From: Emery, Kara Renee. [mailto:kara.emery@aglife.com]
Sent: Wednesday, October 18, 2017 11:21 AM
To: Middleton, Rachel <<u>Rachel.Middleton@crump.com</u>>; Dittrich, Ralph <<u>Ralph.Dittrich@crump.com</u>>; Patterson, Jason
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<<u>Jeff.Christensen@aglife.com</u>>
Subject: Advance notice of product discontinuation

Good Morning Team,

You have probably already seen this, but just in case it was missed we want to ensure that you received it. We are discontinuing much of our A&H product line. We will still have the Accident Care direct plus product (AD&D) and now will loop in the Guaranteed issue Whole life as an A&H product as well.

Thank you,

Kara Emery AIG

Sr. Internal Wholesaler Crump Region AIG Life Brokerage | Life Insurance | AIG Financial Distributors 2929 Allen Parkway, 35th Floor, Houston, TX 77019 Tel +1 713 831 3382 <u>kara.emery@aglife.com</u> | <u>www.aig.com</u>



Securities offered through AIG Capital Services, Inc., member FINRA

PRODUCTBULLETIN

October 16, 2017

Accident & Health Product Portfolio Changes

Effective November 17, 2017 the products listed below are being discontinued:

- AG Accident Choice Plus[®]
- Accident Expense Plus®
- EmergencyCare Plus[®]
- CriticalCare Plus[®]

Due to ongoing uncertainty in the healthcare marketplace, a challenging regulatory environment for supplementary health products and other business considerations, AIG has made the difficult decision to discontinue sales of its accidental injury and stand-alone critical illness products available through American General and United States Life Insurance Companies (AGL and USL).

Transition Rules

- The final day to submit new applications is Friday, November 17, 2017.
- All policies must be funded and in force no later than December 29, 2017.
- Pending applications not funded by December 29 will be closed and returned.

AGL's accidental death and dismemberment (AD&D) product, **AG AccidentCare Direct Plus®**, is *not* affected by this announcement and continues to be available within the product portfolio.

We remain fully committed to delivering exceptional service to our existing policyholders and distribution partners. There are no changes to inforce policy coverage and benefits, nor are there any changes to customer service and claims contacts. Thank you for your business and continued support.



17-116.02

Thank you for your valuable distribution partnership; we greatly appreciate your business.

Contact for Questions

Questions regarding the discontinuation may be referred to:

New.Business.Producer.Care.Cent er@aig.com

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 11120, 07120, 04120, 05130, 12100; Rider Form Numbers 07121, 04025, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number 07120N, Rider Form Number 07121N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. Comprehensive medical coverage may be required in some states in order to apply for or maintain certain policies.