



Life Insurance Policy Claim

Losing a loved one is one of the most difficult life events we ever have to face. At this emotional time of grief and remembrance, financial and legal issues must also be addressed - a process that can seem overwhelming. Fortunately, you and your loved one established life insurance policies to provide your family with the support they need in this stressful time.

What documentation do I need to submit?

The following should be submitted as part of filing a death claim. You may also visit our web site at www.americangeneral.com to obtain additional forms found in the customer service / claims section.

- Claimant's Statement (enclosed).
- A Certified Death Certificate for the insured indicating cause or manner of death.
- The Obituary or Newspaper Article concerning the death, when available.
- The original contract, if available. If you are unable to locate the contract, please note that on the top of your claimant statement.
- A completed HIPAA Authorization (enclosed).

Special Instructions

- **Estate Beneficiary:** The claimant statement must be completed by the Executor or Administrator, and a certified copy of their appointment must be furnished.
- **Minor Beneficiary:** The claimant statement is to be completed by the legally appointed guardian of the Estate of the minor and a certificate of the guardian's appointment from the court must be furnished.
- **Predeceased Beneficiary:** When a beneficiary has predeceased the insured, a copy of their death certificate must be furnished.
- **Class Beneficiaries:** (Example "Children", "Heirs") An affidavit showing the names and dates of birth of each must be submitted.
- **Assignee:** A Statement must be completed by the assignee. If the assignment is no longer effective, a release of assignment from the assignee must be submitted. If collaterally assigned, the statement must be completed by both the beneficiary and the assignee and the amount claimed by the assignee indicated on the statement.
- **Business Beneficiaries:** If the beneficiary is a business, the person signing the claimant statement must be an officer/owner of the company. The company name must be given and the title of the person signing. Example: John Doe Auto Sales, Pat Jones, President. You must also include documents supporting that the person signing the claim form has the authority to do so. Example: Corporate resolution, official board minutes, etc.
- **Death Outside the USA:** For USA citizens, a Certified death certificate must be accompanied by a "Report of Death of a U.S. Citizen or U.S. Non-Citizen National Abroad" report from the U.S. Department of State.

Instructions / Checklist on completing documentation.

- Claimant Statement, page 1.**
 - Complete all information concerning the deceased and claimant / beneficiary.
 - Indicate multiple policy numbers if you are the beneficiary for multiple policies, as one form can be used for all policies. If unsure of Claim #, this can be left blank.
 - Each claimant / beneficiary must complete their own form.
 - If you have assigned part of the proceeds of a policy for payment, please provide each assignee name and contact number.
 - Sign and date the Fraud Disclosure Statement indicating you are aware of the fraud language provided after page 4.
 - Complete the Certification of Trustee section **ONLY** if a Trust is the beneficiary. Provide the date of the trust, and if amended since time of the beneficiary designation please provide that information.
 - Payment of Policy Proceeds, page 2.**
 - Read the important information on the Instant Access Account option if your benefit is \$50,000 or more. *(This option is not available for residents of Alaska, Arkansas, Connecticut, Indiana, Kansas, Kentucky, Louisiana, Maryland, New Jersey, Rhode Island and New York.)*
 - Only mark one of the payment options from the selections provided.
 - Sign and Date your election.
 - Withholding Elections for Tax, page 3.**
 - Complete the withholding election.
 - Complete your Social Security Number or Taxpayer Identification Number as appropriate.
 - Sign and Date this page.
 - Accidental Deaths, Homicides or if the policy has been in force less than two years, page 4.**
 - If the policy had accidental death benefits and the manner of death was accidental, please complete the top section of page 4; otherwise leave blank.
 - If the manner of death was homicide, please complete the section on page 4 by providing details of the case.
 - If the policy is less than two years old, please complete the bottom section of page 4; otherwise leave blank.
 - Complete and sign the HIPAA Authorization form.**
 - Read and retain the Fraud Warning Disclosure, Medical Information Bureau Notice, and Privacy Statement. These are the last four pages.
- "If you have any questions or need assistance with completing the Claimant Statement, please contact a customer service representative at 1.800.888.2452 (M-F) 7:00AM to 6:00PM Central Time."*





Proof of Death
Claimant's Statement

American General Life Insurance Company, P.O. Box 305800, Nashville, TN 37230-5800

The United States Life Insurance Company in the City of NY

A member of American International Group, Inc. (AIG)

Overnight: ATTN: Life Claims, #2, American General Center, Nashville TN 37250-0002

Form with multiple sections: 'To Be Completed By Each Beneficiary', 'IRS/DOL Guidance re: Marriage', 'I have read and I understand the important Fraud Disclosure information', 'Certification of Trustee(s) complete this section only if Beneficiary is the Trust'. Includes fields for name, address, SSN, date of death, and signature.



