



International Underwriting Guidelines

Effective June 1, 2010

Replaces previous version dated December 16, 2009

1. US CITIZENS

- ▶ U.S. Citizens and Permanent Residents (Green Card Holders) of the United States will be insured using our normal retention and reinsurance treaties. (All medical requirements and inspections must be done in the U.S.)
- ▶ U.S. Citizens residing in countries other than the United States will be treated as foreign nationals of that country.
- ▶ Individuals having citizenship with the U.S. and another country (dual citizens) will be insured as U.S. citizens, subject to full underwriting. If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied."

2. GENERAL REQUIREMENTS FOR:

- ▶ PERMANENT RESIDENTS (GREEN CARD HOLDERS)
- ▶ INDIVIDUALS WITH A VALID VISA
- ▶ FOREIGN NATIONALS

A. *Solicitation.*

- ▼ All solicitation and all related aspects of the sale from the initial contact forward must take place within the U.S.
- ▼ No marketing materials or illustrations should be provided, delivered or e-mailed outside of the U.S.

B. *Application, Medical Examinations and Policy Delivery.*

- ▼ All application sections and all medical examinations must be completed in the U.S. (Copies of exams done outside the U.S. for another company may be used along with an American General Part B completed in a state where the producer is licensed).
- ▼ Medical exams performed at a U.S. embassy outside of the U.S. or on a boat outside of foreign country territorial limits (international waters) will not be accepted.
- ▼ The policy must be delivered in the U.S. in accordance with delivery requirements of the state of issue. For a foreign national, the state of issue and delivery will be the state where the real property used to establish the Substantial Contacts (as defined below) is located or the other applied Substantial Contacts occurs.

C. Premium Payments.

- ▼ The initial premium and all subsequent premium payments must be drawn on a bank account in the U.S.
- ▼ All premium payments must be in full compliance with Company OFAC and AML procedures.

D. Post-Issue Policy Communications.

- ▼ All post-issue communications regarding the policy, including premium notices, should be mailed to an address of record within the U.S.
- ▼ If the address of record is a P.O. Box, it must be owned and maintained by the policy owner.

3. U.S. PERMANENT RESIDENTS (Green Card Holders)

Applicants who are U.S. Permanent Resident/Green Card Holders and their spouse/children will be handled under our normal retention and reinsurance treaties with the following limitations:

Time in the U.S.:	<ul style="list-style-type: none">▶ Must have resided in the U.S. for the last 6 months.
Additional Requirements:	<ul style="list-style-type: none">▶ Application must clearly state resident status (i.e. Green Card Holder or Permanent Resident) with card number. Copy of card may be required.▶ APS required for all cases over \$250,000 where the individual is over age 55 and has been in the U.S. less than 2 years.▶ The producer is responsible for obtaining and paying for any APS or other requirements needed from outside the U.S.▶ Any requirements received from a foreign country must be translated into English at the producer's expense.
Amount Limits:	<ul style="list-style-type: none">▶ Normal underwriting and product limits apply.▶ Our reinsurance treaties cover "any permanent resident of the United States or Canada."
Underwriting Classifications:	<ul style="list-style-type: none">▶ No Preferred on applicants over age 70 who have not resided in the U.S. for at least 2 years and do not have a personal physician in the U.S.▶ Applicants residing in the U.S. on asylum or refugee status will be considered for coverage upon receipt of paperwork that document an approved asylum or refugee status. An application for asylum or refuge is not sufficient.

4. INDIVIDUALS WITH A VALID VISA (Not Green Card Holders)

A visa holder is defined as an individual residing full time in the U.S. on a valid work visa. Acceptability will be based on a variety of factors, with the key factor being evidence that supports the individual staying in the United States. The producer should detail this in a cover letter on the application.

All VISA types will be considered with the country of origin defining the individual's parameters.

