

September 16, 2008

Dear Valued Distribution Partner,

The recent activity in the financial markets over the past few days has been nothing less than extraordinary. I know many of you have questions about your customers' policies and about placing future business with AIG American General. As the financial crisis in the U.S. continues I want to assure you that AIG is actively working to develop solutions to improve liquidity and capital strength in this unsettling period in American financial history. Attached are some talking points that will help you to discuss concerns you and your clients may have. These will be updated periodically as we receive more information.

Please rest assured that there are many people working extremely hard to resolve the issues at hand, and there is a great deal of activity underway to develop sound solutions. I have never been more confident in the talent of AIG's management team. There are many possible options being considered and I can promise you that we will be in touch once we have more information.

The next few days will undoubtedly bring much needed clarity and direction. In the meantime, I thank you for your continued support of AIG American General.

Sincerely,



Matt Winter