----- Payment of Policy Proceeds -----

If your insurance benefit is \$50,000 or more, you may elect to have the proceeds paid through a free, interest-bearing account called the Instant Access Account. (This option is not available for residents of Alaska, Arkansas, Connecticut, Indiana, Kansas, Kentucky, Louisiana, Maryland, New Jersey, Rhode Island and New York.)

- This is a draft account whereby you may draw down the insurance proceeds and interest by drafting drafts which are payable through The Bank of New York Mellon.
- A personal draft book will be mailed to you once your claim has been approved. You may access your account by writing a draft for \$250.00 or more. If you wish, you can write a single draft for the entire amount, including interest, to close your account. Your drafts are payable through The Bank of New York Mellon. The delivery of your draft book constitutes payment of your full benefit amount.
- There are no monthly service charges, per-draft charges or draft fees. Fees will be charged for the following special services: any draft presented for payment against insufficient funds, any stop payment order, and any draft or statement copies. The charging bank reserves the right to change its fees at any time.
- Should your Instant Access Account balance drop below \$10,000, the account will be automatically closed and a draft for the balance mailed to you, with accrued interest on the 10th day of the following month.
- You will receive a Quarterly statement, showing all transactions, interest credited and the applicable rate(s) of interest for the period.
- Your Instant Access Account earns interest at a periodic interest rate determined by the company which is set after monitoring current short term rates and other prevailing rates available in the marketplace.
- The interest rate is subject to periodic review and may be adjusted by the company. There is not a minimum interest rate credited to the account.
- Interest is compounded daily and credited to your account monthly. Interest may be taxable; please consult with your tax advisor regarding taxable interest amounts.
- To obtain the current interest rate for your account, please review your Quarterly statement or call 1-888-562-9158 (M-F) 8 AM - 7 PM Eastern Time.
- Both your principal and any interest you earn are guaranteed by American General Life Insurance Company (American General Life).
- The Instant Access Account is not insured by the Federal Deposit Insurance Corporation (FDIC). Its funds are guaranteed by the State Guaranty Associations. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.nolhga.com) to learn more about coverage of your account.
- Account balances are the liability of American General Life, and American General Life reserves the right to reduce account balances for any payment made in error.
- Settlement options under any policy for which benefits are paid under a Instant Access Account are preserved until the entire Instant Access Account is withdrawn or the balance drops below \$10,000.00.
- If an initial life insurance benefit is less than \$50,000, American General Life will send you a check for the total benefit amount.
- Any value remaining in your Instant Access Account may be transferred to the appropriate state authority as unclaimed property if no activity occurs in the account within the time period specified by applicable state law.

If you have questions regarding the Instant Access Account, please call 1-888-562-9158 (M-F) 8 AM - 7 PM Eastern Time or write to Instant Access Account, P.O. Box 534025, Pittsburgh, PA 15253-4025.

Select one of the following choices:

- Please pay the insurance proceeds through the Instant Access Account (**Not available if you are a resident of Alaska, Arkansas, Connecticut, Indiana, Kansas, Kentucky, Louisiana, Maryland, New Jersey, Rhode Island and New York**).
- Please pay the insurance proceeds by Lump Sum - Settlement Check.
- Please pay the insurance proceeds by means of a Settlement Option permitted by the Policy (please refer to settlement options in the policy and indicate your preference).

If you do not select one of the options above for payment, any proceeds payable will be paid by company check.

Note: The signature on this Claimant's Statement will be used as your signature card for the Instant Access Account, if selected.

Signature

Date: _____



WITHHOLDING ELECTION:

Please read the Notice of Federal Withholding Election on the bottom of this page prior to completing this section.

I hereby accept full and sole responsibility for payment of federal and state taxes which may be associated with this claim.

Unless you check Option "A" below, "I DO NOT want to have Federal income tax withheld," we are required to withhold at least 10% of the taxable amount.

_____ A. I DO NOT want to have Federal income tax withheld.

_____ B. I DO want to have _____ % Federal income tax withheld (10% minimum).*

Even if you elect not to have Federal income tax withheld, you are liable for payment of Federal income tax on the taxable portion of the distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

* Note: If you elect federal withholding, state income tax withholding is mandatory in the following states: CA, DE, GA, IA, KS, ME, MA, MS, NC, OK, OR, VT, and VA. Unless these states' laws require otherwise, or you request a different withholding amount by providing American General Life Insurance Company the applicable state form, we will withhold state income tax based on federal guidelines. In other states with a state income tax, state income tax withholding is voluntary. However, you may be liable for payment of state income tax on the taxable portion of your distribution.

TAXPAYER IDENTIFICATION NUMBER:

This section must be completed and signed by the Claimant / Beneficiary identified on Page 1 of this form. Failure to do so may delay your request.