Additional Requirements:	<p>APPROVED COUNTRIES</p> <ul style="list-style-type: none">▶ Some countries' laws prevent the purchase of a policy or contract outside of the customer's country of origin, even if all aspects of the transaction occur within the United States. Because of these restrictions, we can only accept Foreign National or Visa Holder applications (subject to all other requirements being met) from citizens of the following countries (except Permanent Residents/Green Card Holders):* <ol style="list-style-type: none">1. Australia2. Belgium3. Canada (NOT Alberta, British Columbia or Manitoba)4. Chile5. China6. Dominican Republic7. Ecuador8. El Salvador9. France (NOT French residents)10. Hong Kong11. India (NOT Indian residents)12. Israel13. Italy14. Malaysia15. Mexico16. Philippines17. Poland18. Russia19. Saudi Arabia20. South Africa21. South Korea22. Taiwan23. United Kingdom24. Vietnam <p><i>* List Subject to Change</i></p>
	<p>PROHIBITED COUNTRIES</p> <ul style="list-style-type: none">▶ Research has been completed on the solicitation laws of the following and the Company may not offer coverage on an insured or policy owner who is a resident or citizens of the following countries (except Permanent Residents/Green Card Holders):* <ol style="list-style-type: none">1. Argentina2. Brazil3. Dubai/United Arab Emirates4. Japan5. Venezuela <p><i>* List Subject to Change</i></p>

<p>Additional Requirements: <i>(continued)</i></p>	<p>PROHIBITED COUNTRIES <i>(continued)</i></p> <ul style="list-style-type: none"> ▶ The Company may not offer coverage on an insured or policy owner who is a resident or citizen of a country that has been blocked by the Office of Foreign Assets Control (OFAC). The following are currently on OFAC's list of blocked countries (except Permanent Residents/Green Card Holders):* <ul style="list-style-type: none"> 6. Balkans 7. Belarus 8. Burma (Myanmar) 9. Cote d'Ivoire (Ivory Coast) 10. Cuba 11. Democratic Republic of the Congo 12. Iran 13. Iraq 14. Liberia 15. North Korea 16. Sudan 17. Syria 18. Zimbabwe <p><i>* List Subject to Change</i></p> <ul style="list-style-type: none"> ▶ A completed Certification Regarding Taxes and Laws ▶ Copy of VISA. If a VISA cannot be provided, the case may be declined. ▶ Social Security Number OR IRS form W-8. ▶ APS required for all cases over \$250,000 where the individual is over age 55 and has been in the U.S. less than 2 years. ▶ The producer is responsible for obtaining and paying for any APS or other requirements needed from outside the U.S. ▶ Any requirements received from a foreign country must be translated into English at the producer's expense.
<p>Country Rating:</p>	<p>[See attached sheet for country code and rating.]</p>
<p>Amount Limits:</p>	<p>Maximum available American General retention:</p> <ul style="list-style-type: none"> ▶ \$3,500,000 Term or \$10,000,000 Permanent for A+, A, B and C Countries ▶ D Countries: \$1,000,000 Term or Permanent ▶ E Countries: \$0 <p><i>Amounts over these limits may require facultative reinsurance.</i></p>
<p>Underwriting Classifications:</p>	<ul style="list-style-type: none"> ▶ No Preferred on applicants over age 70 who have not resided in the U.S. for at least 2 years and do not have a personal physician in the U.S. ▶ Base Underwriting Classification will be determined by the country/jurisdiction of origin (see list)

5. FOREIGN NATIONALS (Not Green Card Holders)

A foreign national is any person who is not a U.S. citizen, permanent resident (Green Card Holder) or individual living in the U.S. with a valid work visa. Includes an applicant with a visa anticipating a short term or temporary stay in the U.S. such as a visitors (B1/B2) visa.

