Where Great Service is Always Available!

AGLA

American General Life and Accident Insurance Company

PRODUCT PRESENTATION

(Entire presentation is for agent training only. Not to be use as a consumer presentation)

AGLA

- ✓ Protecting individuals, families and businesses since the early 1900's.
- ✓ Admitted in 48 states.
- ✓ Over 7 Million Policies in force.
- ✓ Over 3 Million Customers.
- ✓ Over $3.7Billion in benefits paid in last 5 years.
- ✓ Currently in strongest financial position in company history.

LPI COMPANIES

AGLA

AGLA's VISION

YOU, The Agent, can Change The Way Americans Think About, The Purchase and Use of A Life Insurance Policy"

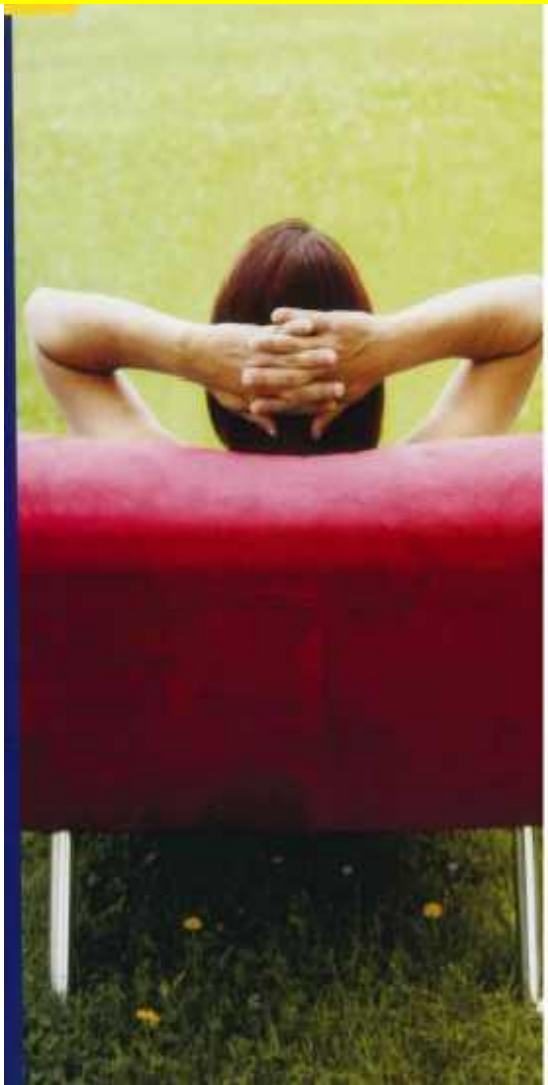
AGLA's GOAL

Become The #1 Life Insurance Company for America's Broad Middle Market, understanding the needs of the consumers and design superior differentiated solutions to meet those needs."

One day it will dawned on you. Most other Life Policies aren't really "Life" Insurance

Like any good insurance policy Quality of Life…Insurance is there for your family should you die. But the same policy can and should offer options in case of a stroke, heart attack, or invasive cancer. It can even help with treatment costs and offset lost income during that time. It's coverage so innovative that more than $22 billion of protection has been sold in just over 4 years

Very Unique… It's life insurance you don't have to die to use



Quality of Life…℠ Insurance
Your Money. Your Insurance. Your Choice.

YOU NOW CAN OFFER

Quality of Life...℠ Insurance
Your Money. Your Insurance. Your Choice.

A Unique, Competitive and Innovative Solution with Life Insurance you do not have to die to use

LPI COMPANIES

AGLA
American General Life and Accident Insurance Company

common cause
STATEMENT OF PURPOSE
IT MAKES NO SENSE
TO SELL OR OWN
TRADITIONAL LIFE
INSURANCE ANYMORE

Why make such a statement?

Jones Family

Life Insurance Need

COMPANY A

$1,000,000 30 YR TERM

ANNUAL PREMIUM $1,193.00

AGLA

$1,000,000 30 YR TERM

ANNUAL PREMIUM $1,195.00

Why should you recommend AGLA?

Jones Family Life Insurance Need

IF YOU SELL COMPANY "A" TERM OR UL POLICY

1- CLIENT GETS A DEATH BENEFIT

IF YOU SELL "AGLA" TERM OR UL POLICY

1- CLIENT GETS A DEATH BENEFIT
2- A CRITICAL ILLNESS BENEFIT
3- A CHRONIC ILLNESS BENEFIT
4- A TERMINAL ILLNESS BENEFIT

ANY WAY YOU LOOK AT IT
AGLA IS CERTAINLY
A MUCH BETTER PROPOSITION

AGLA - Riders Available

- **AT NO-COST:**
  - √ Chronic Illness ABR
  - √ Critical Illness ABR
  - √ Terminal Illness ABR
- Disability Income Rider
- Premium Waiver Benefit
- Children's Term Life Ins.