Please enter your taxpayer identification number in the appropriate box. For individuals and sole proprietors, this is your social security number. For other entities, it is your employer identification number. If you do not have a number, see IRS Publication 505.

Social Security Number
[][][] - [][][][][][][][][]

OR

Taxpayer Identification Number
[][][] - [][][][][][][][][]

IRS Certification: Under penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding (enter exempt payee code*, if applicable: _____), OR (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person*, and 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct (enter exemption from FATCA reporting code, if applicable: _____). **Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For contributions to an individual retirement arrangement (IRA) and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. *See General Instructions provided on the IRS Form W-9 available from IRS.gov. ** If you can complete a Form W-9 and you are a U.S. citizen or U.S. resident alien, FATCA reporting may not apply to you. Please consult your own tax advisors.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

[Signature Line]

Claimant / Beneficiary Signature

Date _____

NOTICE OF FEDERAL WITHHOLDING ELECTION

The distributions you receive from American General Life Insurance Company are subject to Federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your distribution that is included in your income subject to Federal income tax. Thus, for example, there will be no withholding on the return of your nondeductible contributions to the contract.

You may elect not to have withholding apply to your distribution by marking Option A under the Withholding Election section on Page 2 of this form. If you do not mark Option A, Federal income tax will be withheld from the taxable portion of your distribution.

If you elect not to have withholding apply to your distribution or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.



If You Are Claiming Any Accidental Death Benefits

Please complete this section: (Include copies of available newspaper clippings and/or police report giving circumstances)

Type of Accident:

Date: _____ Location: _____

Details: _____

Investigating Officer/Agency:

Name: _____

Address: _____

Phone Number: _____

If Manner Of Death Was Homicide

Motive? _____ Arrest Made? Yes No

Suspects? (Give names) _____

Trial pending? Yes No

Witnesses? (Give names, addresses, phone numbers) _____

Investigating Officer/Agency:

Name: _____

Address: _____

Phone Number: _____

If Policy Has Been In Force For Less Than Two Years, please complete this section:

Please provide a statement of medical history for the deceased. Include Name, Address, Phone Number and year of treatment for all Doctors, Hospitals, and Clinics that had ever treated the deceased. Also, include the name of the Pharmacy and Group Insurance Carrier. If additional space is needed please include a separate page if necessary.

The Company Will Order These Records.

Health or Member ID No.: _____

Carrier: _____

Address: _____

Phone Number: _____

Insured: _____

Pharmacy: _____

Address: _____

Phone Number: _____

Doctor/Hospital: _____

Address: _____

Phone Number: _____

Year of Treatment: _____

Doctor/Hospital: _____

Address: _____

Phone Number: _____

Year of Treatment: _____

Doctor/Hospital: _____

Address: _____

Phone Number: _____

Year of Treatment: _____

Year of Treatment: _____

Doctor/Hospital: _____

Address: _____

Phone Number: _____

Year of Treatment: _____

Year of Treatment: _____





HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT ("HIPAA")
Authorization to Obtain and Disclose Information

A member of American International Group, Inc. (AIG)

Name of Insured (Please Print) / / Date of Birth

I, the Insured above or the Personal Representative acting on behalf of the Insured, hereby authorize all of the people and organizations listed below to give American General Life Insurance Company ("AGL"), The United States Life Insurance Company in the City of New York ("US Life"), and any affiliated services company (AGL, US Life and affiliated services companies collectively "the Companies"), and their authorized representatives, including agents and insurance support organizations (collectively, the "Recipient"), the following information:

- any and all information relating to the Insured's health (except psychotherapy notes) and the Insured's insurance policies and claims, including, but not limited to, information relating to any medical consultations, treatments, or surgeries; hospital confinements for physical and mental conditions; use of drugs or alcohol; drug prescriptions, and communicable diseases including HIV or AIDS; and
Information about me, including my name, address, telephone number, gender and date of birth.

I hereby authorize each of the following entities to provide the information outlined above to:

- any physician, nurse or medical practitioner or practitioner group;
any hospital, clinic, other health care facility, pharmacy, or pharmacy benefit manager;
any insurance or reinsurance company (including, but not limited to, the Recipient or any of the Companies (as defined above) which may have provided the Insured with life, accident, health, and/or disability insurance coverage, or to which the Insured may have applied for insurance coverage, but coverage was not issued);
any consumer reporting agency or insurance support organization;
the Insured's employer, group policy holder, or benefit plan administrator;
the Medical Information Bureau (MIB); and

I understand that the information obtained will be used by the Recipient to:

- determine the Insured's eligibility for benefits under and/or the contestability of an insurance policy; and
detect fraud or abuse or for compliance activities, which may include disclosure to MIB and participation in MIB's fraud prevention or fraud detection programs.



