

**THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK**

**INVESTMENT OPTION PERFORMANCE INFORMATION AS OF JULY 31, 2010**

Protection Advantage Select is a variable universal life insurance policy issued by The United States Life Insurance Company in the City of New York. The table below presents average annual returns for each Protection Advantage Select variable universal life insurance investment portfolio. The returns include reinvestment of dividends and distributions and deductions for management fees and other expenses of the portfolios/funds, including 12b-1 distribution fees where applicable. These returns do not include: (i) mortality and expense risk charges; (ii) all other noninsurance charges and contract fees; and (iii) insurance-related charges, including surrender charges, cost of insurance and monthly expense charges. If these expenses were included, the performance presented below would be significantly lower. A personalized illustration reflecting the effects of the policy fees and expenses utilizing a hypothetical rate of return is available from your registered representative.

**FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF JULY 31, 2010**

| Fund or Portfolio  | Fund/Portfolio Inception Date <sup>1</sup> | Year to Date (since 1/1/10) | 1 Year | Annualized |        |         | Since Inception <sup>1</sup> |
|--|--|-----------------------------|--------|------------|--------|---------|------------------------------|
|  |  |                             |        | 3 Year     | 5 Year | 10 Year |                              |
| Alger Capital Appreciation Portfolio - Class I-2 Shares                              | 01/25/95                                   | -3.77                       | 13.63  | -2.52      | 6.57   | -0.58   | 12.01                        |
| Alger Mid Cap Growth Portfolio - Class I-2 Shares                                    | 05/03/93                                   | -1.12                       | 15.66  | -10.77     | -1.31  | 0.51    | 10.04                        |
| American Century VP Value Fund - Class I   | 05/01/96                                   | -0.26                       | 12.57  | -6.30      | 0.02   | 6.33    | 6.97                         |
| Credit Suisse U.S. Equity Flex I Portfolio   | 06/30/95                                   | -1.44                       | 11.01  | -7.82      | -4.69  | -3.98   | 3.38                         |
| Dreyfus VIF International Value Portfolio - Initial Shares                           | 05/01/96                                   | -5.89                       | 4.87   | -8.28      | 1.78   | 3.30    | 5.24                         |
| Fidelity VIP Asset Manager <sup>SM</sup> Portfolio - Service Class 2                 | 09/06/89                                   | 2.74                        | 14.20  | 0.50       | 3.49   | 2.30    | 7.21                         |
| Fidelity VIP Contrafund <sup>®</sup> Portfolio - Service Class 2                     | 01/03/95                                   | 0.15                        | 14.50  | -5.45      | 1.85   | 2.94    | 9.93                         |
| Fidelity VIP Equity-Income Portfolio - Service Class 2                               | 10/09/86                                   | 0.24                        | 14.12  | -10.26     | -1.38  | 1.78    | 8.14                         |
| Fidelity VIP Freedom 2020 Portfolio - Service Class 2                                | 04/26/05                                   | 2.76                        | 13.92  | -2.78      | 2.64   | n/a     | 3.72                         |
| Fidelity VIP Freedom 2025 Portfolio - Service Class 2                                | 04/26/05                                   | 2.33                        | 14.08  | -3.35      | 2.50   | n/a     | 3.66                         |
| Fidelity VIP Freedom 2030 Portfolio - Service Class 2                                | 04/26/05                                   | 1.96                        | 14.49  | -5.03      | 1.79   | n/a     | 3.09                         |
| Fidelity VIP Growth Portfolio - Service Class 2                                      | 10/09/86                                   | 1.40                        | 14.53  | -8.63      | -1.09  | -3.97   | 8.22                         |
| Fidelity VIP Mid Cap Portfolio - Service Class 2                                     | 12/28/98                                   | 5.70                        | 19.78  | -2.53      | 4.56   | 8.58    | 13.13                        |
| Franklin Templeton Franklin Small Cap Value Securities Fund - Class 2                | 01/06/99                                   | 4.47                        | 16.11  | -5.29      | 0.72   | 8.28    | 7.66                         |
| Franklin Templeton Mutual Shares Securities Fund - Class 2                           | 01/06/99                                   | 1.23                        | 13.70  | -7.45      | 0.77   | 4.74    | 5.21                         |
| Invesco V.I. Global Real Estate Fund - Series I                                      | 03/31/98                                   | 3.79                        | 20.46  | -9.02      | 0.54   | 9.09    | 7.81                         |
| Invesco V.I. International Growth Fund - Series I                                    | 05/05/93                                   | -1.65                       | 12.03  | -6.55      | 5.54   | 1.85    | 7.16                         |
| Invesco Van Kampen V.I. Growth and Income Fund - Series I                            | 12/23/96                                   | -1.43                       | 13.65  | -5.87      | 0.65   | 3.83    | 7.19                         |
| <sup>2</sup> Janus Aspen Enterprise Portfolio - Service Shares                       | 09/13/93                                   | 1.74                        | 18.18  | -3.57      | 3.65   | -4.51   | 8.35                         |
| <sup>2</sup> Janus Aspen Forty Portfolio - Service Shares                            | 05/01/97                                   | -5.20                       | 3.75   | -2.17      | 3.62   | 0.32    | 9.30                         |
