annual Statements for American General Life Companies member insurers 2005 – 2009. 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.**

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## About the Organization

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. American General Life Companies insurers offer a full line of life insurance, annuities and accident & health products to serve the financial and estate planning needs of customers throughout the United States.

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