I hereby acknowledge that the Companies are subject to certain federal privacy regulations. I understand that information released to the Recipient will be used and disclosed as described in the Notice of Health Information Privacy Practices, but that upon disclosure to any person or organization that is not a health plan or health care provider, the information may no longer be protected by federal privacy regulations.

I may revoke this authorization at any time, except to the extent that action has been taken in reliance on this authorization or other law allows the Recipient to contest a claim under the policy or to contest the policy itself, by sending a written request to: American General Life Insurance Company, Attn: Life Claims Department - 380S, P.O. Box 30580, Nashville TN, 37230-5800. I understand that my revocation of this authorization will not affect uses and disclosure of the Insured's health information by the Recipient for purposes of claims administration and other matters associated with my claim for benefits under the Insured's insurance coverage and the administration of any such policy.

I understand that the signing of this authorization is voluntary; however, if I do not sign the authorization, the Companies may not be able to obtain the information necessary to consider a claim for benefits.

This authorization will be valid for 24 months or the duration of any claim for benefits under the Insured's insurance coverage, whichever is later. A copy of this authorization will be as valid as the original. I understand that I am entitled to receive, upon request, a copy of this authorization.

Printed Name of Insured or Personal Representative

Policy Number/ Control Number

X

Signature of Insured or Insured's Personal Representative

Date

Printed Name of Witness

Relationship

X

Witness Signature (if required)

Date

Description of Authority of Personal Representative



FRAUD WARNING DISCLOSURE

In some states we are required to advise you of the following: Any person who knowingly intends to defraud or facilitates a fraud against an insurer by submitting an application or filing a false claim, or makes an incomplete or deceptive statement of material fact, may be guilty of insurance fraud.

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Rhode Island, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware: WARNING - Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances be present, it may be reduced to a minimum of two (2) years.

Tennessee, Virginia & Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.



MEDICAL INFORMATION BUREAU NOTICE

Information regarding your insurability or claim will be treated as confidential. The Company, or its reinsurers may, however, make a brief report thereon to MIB a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted, MIB, upon request, will supply such company with the information from its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

The Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for the life or health insurance, or, to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

The licensed insurance company is responsible for its own financial condition and contractual obligations. AGL is not licensed to do business in the state of New York.



FACTS**Why?****What?****How?****WHAT DO AMERICAN GENERAL LIFE INSURANCE COMPANY (AGL) AND THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (US Life) DO WITH YOUR PERSONAL INFORMATION?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AGL & US Life choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do AGL & US Life share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

For AGL / US Life Insurance: Call 800-231-3655 or go to www.aig.com/lifeinsurance

For AIG FN: Call 800-888-2452 or go to www.aig.com/lifeinsurance

For Group Annuities: Call 877-299-1724

For Pension Administration: Call 800-842-3068

For Horizon Annuity: Call 800-242-4079

Who we are

Who is providing this notice? American General Life Insurance Company and The United States Life Insurance Company in the City of New York.

What we do

How do AGL & US Life protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.

How do AGL & US Life collect my personal information? We collect your personal information, for example, when you

- apply for insurance or pay insurance premiums
- file for an insurance claim or give us your income information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include the member companies of American International Group, Inc.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AGL and US Life do not share with nonaffiliates so they can market to you.*

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies with which we jointly offer investment products, such as a bank.*

Other important information

For Vermont Residents only. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Nevada Residents only. We are providing this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by calling 800-231-3655. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. You may contact our customer service department by calling the numbers referenced in the Questions section. For AGL / US Life, AIG FN and Horizon Annuity customers, you may send a secure message via our website at www.aig.com/eservice. For Group Annuities customers, you may email us at immediateannuity@aig.com. For Pension Administration customers, you may email us at pensionsadmin@aig.com. You may write to us at: For AGL / US Life customers: P.O. Box 9000, Amarillo, TX 79105-9000. For AIG FN customers: Customer Service Center, American General Center Nashville, TN 37250. For Group Annuities customers: P.O. Box 1277, Wilmington, DE 19899-1277. For Pension Administration customers: P.O. Box 1834, Wilmington, DE 19899-1834. For Horizon Annuity customers: P.O. Box 2708, Amarillo, TX 79105-2708.

You have the right to see and, if necessary, correct personal data. This requires a written request, both to see your personal data and to request correction. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. If you would like a more detailed description of our information practices and your rights, please write to us: For AGL / US Life customers: P.O. Box 9000, Amarillo, TX 79105-9000. For AIG FN customers: Customer Service Center, American General Center Nashville, TN 37250. For Group Annuities customers: P.O. Box 1277, Wilmington, DE 19899-1277. For Pension Administration customers: P.O. Box 1834, Wilmington, DE 19899-1834. For Horizon Annuity customers: P.O. Box 2708, Amarillo, TX 79105-2708.