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

AT NO-COST Chronic Illness ABR

Allows acceleration of some or all of the base life insurance upon diagnosis of a chronic illness or condition certified by a licensed health care practitioner within the past 12 months and affects the insured so that he or she:

- Is unable to perform without substantial assistance at least two Activities of Daily Living (ADL); or

- Requires supervision to protect the insured from threats to health and safety due to severe cognitive impairment

LPI COMPANIES

Not all riders are available in all states, riders may vary by state

AT NO-COST Critical Illness ABR

Allows acceleration of some or all of the base life insurance upon diagnosis of a critical illness:

- Heart Attack, Stroke, Invasive Cancer
- End Stage Renal Failure, Major Organ Transplant
- Amyotrophic Lateral Sclerosis (ALS – or Lou Gehrig's disease)
- Blindness or Paralysis

LPI COMPANIES

Not all riders are available in all states, riders may vary by state

AT NO-COST Terminal Illness ABR

Allows acceleration of some or all of the base life insurance upon diagnosis of a terminal illness. Terminal Illness is certified by a Physician to be reasonably expected to result in the insured's death within 24 months from date of certification (12 months in PA)

Not all riders are available in all states, riders may vary by state

LPI COMPANIES

AGLA's Differentiated Quality of Term Life Insurance℠

Products for America's broad middle market and Main Street Small Business Owners.

QoL Flex Term

Mortgage Protection
Generation X & Y Term Buyers
Highly Differentiated
Choice of 21 Level Premium Periods
15 – 35 Years Ages 0 - 80
Convertible

LPI COMPANIES

AGLA's Differentiated Quality of Life…Insurance℠ Product Suite (Living Benefits Included)

Products for America's broad middle market and Main Street Small Business Owners.

QoL Performer Plus UL

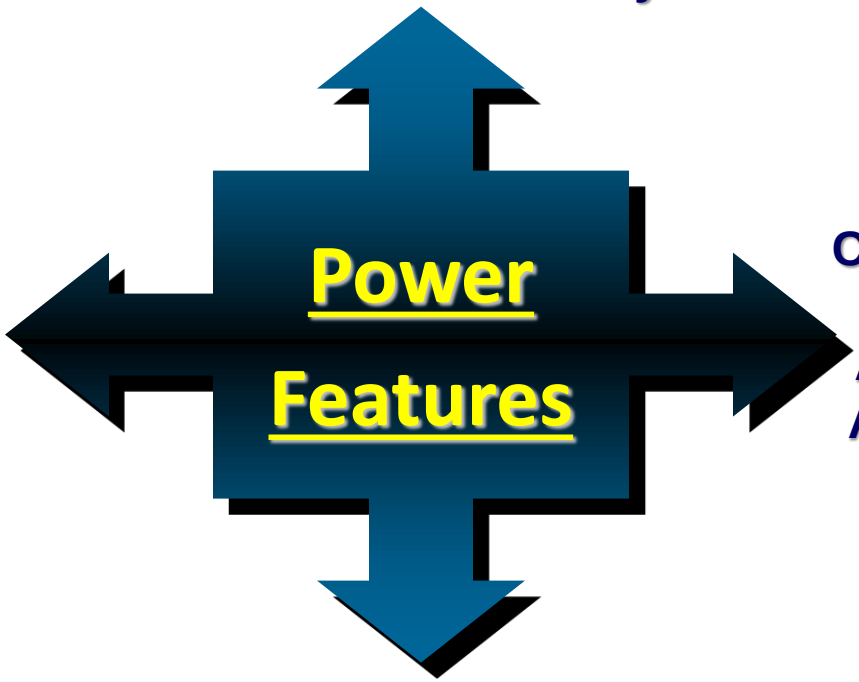
Cash Accumulation
First & Last policy to buy
Life Insurance + Optionality
Older Gen X - Baby Boomers
General Market
Business Owners
College Expenses

LPI COMPANIES

AGLAchoice Performer Plus

Guaranteed DB for 25 years or up to age 80
Minimum Guaranteed Interest Rate 4% 1st 5 yrs.