| <sup>2</sup> Janus Aspen Overseas Portfolio - Service Shares                         | 05/02/94                                   | 7.75                        | 23.11  | 0.57       | 16.11  | 5.68    | 12.90                        |
| <sup>3</sup> JPMorgan Insurance Trust Core Bond Portfolio - Class 1                  | 05/01/97                                   | 7.82                        | 11.36  | 7.63       | 6.03   | 6.53    | 6.44                         |
| <sup>3</sup> JPMorgan Insurance Trust International Equity Portfolio - Class 1       | 01/03/95                                   | -5.76                       | 6.46   | -8.74      | 1.86   | 0.30    | 4.00                         |
| MFS <sup>®</sup> VIT New Discovery Series - Initial Class                            | 05/01/98                                   | 6.63                        | 27.74  | 1.12       | 4.29   | 1.58    | 6.13                         |
| MFS <sup>®</sup> VIT Research Series - Initial Class                                 | 07/26/95                                   | -0.96                       | 12.24  | -4.38      | 1.01   | -1.40   | 5.60                         |
| Neuberger Berman AMT Mid-Cap Growth Portfolio - Class I                              | 11/03/97                                   | 5.79                        | 22.59  | -5.95      | 3.18   | -1.53   | 6.84                         |
| Neuberger Berman AMT Socially Responsive Portfolio - Class I                         | 02/18/99                                   | 4.55                        | 17.93  | -5.66      | 0.99   | 3.58    | 3.87                         |
| Oppenheimer Balanced Fund/VA - Non-Service Shares                                    | 02/09/87                                   | 2.77                        | 11.20  | -10.87     | -3.79  | 0.70    | 6.79                         |
| Oppenheimer Global Securities Fund/VA - Non-Service Shares                           | 11/12/90                                   | 0.85                        | 14.25  | -5.40      | 2.85   | 3.21    | 9.61                         |
| PIMCO VIT CommodityRealReturn <sup>™</sup> Strategy Portfolio - Administrative Class | 06/30/04                                   | 0.81                        | 17.89  | -2.40      | 0.74   | n/a     | 3.25                         |
| PIMCO VIT Global Bond Portfolio (Unhedged) - Administrative Class                    | 01/10/02                                   | 6.78                        | 14.99  | 9.98       | 6.83   | n/a     | 8.57                         |
| PIMCO VIT Real Return Portfolio - Administrative Class                               | 09/30/99                                   | 5.87                        | 12.96  | 7.84       | 5.69   | 7.98    | 8.05                         |
| PIMCO VIT Short-Term Portfolio - Administrative Class                                | 09/30/99                                   | 1.47                        | 3.09   | 3.64       | 3.77   | 3.57    | 3.74                         |
| PIMCO VIT Total Return Portfolio - Administrative Class                              | 12/31/97                                   | 6.92                        | 11.37  | 10.97      | 7.71   | 7.36    | 6.80                         |
| Pioneer Mid Cap Value VCT <sup>®</sup> Portfolio - Class I                           | 03/01/95                                   | 2.51                        | 14.80  | -5.91      | 0.30   | 7.19    | 8.95                         |
| Putnam VT Diversified Income Fund - Class IB   | 09/15/93                                   | 7.63                        | 25.26  | 6.00       | 5.21   | 6.48    | 5.75                         |
| Putnam VT Small Cap Value Fund - Class IB  | 04/30/99                                   | 4.23                        | 20.48  | -9.36      | -3.19  | 6.80    | 6.98                         |
| SunAmerica Aggressive Growth Portfolio - Class 1                                     | 06/03/96                                   | 0.24                        | 20.06  | -14.33     | -5.69  | -6.09   | 2.26                         |
| SunAmerica Balanced Portfolio - Class 1  | 06/03/96                                   | 1.91                        | 12.64  | -1.49      | 2.02   | -0.82   | 4.64                         |
| <sup>4</sup> VALIC Company I International Equities Fund                             | 10/02/89                                   | -3.95                       | 6.69   | -10.68     | 1.67   | -0.14   | 2.92                         |
| <sup>4</sup> VALIC Company I Mid Cap Index Fund                                      | 10/01/91                                   | 5.30                        | 22.69  | -2.57      | 2.27   | 5.48    | 10.90                        |
| <sup>4</sup> VALIC Company I Money Market I Fund                                     | 01/16/86                                   | 0.02                        | 0.02   | 1.45       | 2.63   | 2.34    | 4.17                         |
| <sup>4</sup> VALIC Company I Nasdaq-100 <sup>®</sup> Index Fund                      | 10/01/00                                   | 0.40                        | 16.59  | -1.01      | 3.10   | n/a     | -6.39                        |
| <sup>4</sup> VALIC Company I Science & Technology Fund                               | 04/29/94                                   | -0.53                       | 17.55  | -2.12      | 2.31   | -7.93   | 6.40                         |
| <sup>4</sup> VALIC Company I Small Cap Index Fund                                    | 05/01/92                                   | 4.63                        | 18.46  | -4.49      | 0.25   | 3.77    | 7.68                         |
| <sup>4</sup> VALIC Company I Stock Index Fund  | 04/20/87                                   | -0.27                       | 13.66  | -7.05      | -0.48  | -1.09   | 7.74                         |
| Vanguard VIF High Yield Bond Portfolio   | 06/03/96                                   | 6.92                        | 17.29  | 6.30       | 5.24   | 5.44    | 5.86                         |
| Vanguard VIF REIT Index Portfolio  | 02/09/99                                   | 15.86                       | 53.61  | -3.19      | 0.78   | 9.53    | 10.03                        |

