

2007 BEST'S KEY RATING GUIDE

AMERICAN GENERAL LIFE INS CO

2727-A Allen Parkway
Houston, Texas 77019-2115
Tel: 713-522-1111

AMB Number: 06058
Began Business: 08/01/1960
Agency Off: Matthew E. Winter

Best's Rating: A++g

FSC: XV

• NET PREMIUMS AND DEPOSITS (\$000 omitted)

Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total
2004	1,159,827	1,876,812	82,097	...	23,391	3,142,126
2005	1,070,990	2,213,646	-8,076	...	24,184	3,300,745
2006	1,035,917	2,302,323	9,651	...	26,068	3,373,959

• NET OPERATING GAIN (\$000 omitted)

Year	Individual Life	Individual & Group Annuities	Group Life & A&H	Credit Life & A&H	Individual A&H	Total
2004	103,956	12,157	-36,112	...	1,625	584,410
2005	-4,776	36,426	3,964	...	-2,573	677,151
2006	-77,241	-31,590	-4,663	...	-54	535,490

• COMPARATIVE FINANCIALS (\$000 omitted)

Year	Assets	Capital & Surplus	Net Invest Income	Benefits Paid	Realized Cap Gains	Policyholder Dividends	Contract Lns (% of assets)
2004	28,386,365	4,705,497	1,748,668	1,801,127	-17,157	58,559	2.8
2005	30,967,903	5,010,153	1,951,587	1,877,198	-39,178	52,508	2.6
2006	34,024,823	5,447,528	2,094,610	2,153,621	-28,494	50,383	2.4

• ORDINARY LIFE STATISTICS

Year	Avg. Ord. Policy Issued (\$)	Avg. Ord. Policy In Force (\$)	Avg. Prem (\$/M)	1st Yr Prem/Total Prem	Ord. Lapse Ratio
2004	470,466	175,548	5.01	28.7	5.8
2005	559,831	208,064	4.51	28.3	4.7
2006	533,556	234,538	4.30	29.1	3.9

• NEW LIFE BUSINESS ISSUED (\$000 omitted)

Year	Whole Life	Term	Credit	Group	Industrial	Total
2004	8,642,240	109,585,417	...	203,582	...	118,431,239
2005	7,693,496	123,422,943	...	14,731	...	131,131,170
2006	10,028,340	104,384,840	...	7,010	...	114,420,190

• LIFE INSURANCE IN FORCE (\$000 omitted)

Year	Whole Life	Term	Credit	Group	Industrial	Total
2004	96,591,293	299,519,319	1,189	16,836,071	...	412,947,872
2005	99,466,301	390,141,122	115	16,373,241	...	505,980,779
2006	98,559,401	478,035,716	86	15,689,855	...	592,285,058

BEST'S RATINGS AND FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating (A++ to F) or a Financial Performance Rating (9 to 1). The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength and operating performance. The FPR represents an opinion based primarily on a quantitative evaluation of a company's financial strength and operating performance for companies that do not meet the minimum size and/or operating experience requirements for a Best's Rating.

Secure Best's Ratings

A++ and A+ Superior
A and A- Excellent
B++ and B+ Very Good

Vulnerable Best's Ratings

B and B- Fair
C++ and C+ Marginal
C and C- Weak
D Poor

FINANCIAL SIZE CATEGORIES (FSC)

Assigned to all insurance companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below. For additional information, refer to the Preface.

FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250	FSC XII 1,000 to 1,250	