Additional Requirements:	<p>APPROVED COUNTRIES</p> <p>▶ Some countries' laws prevent the purchase of a policy or contract outside of the customer's country of origin, even if all aspects of the transaction occur within the United States. Because of these restrictions, we can only accept Foreign National or Visa Holder applications (subject to all other requirements being met) from citizens of the following countries (except Permanent Residents/Green Card Holders):*</p> <ol style="list-style-type: none">1. Australia2. Belgium3. Canada (NOT Alberta, British Columbia or Manitoba)4. Chile5. China6. Dominican Republic7. Ecuador8. El Salvador9. France (NOT French residents)10. Hong Kong11. India (NOT Indian residents)12. Israel13. Italy14. Malaysia15. Mexico16. Philippines17. Poland18. Russia19. Saudi Arabia20. South Africa21. South Korea22. Taiwan23. United Kingdom24. Vietnam <p><i>* List Subject to Change</i></p>
	<p>PROHIBITED COUNTRIES</p> <p>▶ Research has been completed on the solicitation laws of the following and the Company may not offer coverage on an insured or policy owner who is a resident or citizens of the following countries (except Permanent Residents/Green Card Holders):*</p> <ol style="list-style-type: none">1. Argentina2. Brazil3. Dubai/United Arab Emirates4. Japan5. Venezuela <p><i>* List Subject to Change</i></p>

<p>Applicant Specifications: <i>(continued)</i></p>	<p>PROHIBITED COUNTRIES<i>(continued)</i></p> <ul style="list-style-type: none"> ▶ The Company may not offer coverage on an insured or policy owner who is a resident or citizen of a country that has been blocked by the Office of Foreign Assets Control (OFAC). The following are currently on OFAC’s list of blocked countries (except Permanent Residents/Green Card Holders):* <ul style="list-style-type: none"> 6. Balkans 7. Belarus 8. Burma (Myanmar) 9. Cote d’Ivoire (Ivory Coast) 10. Cuba 11. Democratic Republic of the Congo 12. Iran 13. Iraq 14. Liberia 15. North Korea 16. Sudan 17. Syria 18. Zimbabwe <p><i>* List Subject to Change</i></p> <ul style="list-style-type: none"> ▶ Ages 18-70 ▶ Occupation must be technical, professional or executive in nature. ▶ Should have Substantial Contacts with the U.S. Infrequent visits to the U.S. for vacation or pleasure are not considered a Substantial Contact. Substantial Contacts requires that the insured and the policy owner (if insured does not own the policy) must be in the U.S. for a purpose other than the purchase of insurance, have a bank account in the U.S., and satisfy one of the following: <ul style="list-style-type: none"> 1. Own real property in the U.S.; 2. Have significant, systematic ongoing business activities in the U.S. such as regular physical visits or presence in the U.S. for purposes of conducting business. The file should be documented with specific detail of the reason the insured and policyowner is in the U.S.; 3. Maintain an investment interest in the U.S. which may include investment account ownership in the US; or 4. Be an employee of a U.S.-based company. ▶ If the policy is owned by someone other than the insured, the insurable interest laws of the state of application and issue apply.
<p>Unacceptable Applicants:</p>	<ul style="list-style-type: none"> ▶ Missionaries ▶ Judges, Politicians, Union Leaders or Foreign Government Employees ▶ Journalists ▶ Military Personnel, Police or Security ▶ Professional Athletes or other high-profile occupations ▶ Private Pilots ▶ Illegal Aliens

Product Specifications:	<ul style="list-style-type: none"> ▶ Permanent coverage, 20- through 30-year term plans, ROP Term ▶ No Child Rider or DI Rider ▶ Waiver and ADB are acceptable if from an A or A+ country only.
Country Rating:	[See attached sheet for country code and rating.]
Amount Limits:	<p>Maximum available American General retention:</p> <ul style="list-style-type: none"> ▶ \$3,500,000 Term or \$10,000,000 Permanent for A+, A, B and C Countries ▶ D Countries: \$1,000,000 Term or Permanent ▶ E Countries: \$0 <p><i>Amounts over these limits may require facultative reinsurance.</i></p>
Maximum Rating:	▶ Must be rated Table 4 or better.
Premium:	<ul style="list-style-type: none"> ▶ The premium must be paid in U.S. dollars and drawn on a bank account in the U.S. ▶ All premium payments must comply with applicable OFAC and AML procedures.
Requirements:	<ul style="list-style-type: none"> ▶ All solicitation must take place within the U.S. Application must be taken in a U.S. state where the producer is licensed to do business. ▶ All application sections, medical requirements and inspections must be completed on U.S. soil in jurisdictions in which the insurer is licensed. ▶ A completed Certification Regarding Taxes and Laws. ▶ The state of issue and delivery is the state where the real property is located or other applied Substantial Contacts occurs. ▶ Copy of VISA. If a VISA cannot be provided, the case may be declined. ▶ A Travel Questionnaire is required whenever the travel question on the application is answered "Yes," subject to applicable law and the company's State Restrictions for Foreign Travel Underwriting Guidelines. ▶ The producer is responsible for obtaining and paying for any APS or other requirements needed from outside the U.S. ▶ Any requirements received from a foreign country must be translated into English at the producer's expense. ▶ Ownership may be through a trust, partnership, LLP, LLC, corporation or other legal entity domiciled in the U.S. The trust, partnership, LLP, LLC or corporation documents must be in English and fully executed copies of such documents should be submitted to company prior to policy issuance. ▶ Ownership through a foreign domiciled trust, partnership, LLP, LLC, corporation or other legal entity is prohibited.