<sup>1</sup> 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 policy during all periods shown.

<sup>2</sup> Please see footnote 2 on page 3.

<sup>3</sup> Please see footnote 3 on page 3.

<sup>4</sup> Please see footnote 4 on page 3.

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**THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK**

**INCLUDING ALL NONINSURANCE CHARGES AND CONTRACT FEES**

The performance results shown below reflect deductions for management fees and other expenses of the portfolios/funds (including Rule 12b-1 distribution fees where applicable), the Protection Advantage Select variable universal life mortality and expense risk charge of 0.70 percent annually (0.35 percent after 10 years) and all other noninsurance charges and contract fees. Insurance-related charges, including surrender charges, cost of insurance and the monthly expense charge, are not deducted in this example. Results would be significantly lower if these expenses were included.

**AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS OF JULY 31, 2010**

| Fund or Portfolio  | Investment Option<br>Inception Date <sup>1</sup> | 1 Year | Annualized |        |                                 |
|--|--|--------|------------|--------|---------------------------------|
|  |  |        | 3 Year     | 5 Year | Since<br>Inception <sup>1</sup> |
| Alger Capital Appreciation Portfolio - Class I-2 Shares                              | 11/18/03   | 3.90   | -6.90      | 3.22   | 4.97                            |
| Alger Mid Cap Growth Portfolio - Class I-2 Shares                                    | 11/18/03   | 5.77   | -15.11     | -4.70  | -0.37                           |
| American Century VP Value Fund - Class I   | 11/01/00   | 2.91   | -10.66     | -3.37  | 2.60                            |
| Credit Suisse U.S. Equity Flex I Portfolio   | 11/01/00   | 1.47   | -12.14     | -8.19  | -7.08                           |
| Dreyfus VIF International Value Portfolio - Initial Shares                           | 07/11/08   | -4.17  | n/a        | n/a    | -9.04                           |
| Fidelity VIP Asset Manager <sup>SM</sup> Portfolio - Service Class 2                 | 11/01/00   | 4.39   | -3.91      | 0.06   | -0.38                           |
| Fidelity VIP Contrafund <sup>®</sup> Portfolio - Service Class 2                     | 11/01/00   | 4.69   | -9.82      | -1.53  | 0.19                            |
| Fidelity VIP Equity-Income Portfolio - Service Class 2                               | 11/01/00   | 4.34   | -14.60     | -4.76  | -1.78                           |
| Fidelity VIP Freedom 2020 Portfolio - Service Class 2                                | 05/01/06   | 4.13   | -7.17      | n/a    | -2.81                           |
| Fidelity VIP Freedom 2025 Portfolio - Service Class 2                                | 05/01/06   | 4.29   | -7.74      | n/a    | -3.18                           |
| Fidelity VIP Freedom 2030 Portfolio - Service Class 2                                | 05/01/06   | 4.67   | -9.40      | n/a    | -4.22                           |
| Fidelity VIP Growth Portfolio - Service Class 2                                      | 11/01/00   | 4.70   | -12.93     | -4.48  | -7.21                           |
| Fidelity VIP Mid Cap Portfolio - Service Class 2                                     | 11/18/03   | 9.53   | -6.98      | 1.15   | 6.60                            |
| Franklin Templeton Franklin Small Cap Value Securities Fund - Class 2                | 11/18/03   | 6.16   | -9.70      | -2.71  | 3.51                            |
| Franklin Templeton Mutual Shares Securities Fund - Class 2                           | 01/02/02   | 3.95   | -11.80     | -2.60  | 0.86                            |
| Invesco V.I. Global Real Estate Fund - Series I                                      | 07/11/08   | 10.15  | n/a        | n/a    | -9.92                           |
| Invesco V.I. International Growth Fund - Series I                                    | 10/29/99   | 2.40   | -10.91     | 2.23   | 0.25                            |
| Invesco Van Kampen V.I. Growth and Income Fund - Series I                            | 10/25/00   | 3.93   | -10.21     | -2.73  | 0.52                            |
| <sup>2</sup> Janus Aspen Enterprise Portfolio - Service Shares                       | 11/01/00   | 8.07   | -7.98      | 0.25   | -7.62                           |