Build Supplemental Retirement Income



Change Coverage amt.
Add tactical term
Add term for Spouse
Add term for children

Put Extra Money 1st 5 yrs.
Protected against Charges or Fees.
Ideal for 1035

LPI COMPANIES

AGLA
American General Life and Accident Insurance Company

AGLA Competitive Position

UL 6 '10: Male Pref NS 40 $250,000; $3,000 Premium	Policy Name & Design Objective Code	Current Initial Interest Rate	Guaranteed Rate	Level DB Current Accum Value Year 10	Level DB Current Accum Value Year 20	Level DB Current Accum Value Year 30
AGLA	**Performer Plus**	**5.40%**	**5%/2.25%**	**$37,333**	**$84,699**	**$191,921**
Columbus Life	Exployer Plus	5.70%	3.00%	$23,099	$71,570	$149,435
John Hancock	Performance UL 10	5.00%	2.50%	$27,187	$70,859	$138,319
Life Ins Co of the SW	LSW Horizon	6.00%	4.00%	$23,771	$71,248	$149,310
MetLife	Guarantee Advantage UL	5.35%	3.00%	$31,012	$75,904	$143,269
New York Life	Protector	3.45%	3.00%	$28,178	$68,118	$131,638
Northwestern Mutual	Custom UL Protector	5.60%*	4.00%*	$29,669	$79,924	$168,534
Prudential Fin. Life	PruLife Universal +	5.10%	2.00%	$27,449	$78,990	$162,863
United of Omaha	AccumUL Plus	3.50%	3.00%	$30,085	$74,142	$132,942

LPI COMPANIES

AGLA's Differentiated Quality of Life Insurance UL Product Suite (Living Benefits Included)

Products for America's broad middle market and Main Street Small Business Owners.

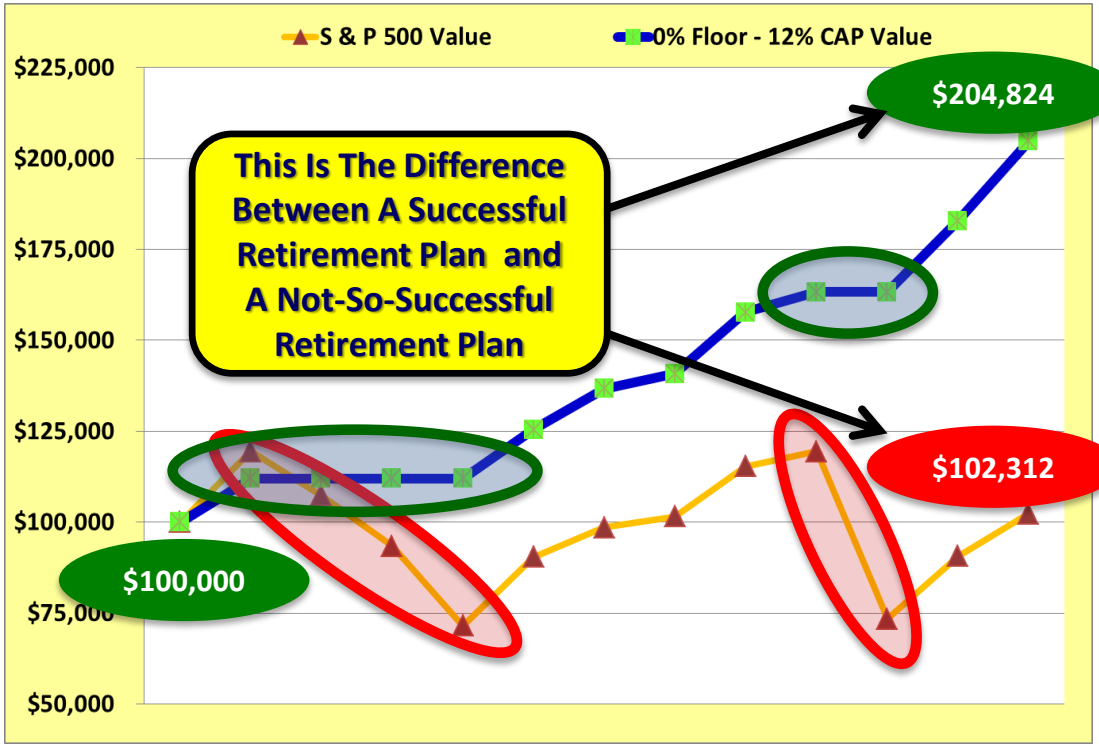
AGLAchoice Guarantee Plus UL

NO Term Please!
Meet the ongoing, permanent financial security needs. Offers guaranteed life insurance protection, at a very affordable premium. So you can still protect your family's lifestyle, but In a cost effective way.

LPI COMPANIES

What Is Indexing?

