



**American General Life and
Accident Insurance Company**

American General Center
Nashville, TN 37250-0001

James A. Mallon
President and Chief Executive Officer

August 20, 2009

To our Valued Customers:

Headlines surrounding the financial and insurance industries may have you concerned about the safety of your insurance policy or annuity contract with American General Life and Accident Insurance Company (AGLA).

You can be confident that insurance policies and annuity contracts written by AGLA are safe.

AGLA remains strong and well-capitalized. Strict state regulations ensure that insurance companies set aside sufficient assets to back up each insurance policy. AGLA maintains sufficient capital and reserves to meet our obligations to our customers.

When you bought life insurance, you made a promise to family members or business partners to provide an important benefit if something happened to you. In a similar way, AGLA made a promise to you when you trusted us to insure your life and we intend to honor that promise. Your inforce policy is especially valuable because you obtained coverage at a time when your age and health determined the most favorable rates. If your health status has changed, your ability to qualify for comparable coverage at comparable rates may be diminished. If someone approaches you about replacing or surrendering your policy, please call your AGLA agent or one of our customer service representatives to be sure you have all the facts before making a decision.

Please rest assured that honoring the trust you have placed in AGLA is our deepest commitment. Policy owners like you are our most valuable asset and we will continue to serve you with pride, professionalism and integrity, just as we have throughout our 109-year history.

Thank you for your business.

Sincerely,

A handwritten signature in black ink that reads "James A. Mallon". The signature is written in a cursive style with a large, prominent initial "J".

James A. Mallon

JM/tk



CHANGING THE WAY AMERICANS THINK ABOUT, PURCHASE AND USE LIFE INSURANCE.®