

INVESTMENT OPTION PERFORMANCE INFORMATION AS OF NOVEMBER 30, 2008

Generations is a variable annuity contract issued by American General Life Insurance Company. The returns for these funds were calculated from the inception date of the underlying funds. These funds were not available for sales through this contract during all periods shown. The returns include deductions for management fees and other expenses of the portfolios/funds only (including the 12b-1 distribution fees where applicable), and the reinvestment of dividends and distributions in the portfolios/funds. Returns do not reflect any contract level charges, including the mortality and expense risk charge, the administrative expense charge and surrender charges. Premium taxes are also excluded. Results would be significantly lower if these expenses were included.

FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF NOVEMBER 30, 2008

Fund or Portfolio	Fund/Portfolio Inception Date ¹	Year to Date (since 1/1/08)	1 Year	Annualized			Since Inception ¹
				3 Year	5 Year	10 Year	
UIF Core Plus Fixed Income Portfolio - Class I Shares	01/02/97	-12.92	-13.22	-1.24	0.89	3.36	4.29
UIF Emerging Markets Equity Portfolio - Class I Shares	10/01/96	-59.51	-59.92	-6.38	6.75	6.75	3.12
UIF Capital Growth Portfolio - Class I Shares	01/02/97	-49.39	-49.49	-13.81	-3.65	-2.07	1.52
UIF Global Value Equity Portfolio - Class I Shares	01/02/97	-42.63	-43.21	-8.74	-0.98	0.58	2.89
UIF High Yield Portfolio - Class I Shares	01/02/97	-28.65	-28.42	-6.70	-1.87	-0.53	1.04
UIF International Magnum Portfolio - Class I Shares	01/02/97	-48.58	-49.45	-8.38	0.57	-0.91	0.44
UIF U.S. Mid Cap Value Portfolio - Class I Shares	01/02/97	-43.50	-43.11	-9.43	-0.11	3.05	6.12
UIF U.S. Real Estate Portfolio - Class I Shares	03/03/97	-44.55	-47.68	-13.96	0.83	6.93	6.23
UIF Value Portfolio - Class I Shares	01/02/97	-37.96	-40.32	-10.78	-1.53	1.21	2.51
Van Kampen LIT Capital Growth Portfolio - Class I	07/03/95	-49.55	-49.46	-15.21	-6.86	-1.24	4.11
Van Kampen LIT Enterprise Portfolio - Class I	04/07/86	-43.82	-44.39	-11.95	-4.73	-4.34	4.89
Van Kampen LIT Government Portfolio - Class I	04/07/86	-1.59	-1.69	3.29	3.45	4.32	5.95
2 Van Kampen LIT Growth and Income Portfolio - Class I	12/23/96	-33.67	-34.92	-7.27	1.27	3.64	6.19
Van Kampen LIT Money Market Portfolio - Class I	04/07/86	2.01	2.39	3.81	2.92	3.09	4.46

¹ The returns were calculated from the inception date of the underlying funds or portfolios. These funds or portfolios were not available for sale through this contract during all periods shown.

² Van Kampen LIT Growth and Income Portfolio - Class I - Effective 4/30/02, the Van Kampen LIT Strategic Stock Portfolio was reorganized into the Van Kampen LIT Growth and Income Portfolio - Class I. Performance shown prior to 4/30/02 reflects the historical performance of the Van Kampen LIT Growth and Income Portfolio - Class I.

Fund returns may have been achieved during favorable market conditions. There can be no assurance that the fund will continue to achieve a substantially similar performance as it previously experienced. Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in emerging markets. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in small and midsized companies. Risks for smaller companies include, for instance, business risks, significant stock price fluctuations and illiquidity.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in a sector fund.

Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risk associated with an investment in the fund.

Government securities offer a high degree of safety and are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value and yield will vary with market conditions.

Returns may be higher or lower than the performance stated due to recent stock market volatility.

For the current interest rate of the fixed account, contact the American General Life Insurance Company home office: 1-800/200-3883.

Past performance is no guarantee of future results. An investor's units may be worth more or less than the original amount invested when redeemed. An investment in the Van Kampen LIT Money Market Portfolio - Class I is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the Fund. International fund unit values and returns will fluctuate with market conditions, currencies and economic and political climates where investments are made.