A System Designed To Participate In Gains While Eliminating Losses



Year	S & P 500 Index Return	0% Floor 12% Cap Return
2000	19.50%	12.00%
2001	-10.14%	0.00%
2002	-13.04%	0.00%
2003	-23.37%	0.00%
2004	26.38%	12.00%
2005	8.99%	8.99%
2006	3.00%	3.00%
2007	13.62%	12.00%
2008	3.53%	3.53%
2009	-38.50%	0.00%
2010	23.50%	12.00%
2011	12.80%	12.00%
	2.31%	104.82%
		Total Growth

These plans are hypothetical and are for educational purposes only. This is not an offer or solicitation for you to buy any insurance product. Past performance is not a guarantee of future results. Hypothetical analysis is based on current assumptions and is not guaranteed. Your results will be different and could be higher or lower. Income from a life insurance policy may be tax-free if all tax laws and rules are met. Please consult with your advisor.

THE AGLA INDEX UL INCLUDES LIVING BENEFITS

AGLA's Differentiated Product Suite

Products for America's broad middle market and Main Street Small Business Owners.

Total Needs Selling

AGLAchoice Index Plus II UL

- Quality Long Term Protection
- Competitive Interest Rates
- Safety of Principal
- Indexed UL

Performer Plus UL

- Cash Accumulation
- Older Gen X - Baby Boomers
- General Market-Business Owners
- College Expenses

Guarantee Plus

- Guarantee Your Life
- Very Affordable UL Premiums
- IT'S GUARANTEED!

AGLA's Quality of Life…Insurance products combine life insurance with critical, chronic and terminal illness protection, disability income, long-term chronic illness care and retirement funding to meet the middle-market consumers' needs and financial ability to pay.

$1,000,000 M-35, Pfd. NT
UL Side-By-Side Comparison
(Benchmark Premium)

	Index Plus	Performer Plus	Guarantee Plus
Face Amount	$1,000,000	$1,000,000	$1,000,000
Premium	$9,819.96	$8,232.60	$5,091.18
CV @ 20 yrs.	$329,749	$382,220	$0.00
CV @ 65	$13,298,542	$2,844,894	$375,772

**Current Non-Guaranteed Values*

Quality of Life...®
Insurance
Your Money. Your Insurance. Your Choice.

AGLA QoL Flex℠ Term

Very Unique Underwriting Classes

- Juvenile Ages 0 – 19 (Standard)
- All Other ages:
  - Non-Tobacco:
    - Preferred Plus
    - Preferred Non-Tobacco,
    - Standard Plus
    - Standard Non-Tobacco
  - Tobacco:
    - Preferred Tobacco
    - Standard Tobacco
- Sub-Standard Table B to H

Exclusive for *AGLAFlex* Term!

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

Very Unique Issue Ages

- Senior Level Term Coverage!
  - Minimum issue amount $100,000
  - Level Term Duration:10 year only
  - All Underwriting Classes
    - Non-Tobacco Ages 71-80
    - Tobacco Ages 71-75

Exclusive for QoL *Flex* Term!

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

Introducing The AGLA Advantage

A bundled approach to reward AGLA's loyal customers with:

- Volume Discounts
- Fee Reductions

Allows you to offer your clients an even more attractively priced insurance solutions using the AFT

Normal AGLA FlexTerm

Band 1: $100,000 Band 3: $ 500,000

Band 2: $250,000 Band 4: $1,000,000

THE MORE YOU BUY
THE CHEAPER IT GETS

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

What is the AGLA Advantage?

AFT Volume Discounts

- Total death benefit purchased determines issue rate band for all policies
- Minimum issue amount $250,000

AFT Policy Fee Discounts

- AFT Discounts when issued with UL
- Policy Fee applied to UL policy only

AFT Discounts when issue with other AFT

- Policy Fee applied to Term with longest duration

Qualifying Universal Life Policies

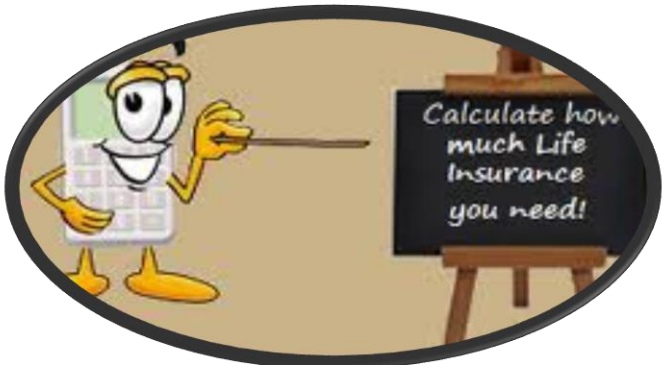
Product	Minimum Amount
AGLAchoice Index Plus II	$ 50,000
AGLAchoice Performer Plus	$100,000
AGLAchoice Guarantee Plus	$100,000