| <sup>2</sup> Janus Aspen Forty Portfolio - Service Shares                            | 07/11/08   | -5.21  | n/a        | n/a    | -15.00                          |
| <sup>2</sup> Janus Aspen Overseas Portfolio - Service Shares                         | 11/01/00   | 12.57  | -4.03      | 12.73  | 3.42                            |
| <sup>3</sup> JPMorgan Insurance Trust Core Bond Portfolio - Class 1                  | 04/24/09   | 1.75   | n/a        | n/a    | 3.31                            |
| <sup>3</sup> JPMorgan Insurance Trust International Equity Portfolio - Class 1       | 07/11/08   | -2.72  | n/a        | n/a    | -11.73                          |
| MFS <sup>®</sup> VIT New Discovery Series - Initial Class                            | 11/01/00   | 16.88  | -3.51      | 0.76   | -1.99                           |
| MFS <sup>®</sup> VIT Research Series - Initial Class                                 | 11/01/00   | 2.61   | -8.73      | -2.40  | -4.77                           |
| Neuberger Berman AMT Mid-Cap Growth Portfolio - Class I                              | 11/01/00   | 12.11  | -10.35     | -0.20  | -5.37                           |
| Neuberger Berman AMT Socially Responsive Portfolio - Class I                         | 07/11/08   | 7.83   | n/a        | n/a    | -7.65                           |
| Oppenheimer Balanced Fund/VA - Non-Service Shares                                    | 11/18/03   | 1.63   | -15.14     | -7.20  | -3.26                           |
| Oppenheimer Global Securities Fund/VA - Non-Service Shares                           | 11/18/03   | 4.45   | -9.82      | -0.53  | 4.02                            |
| PIMCO VIT CommodityRealReturn <sup>™</sup> Strategy Portfolio - Administrative Class | 05/01/06   | 7.79   | -6.73      | n/a    | -5.12                           |
| PIMCO VIT Global Bond Portfolio (Unhedged) - Administrative Class                    | 07/11/08   | 5.11   | n/a        | n/a    | 2.43                            |
| PIMCO VIT Real Return Portfolio - Administrative Class                               | 11/01/00   | 3.24   | 3.35       | 2.22   | 5.34                            |
| PIMCO VIT Short-Term Portfolio - Administrative Class                                | 11/01/00   | -5.85  | -0.74      | 0.35   | 0.79                            |
| PIMCO VIT Total Return Portfolio - Administrative Class                              | 11/01/00   | 1.76   | 6.41       | 4.23   | 4.71                            |
| Pioneer Mid Cap Value VCT Portfolio - Class I  | 05/01/06   | 4.95   | -10.28     | n/a    | -4.45                           |
| Putnam VT Diversified Income Fund - Class IB   | 10/29/99   | 14.59  | 1.38       | 1.67   | 3.79                            |
| Putnam VT Small Cap Value Fund - Class IB  | 07/11/08   | 10.19  | n/a        | n/a    | -5.45                           |
| SunAmerica Aggressive Growth Portfolio - Class 1                                     | 11/18/03   | 9.84   | -18.72     | -9.16  | -3.00                           |
| SunAmerica Balanced Portfolio - Class 1  | 11/18/03   | 2.95   | -5.87      | -1.41  | 0.28                            |
| <sup>4</sup> VALIC Company I International Equities Fund                             | 10/29/99   | -2.51  | -14.98     | -1.62  | -2.88                           |
| <sup>4</sup> VALIC Company I Mid Cap Index Fund                                      | 10/29/99   | 12.22  | -7.04      | -1.19  | 4.76                            |
| <sup>4,5</sup> VALIC Company I Money Market I Fund                                   | 10/29/99   | -8.68  | -2.87      | -0.75  | 0.01                            |
| <sup>4</sup> VALIC Company I Nasdaq-100 <sup>®</sup> Index Fund                      | 11/01/00   | 6.60   | -5.48      | -0.36  | -9.89                           |
| <sup>4</sup> VALIC Company I Science & Technology Fund                               | 11/01/00   | 7.49   | -6.61      | -1.18  | -12.44                          |
| <sup>4</sup> VALIC Company I Small Cap Index Fund                                    | 11/01/00   | 8.32   | -8.92      | -3.20  | 1.21                            |
| <sup>4</sup> VALIC Company I Stock Index Fund  | 10/29/99   | 3.91   | -11.39     | -3.88  | -3.40                           |
| Vanguard VIF High Yield Bond Portfolio   | 11/01/00   | 7.22   | 1.73       | 1.73   | 3.14                            |
| Vanguard VIF REIT Index Portfolio  | 11/01/00   | 40.71  | -7.79      | -2.74  | 8.16                            |