Important Notes:

- ▶ For quoting purposes only. Each case will be individually underwritten and assessed.
- ▶ Country list and/or ratings will change as world conditions change.
- ▶ We generally will not offer coverage to individuals residing in or traveling to countries or jurisdictions under a current U.S. State Department Travel Warning; however, certain states prohibit Travel Warnings as the sole basis for an underwriting decision. Refer to the applicable Underwriting Guidelines on State Restrictions on Foreign Travel for these states.
- ▶ Countries or Jurisdictions not listed will be considered on an individual basis.
- ▶ No riders will be allowed when traveling to D or E countries.
- ▶ U.S. territories are not covered under our reinsurance treaty and are handled as foreign nationals.

6. FOREIGN TRAVEL GUIDELINES

The following charts define how we assess travel by citizens and permanent residents of the United States to various countries throughout the world.

Refer to the applicable Underwriting Guidelines on State Restrictions on Foreign Travel for important details. Florida and Georgia prohibit adverse action based on foreign travel.

Limited Travel for U.S. Citizens and Permanent Residents:

Certain state laws on use of foreign travel in underwriting life insurance may supercede these guidelines:

A+ (Any travel)	Preferred Plus
A (Less than 12 weeks/year)	Preferred Plus
B (Less than 12 weeks/year)	Preferred Plus
C (Less than 2 weeks/year)	Standard*
D (Any travel)	Standard Rates + \$3/1000*
E (Any travel)	Decline*

* Any C, D, or E country marked with an asterisk (*) will be considered Preferred Plus for Short Term Travel (2 weeks/year or less).

** Any country marked with a double asterisk (**): Travel coverage limited to American General retention only. Amounts over American General retention will require Facultative Reinsurance.

Note: Individual Consideration for amounts over \$20 million, age greater than 70, rating greater than Table 4.

Long Duration Travel/Residence:

Certain state laws on use of foreign travel in underwriting life insurance may supercede these guidelines:

A+ (Any travel/residence)	Preferred Plus
A (12 weeks/year or more)	Preferred
B (12 weeks/year or more)	Standard
C (2 weeks/year or more)	Standard Rates + \$1.50/1000
D (Any travel or residence)	Standard Rates + \$3/1000
E (Any travel or residence)	Decline

Country/Jurisdiction List	Rating Code
Afghanistan	E
Africa: Travel Exception, Less than 2 weeks per year (no unusual risks)– U.S. citizens or permanent residents for high-end vacation excursions will be considered for best class; If not meeting this criteria, use the rating for the specific country	
Albania	B
Algeria	C
American Samoa	A
Andorra	A+
Angola	D
Anguilla	A
Antarctica	D
Antigua and Barbuda	A
Argentina	A
Armenia (AG Retention Only)	B**
Aruba	A
Australia	A+
Austria	A+
Azerbaijan	B
Bahamas	B
Bahrain	A
Bangladesh	C
Barbados	A
Belarus	B
Belgium	A+
Belize	B
Benin	B
Bermuda	A
Bhutan	C
Bolivia	C
Bosnia & Herzegovina	A
Botswana	C
Brazil	B
British Virgin Islands	A+
Brunei	A
Bulgaria	B
Burkina Faso	B
Burma/Myanmar	E