- These Qualifying UL polices automatically received a FlexTerm Allocation of 5 times the face amount of the UL policy.
- The FlexTerm Allocations is availbale for 5 years
- Using a FlexTerm Allocation you can reduce the AFT policy fee

Male / 30 / Preferred Non-Tobacco

Family Insurance Needs Analysis

$100,000	Permanent Coverage (Various Reasons)
$150,000	Education 5 yr old (17 yrs)
$150,000	Education 7 yr old (15 yrs)
$200,000	Mortgage (27 years)
$600,000	Total Insurance Need



LPI COMPANIES

THE INSURANCE NEED IS $600,000

Option 1

Index Plus II $600,000 $266.33 - $410.33

Option 2

Male 30 Index UL	$100,000	$ 75.33
Child 5 AFT 17 yr.	$150,000	$ 7.88
Child 7 AFT 15 yr.	$150,000	$ 6.83
Mortgage AFT 27 yr.	$200,000	$ 19.25
TOTAL	$600,000	$109.29

Or Use only the 35 yr. QoL FlexTerm with a total Monthly Premium of only $51.40

Allocated Amounts

- QoL *Flex* Term is "Automatically" issued with every Qualifying Policy – the applicant does not apply for an Allocation of QoL *Flex* Term
- The allocation amount is 5 times the qualifying Universal Life coverage
- The policy owner will be notified of the amount of un-used QoL *Flex* Term by an endorsement to the policy

QoL *Flex* Term Allocation

Example:

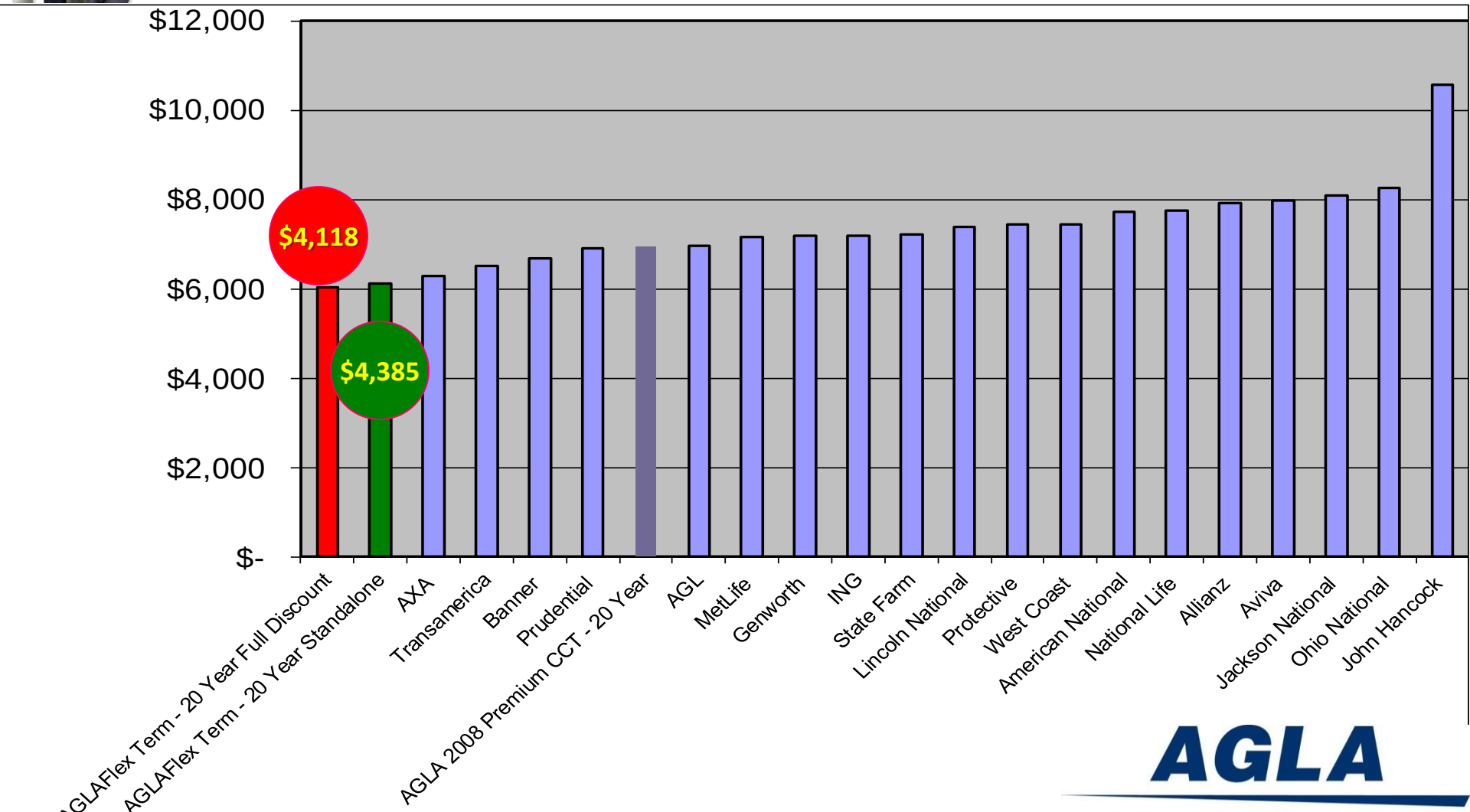
- **Male 36 purchases a $200,000 AGLAchoice Protector**
- **He is allocated $1,000,000 of QoL *Flex* Term**
- **He can apply for up to all the allocated amount at the time of the qualifying Universal Life application to receive the maximum discount.**
- **He can also allocate QoL *Flex* Term at the time of the application to his wife – child – business associate**
- **Amounts that are not immediately applied for will be held for later use within 5 years**