FOR THIS AND OTHER INFORMATION ABOUT AMERICAN GENERAL LIFE INSURANCE COMPANY'S GENERATIONS VA AND FOR COPIES OF THE UNDERLYING FUND PROSPECTUSES, PLEASE CONTACT YOUR REPRESENTATIVE. BEFORE INVESTING OR SENDING MONEY, PLEASE READ THE UNDERLYING FUND PROSPECTUSES CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).

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ASSUMING MAXIMUM CONTRACT CHARGES

The average annualized total returns below show the change in value for an initial \$1,000 purchase payment made to a contract that was surrendered at the end of each period. Returns for the one-year, three-year, five-year or "since inception" periods ending 09/30/2008, respectively, conform to Securities and Exchange Commission regulations for reporting average annual total return. They reflect the deduction of all fees and charges including management fees and other expenses of the portfolios/funds (including rule 12b-1 distribution fees where applicable) and the reinvestment of dividends and distributions in the portfolios/funds. They also reflect an annualized 1.25 percent mortality and expense risk charge, an annualized .15 percent administrative expense charge, annual contract fee and a maximum surrender charge of 6.0 percent. Premium taxes are not deducted.

AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS OF SEPTEMBER 30, 2008

Fund or Portfolio	Investment Option Inception Date ¹	1 Year	Annualized		
			3 Year	5 Year	Since Inception ¹
UIF Core Plus Fixed Income Portfolio - Class I Shares	01/30/97	-16.00	-3.55	-0.67	3.02
UIF Emerging Markets Equity Portfolio - Class I Shares	01/29/97	-41.14	5.67	16.29	4.95
UIF Capital Growth Portfolio - Class I Shares	01/29/97	-33.95	-3.63	2.51	2.70
UIF Global Value Equity Portfolio - Class I Shares	02/05/97	-33.65	-3.86	3.67	3.72
UIF High Yield Portfolio - Class I Shares	02/05/97	-17.53	-2.47	1.33	1.40
UIF International Magnum Portfolio - Class I Shares	02/10/97	-36.47	-1.26	6.53	1.62
UIF U.S. Mid Cap Value Portfolio - Class I Shares	02/05/97	-27.06	0.26	7.41	7.64
UIF U.S. Real Estate Portfolio - Class I Shares	09/22/00	-20.70	3.18	12.64	12.28
UIF Value Portfolio - Class I Shares	01/29/97	-29.04	-3.73	3.70	3.76
Van Kampen LIT Capital Growth Portfolio - Class I	01/30/97	-33.80	-7.10	-0.16	3.17
Van Kampen LIT Enterprise Portfolio - Class I	01/02/92	-33.14	-4.85	0.68	4.03
Van Kampen LIT Government Portfolio - Class I	06/01/92	-5.75	0.17	1.24	3.83
² Van Kampen LIT Growth and Income Portfolio - Class I	01/29/97	-24.14	-1.99	5.63	6.84
³ Van Kampen LIT Money Market Portfolio - Class I	01/02/92	-3.57	1.08	0.93	1.75

¹ The "since inception" data found in this chart is based on the date the fund or portfolio was included in the separate account.

² Van Kampen LIT Growth and Income Portfolio - Class I - Effective 4/30/02, the Van Kampen LIT Strategic Stock Portfolio was reorganized into the Van Kampen LIT Growth and Income Portfolio - Class I. Performance shown prior to 4/30/02 reflects the historical performance of the Van Kampen LIT Growth and Income Portfolio - Class I.

³ The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges. The Current Yield as of 09/30/2008: 1.11%

FUND RETURNS MAY HAVE BEEN ACHIEVED DURING FAVORABLE MARKET CONDITIONS. THERE CAN BE NO ASSURANCE THAT THE FUND WILL CONTINUE TO ACHIEVE A SUBSTANTIALLY SIMILAR PERFORMANCE AS IT PREVIOUSLY EXPERIENCED. RETURNS MAY BE HIGHER OR LOWER THAN THE PERFORMANCE STATED DUE TO RECENT STOCK MARKET VOLATILITY. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. AN INVESTOR'S UNITS MAY BE WORTH MORE OR LESS THAN THE ORIGINAL AMOUNT INVESTED WHEN REDEEMED.


AMERICAN GENERAL LIFE INSURANCE COMPANY

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