Country/Jurisdiction List	Rating Code
Burundi	E
Cambodia	B
Cameroon	D
Canada	A+
Canary Islands	A
Cape Verde	B
Cayman Islands	A
Central African Republic	E
Chad	E
Chile	A
China	B
Colombia	D
Comoros	B
Congo (Zaire)	E
Cook Islands	B
Costa Rica	B
Cote d'Ivoire (Ivory Coast)	E
Croatia (AG Retention Only)	A**
Cuba	D
Cyprus	A
Czech Republic	A
Democratic Republic of Congo (Zaire)	E
Denmark	A+
Djibouti	D
Dominica	A
Dominican Republic	C
Dominican Republic: Travel Exception, Less than 8 weeks per year (no unusual risks)– U.S. citizens or permanent residents traveling to the Dominican Republic will be considered for Preferred Plus	
Dubai (United Arab Emirates) (UAE)	A
East Timor	B
Ecuador	B
Egypt	B
El Salvador	C*
Equatorial Guinea	B
Eritrea	D
Estonia	A

* Any C, D, or E country marked with an asterisk (*) will be considered Preferred Plus for Short Term Travel (2 weeks/year or less).

** Any country marked with a double asterisk (**): Travel coverage limited to American General retention only. Amounts over American General retention will require Facultative Reinsurance.

Country/Jurisdiction List	Rating Code
Ethiopia	D
Falkland Islands	A
Federated States of Micronesia	C*
Fiji	C*
Finland	A+
France	A+
French Guyana	B
French Polynesia	A
Gabon	B
Gambia	B
Gaza	E
Georgia (AG Retention Only)	B**
Germany	A+
Ghana	D
Greece	A
Greenland	A
Grenada	A
Guadeloupe	A
Guam	A
Guatemala	C*
Guinea	D
Guinea Bissau	D
Guyana	C
Haiti	E
Honduras	C*
Hong Kong	A+
Hungary	A
Iceland	A+
India	C*
India: Special Consideration– Northern India (Kashmir, Jammu)	E
India: Travel Exception, Less than 8 weeks per year (no unusual risks)– U.S. citizens or permanent residents traveling to India will be considered for Preferred Plus	

Country/Jurisdiction List	Rating Code
Indonesia	C
Indonesia: Travel Exception, Less than 4 weeks per year (no unusual risks)– U.S. citizens or permanent residents traveling to major metropolitan areas will be considered for Preferred Plus	
Iran	E
Iraq	E
Ireland	A+
Israel	B
Israel: Travel Exception, Less than 12 weeks per year– U.S. permanent residents traveling to Israel will be considered for best class (maximum age 70); over age 70: Requires Facultative Reinsurance if over our retention (see specific guidelines for Gaza and West Bank)	
Italy	A+
Ivory Coast (Cote d'Ivoire)	E
Jamaica	B
Japan	A+
Jordan	B
Kazakhstan	B
Kenya	D
Kiribati	C
Kosovo	C
Kuwait	B
Kyrgyzstan	C
Laos	C
Latvia	A
Lebanon (AG Retention Only)	C**
Lesotho	B
Liberia	E
Libya	B
Liechtenstein	A+
Lithuania	A
Luxembourg	A+

* Any C, D, or E country marked with an asterisk (*) will be considered Preferred Plus for Short Term Travel (2 weeks/year or less).

** Any country marked with a double asterisk (**): Travel coverage limited to American General retention only. Amounts over American General retention will require Facultative Reinsurance.