Subsequent purchases for QoL *Flex* Term will be subject to AGLA's underwriting rules then in effect.

LET'S TAKE A LOOK AT PREMIUMS

(Male 45 Standard Tobacco $1,000,000 20 Year Term Annual Premium)

"THEY ARE SIMPLY THE BEST"



AGLA

American General Life and Accident Insurance Company

AGLA QoL Flex Term
We dare you to compare

Feature	AGLA*Flex*
Premium per thousand	Lowest
Premium Guarantee	Level Premium Period
Maximum Premium During the Level Premium Period	Lowest premium permanent available for conversion
ABR Conversion	Full Conversion Period
Juvenile Coverage	0-19
Senior Coverage	71-80
Renewal Commissions	0%

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

AGLA QoL *Flex* Term - Paper

One application for base Universal Life and multiple Term policies!

- AGLA has designed a life app, where Universal Life coverage plus two associated Term policies may be applied for on a single application.
- AGLA will experience underwriting efficiencies and will pass these efficiencies to our applicants as lower premiums!

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

Quality of Life...®
Insurance
Your Money. Your Insurance. Your Choice.

It simply Makes No Sense To buy or sell Traditional Life Insurance!

AGLA
American General Life and Accident Insurance Company

Disability Income Rider (DIR)

- Issue Ages: 20 – 55
- Termination Age: 65
- Provides a fixed dollar payment each month the insured is totally disabled
- Non-cancelable rider for 2 or 5 years:
  - DIR-2: 2 year benefit period with 90 day Elimination Period and *own* occupation definition of disability
  - DIR-5: 5 yr. benefit period with 180 day Elimination Period for the first 24 months or benefit period: *own* occupation definition of disability, any occupation thereafter

LPI COMPANIES

AGLA

American General Life and Accident Insurance Company

Get Quotes on Your Phone!

https://quote.agla.americangeneral.com/aglamobilequote/

Watch a Short Video to see what consumers are saying About Quality of Life...Insurance.®

http://www.youtube.com/watch?v=R4hzI_kIhrA&feature=player_detailpage

Quality of Life...SM Insurance

Your Money. Your Insurance. Your Choice.

http://www.youtube.com/agla4me#p/a/u/0/-ZZRiim_n3s://bit.ly/aglaiul.

SIMPLE SYSTEM TO MULTIPLY LIFE INSURANCE SALES

Do you currently owned any life insurance?

If the answer is **NO**…. Simply Move on…

If the answer is **YES!**

Chances are that you have the Old Kind of Life Insurance..
The one that pays only when you die.

Are you aware that for more or less the same premium you are currently paying you could change it for the New Kind of Life Insurance where you don't have to die to collect.

It means that if you have a Critical, Chronic or Terminal illness you have access to the face amount of the policy.

When is the best time to see you!

Quality of Life... SM
Insurance
Your Money. Your Insurance. Your Choice.