<sup>1</sup> Please see footnote 1 on page 3.

<sup>2</sup> Please see footnote 2 on page 3.

<sup>3</sup> Please see footnote 3 on page 3.

<sup>4</sup> Please see footnote 4 on page 3.

<sup>5</sup> 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 07/31/2010: -0.69%

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- 1 The "investment option inception date" and the "since inception" data found in this chart are based on unit values recorded after the date the fund or portfolio was included in the separate account. For all periods shown, (1) the policy may not have been available for sale, or (2) the fund or portfolio may not have been an available investment option under the policy.
- 2 The Janus Aspen – Service Shares commenced operations on December 31, 1999. The returns shown reflect the historical performance of a different class of shares (the institutional shares) prior to December 31, 1999, restated based on the Service Shares' estimated fees and expenses (ignoring any fee and expense limitations). The percentages show the change in performance from year to year during the period indicated. The portfolios do not impose any sales or other charges that would affect performance computations. Each portfolio's past performance does not necessarily indicate how it will perform in the future.
- 3 Effective April 24, 2009, the JPMorgan Series Trust II International Equity Portfolio and JPMorgan Insurance Trust Government Bond Portfolio were reorganized into the JPMorgan Insurance Trust International Equity Portfolio and Core Bond Portfolio, respectively. For JPMorgan Insurance Trust International Equity Portfolio, performance shown prior to April 27, 2009 reflects the performance of the JPMorgan Series Trust II International Equity Portfolio. For JPMorgan Insurance Trust Core Bond Portfolio, performance shown prior to April 27, 2009 reflects the performance of the JPMorgan Insurance Trust Core Bond Portfolio.
- 4 Effective May 1, 2009, AIG Retirement Company I changed its name to VALIC Company 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.

**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 VALIC Company I – Money Market I Fund 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 THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK'S Protection Advantage Select, PLEASE CONTACT YOUR REPRESENTATIVE OR GO ONLINE TO [www.americangeneral.com/life/life.nsf/contents/products/individuals\\_prospectuses\\_vul\\_notsold](http://www.americangeneral.com/life/life.nsf/contents/products/individuals_prospectuses_vul_notsold) FOR THE POLICY AND FUND PROSPECTUSES. BEFORE INVESTING OR SENDING MONEY, PLEASE READ BOTH THE POLICY AND UNDERLYING FUND PROSPECTUSES, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).**

**American General**  
Life Companies

**THE UNITED STATES LIFE INSURANCE COMPANY  
IN THE CITY OF NEW YORK**

70 Pine Street, New York, NY 10270

1-800-251-3720

Variable universal life insurance policies issued by The United States Life Insurance Company in the City of New York are distributed by American General Equity Services Corporation, member FINRA.

**Protection Advantage Select Variable Universal Life Insurance**

Policy Form Numbers 07921N, 07921NU

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (USL) are its responsibility.

Policies and riders available only in the state of New York.

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