Country/Jurisdiction List	Rating Code
Macau	A
Macedonia	B
Madagascar	B
Malawi	B
Malaysia (AG Retention Only)	B**
Maldives	B
Mali	B
Malta	A
Marshall Islands	B
Martinique	A
Mauritania	D
Mauritius	C
Mexico	B
Mexico: Special Consideration– High net worth (at least \$2 million) professionals or executives will be considered for Preferred	A
Moldova	B
Monaco	A
Mongolia	B
Montenegro	B
Montserrat	A
Morocco (AG Retention Only)	B**
Mozambique	B
Namibia	C
Nauru	C
Nepal	C
Netherlands	A+
Netherlands Antilles	A
New Caledonia	B
New Zealand	A+
Nicaragua	C*
Niger	D
Nigeria	D
Niue	C
North Mariana Islands	A
Norway	A+
North Korea	E
Oman	B

Country/Jurisdiction List	Rating Code
Pakistan	C
Palau	B
Panama	B
Papua New Guinea	D
Paraguay	B
Peru	B
Philippines (excluding Mindanao and Sulu Archipelago)	C
Philippines: Special Consideration– Travel to Mindanao and Sulu Archipelago	E
Philippines: Travel Exception, Less than 8 weeks per year (no unusual risks)– U.S. citizens or permanent residents traveling to major metropolitan areas will be considered for Preferred Plus; does not apply to Mindanao or Sulu Archipelago	
Poland	A
Portugal	A+
Puerto Rico	A
Qatar	B
Romania	B
Russia (AG Retention Only)	B**
Rwanda	D
St. Kitts and Nevis	A
St. Lucia	A
St. Vincent and the Grenadines	B
Samoa	B
San Marino	A+
Sao Tome and Principe	B
Saudi Arabia	B
Scotland	A+
Senegal	B
Serbia and Montenegro	B
Seychelles	B
Sierra Leone	D
Singapore	A+
Slovakia	A
Slovenia	A
Solomon Islands	C

* Any C, D, or E country marked with an asterisk (*) will be considered Preferred Plus for Short Term Travel (2 weeks/year or less).

** Any country marked with a double asterisk (**): Travel coverage limited to American General retention only. Amounts over American General retention will require Facultative Reinsurance.

Country/Jurisdiction List	Rating Code
Somalia	E
South Africa	C*
South Korea	A
Spain	A+
Sri Lanka	D
Sudan	E
Suriname	C
Swaziland	B
Sweden	A+
Switzerland	A+
Syria	B
Taiwan	A+
Tajikistan	C
Tanzania	B
Thailand (AG Retention Only)	C**
Thailand: Travel Exception, Less than 8 weeks per year (no unusual risks)– U.S. citizens or permanent residents traveling to major metropolitan areas will be considered for Preferred Plus (AG Retention Only.)	
Tibet	B
Togo	D
Tonga	C
Trinidad and Tobago	B
Tunisia	B
Turkey	B
Turkmenistan	C
Turks/Caicos	A
Tuvalu	C

Country/Jurisdiction List	Rating Code
Uganda	B
Ukraine	B
United Arab Emirates (UAE) (Dubai)	A
United Kingdom	A+
Uruguay	A
U.S. Virgin Islands	A+
Uzbekistan	C
Vanuatu	C
Vatican City	A+
Venezuela (AG Retention Only)	C**
Venezuela: Travel Exception, Less than 4 weeks per year– U.S. permanent residents traveling to major metropolitan areas and vacation destinations may be considered for best class (AG Retention Only)	
Vietnam (AG Retention Only)	C**
West Bank	E
Western Sahara	E
Yemen	E
Yugoslavia	B
Zaire (Democratic Republic of Congo)	E
Zambia	D
Zimbabwe	E

* Any C, D, or E country marked with an asterisk (*) will be considered Preferred Plus for Short Term Travel (2 weeks/year or less).

** Any country marked with a double asterisk (**): Travel coverage limited to American General retention only. Amounts over American General retention will require Facultative Reinsurance.

American General

Life Companies

Policies issued by:

American General Life Insurance Company. 2727-A Allen Parkway, Houston, Texas 77019

The United States Life Insurance Company in the City of New York, 70 Pine Street, New York, New York 10270

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are each insurer's own responsibility. 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. USL is authorized to conduct insurance business in New York. Policies, riders and underwriting classes not available in all states. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance. ©2010. All rights reserved.

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