LET'S COMPARE

Mr. MG DOB 1/27/1963 May 2012 Purchased 30 Yr Term
$1,000,000 $239.23

Mrs. CG DOB 7/28/1967 May 2012 Purchased 30 Yr Term
$1,000,000 $ 92.23

TOTAL MONTHLY PREMIUM……. $331.46

New AGLA Policies: (Replacing a 15 month old policy)

Mr. MG 30 Yr Term $1,000,000 $228.10

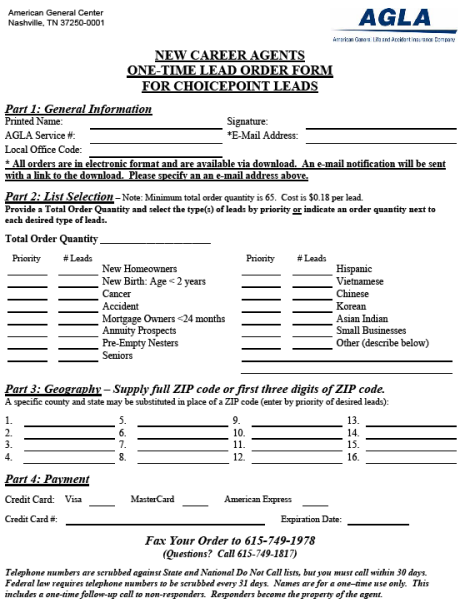
Mrs. CG 30 Yr Term $1,000,000 $ 87.64

TOTAL MONTHLY PREMIUM…….$315.74

A VERY EASY LOGICAL SALE

ChoicePoint External/Purchased Leads

AGLA has an agreement with the leads vendor, ChoicePoint. ChoicePoint leads have demographic data (e.g. age and household income) and the phone numbers have been checked against state and national do not call lists. These leads will assist in prospecting for accident and health insurance, life insurance or annuities. The leads have not been contacted and do not indicate a willingness to purchase insurance or annuities



American General Center
Nashville, TN 37250-0001

AGLA
American General Life and Accident Insurance Company

NEW CAREER AGENTS
ONE-TIME LEAD ORDER FORM
FOR CHOICEPOINT LEADS

Part 1: General Information

Printed Name: _____ Signature: _____
AGLA Service #: _____ *E-Mail Address: _____
Local Office Code: _____

*** All orders are in electronic format and are available via download. An e-mail notification will be sent with a link to the download. Please specify an an e-mail address above.**

Part 2: List Selection – Note: Minimum total order quantity is 65. Cost is $0.18 per lead.
Provide a Total Order Quantity and select the type(s) of leads by priority or indicate an order quantity next to each desired type of leads.

Total Order Quantity _____

Priority	# Leads		Priority	# Leads	
_____	_____	New Homeowners	_____	_____	Hispanic
_____	_____	New Birth: Age < 2 years	_____	_____	Vietnamese
_____	_____	Cancer	_____	_____	Chinese
_____	_____	Accident	_____	_____	Korean
_____	_____	Mortgage Owners <24 months	_____	_____	Asian Indian
_____	_____	Annuity Prospects	_____	_____	Small Businesses
_____	_____	Pre-Empty Nesters	_____	_____	Other (describe below)
_____	_____	Seniors	_____		

Part 3: Geography – ***Supply full ZIP code or first three digits of ZIP code.***
A specific county and state may be substituted in place of a ZIP code (enter by priority of desired leads):

1.	_____	5.	_____	9.	_____	13.	_____
2.	_____	6.	_____	10.	_____	14.	_____
3.	_____	7.	_____	11.	_____	15.	_____
4.	_____	8.	_____	12.	_____	16.	_____

