

October 3, 2008

Dear Valued Distribution Partner:

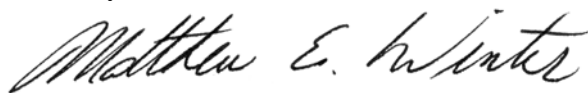
As you may have heard, our parent company American International Group, Inc. (AIG) announced today that it intends to refocus the company on its core property and casualty insurance businesses, while exploring divestiture opportunities for its remaining high-quality businesses, including AIG American General, in order to help pay down the \$85 billion credit facility issued by the Federal Reserve. First and foremost, I believe this is a positive thing for our organization and for our collective futures.

The fact that AIG is considering selling AIG American General is indicative of our tremendous value. The AIG American General insurers are collectively the top issuers of insurance by face amount in the U.S. and one of the industry leaders in all of our core businesses. AIG American General has a rich history and a strong management team with extensive experience in the insurance business. We offer broad and competitive product platforms, extensive distribution networks and a strong focus on customer relationships.

At this time, we do not know who the potential buyers may be. The only companies that could make the investment required to purchase AIG American General are large and well capitalized with a willingness to pay in a competitive bidding environment. In the end, the company that acquires AIG American General is doing so to make itself a larger and stronger competitor in the insurance business.

The process of identifying a buyer and completing the transaction could take time, but in the meantime, we will stay focused and work diligently to earn your business every day. You should remain confident that the AIG American General insurers are strong, stable and financially sound providers of life insurance, accident and health insurance, and annuities.

Sincerely,



Matthew E. Winter

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