Part 4: Payment

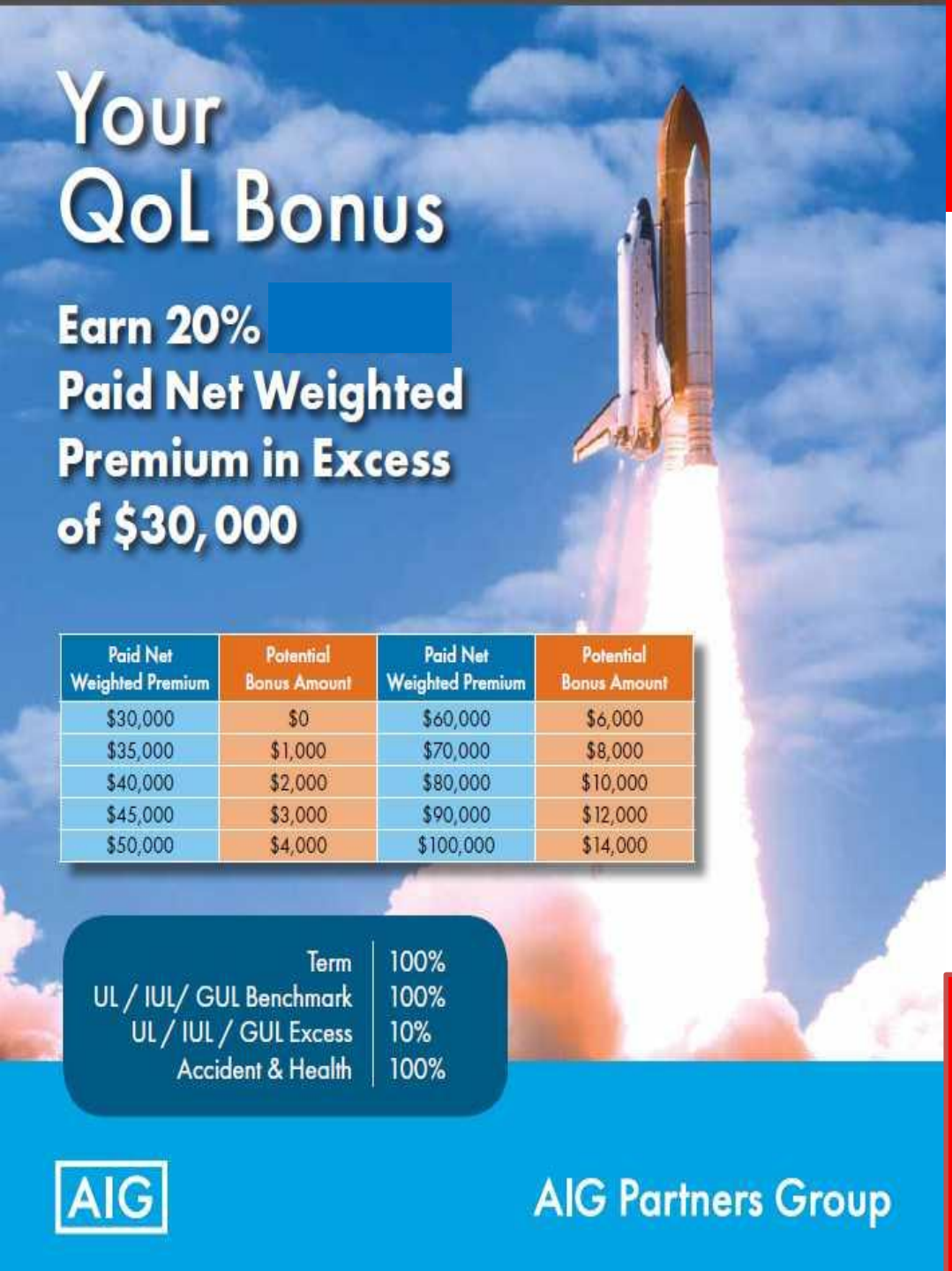
Credit Card: Visa ____ MasterCard ____ American Express ____
Credit Card #: _____ Expiration Date: _____

Fax Your Order to 615-749-1978
(Questions? Call 615-749-1817)

Telephone numbers are scrubbed against State and National Do Not Call lists, but you must call within 30 days. Federal law requires telephone numbers to be scrubbed every 31 days. Names are for a one-time use only. This includes a one-time follow-up call to non-responders. Responders become the property of the agent.

ALL BRAND NEW CONTRACTED AGENTS ONE-TIME LEAD ORDER FORM FOR LEADS

Minimum total order quantity is 65.
Cost is $0.18 per lead.
Provide a Total Order Quantity and select the type(s) of leads by priority or indicate an order quantity next to each desired type of leads. Example: 500 Leads =$90.00



Highest Industry Commissions

Sell a 35 year term
Very Unique Product
Average Industry
1st yr Commission
95%, But…
AGLA will pay you
95% + 20% = 115%
WONDERFULL!

It Makes Sense To Earn The Highest 1st Year

THE AGLA ENTIRE PROCESS

1. Learn all about the products
2. Complete the contracting paperwork
3. Continue the Learning Curve
4. Certify directly with AGLA (Required)
5. Continue the Learning Curve
6. Complete Product and Procedures Training (LPI)
7. Start marketing the best "Life" Policy

IT MAKES NO SENSE TO CONTINUE MARKETING TRADITIONAL LIFE INSURANCE POLICIES ANYMORE

VICTOR

MIKE

BRENDA

DIANA

LPI Companies Marketing Team Thanks You

LPI COMPANIES INC.
An AGLA IMO
Phone - 786-845-3900
Fax - 786-845-3923