

**AG VisionAdvantage[®] 5
is currently unavailable.**

American General
Life Companies

AG VisionAdvantage[®] 5 Annuity
AG VisionAdvantage[®] 7 Annuity
AG VisionAdvantage[®] 9 Annuity

Index single-premium deferred annuity with Market Value Adjustment



Looking out for tomorrow

**American
General**
Life Companies

Look out for tomorrow with AG VisionAdvantage®.

It takes vision, planning and execution to create the retirement of your dreams. With a multitude of retirement options, how can you determine the best solutions for you and your financial situation? The following questions can help you determine whether an index annuity is a smart addition to your retirement portfolio.

- Would you like the possibility of market growth while knowing that your principal and earnings are protected?
- Have you contributed the maximum to your employer-sponsored retirement plan (e.g. 401(k) plan) and/or an IRA and want additional tax-deferred savings?
- Would you prefer to defer paying taxes on your interest earnings?
- Do you anticipate a lower income tax bracket when you retire?
- Do you want a guaranteed income source when you retire?
- Do you want your heirs to have assets that avoid probate?

If you are looking for a secure, long-term retirement solution to add to your portfolio that provides growth and the flexibility to change with your needs, AG VisionAdvantage® may be an excellent choice.

Security. Growth. Flexibility.

Guarantees are subject to the claims-paying ability of American General Life Insurance Company.



AG VisionAdvantage® provides upside potential and downside protection

NOT FDIC INSURED | MAY LOSE VALUE | NOT A DEPOSIT | NO BANK GUARANTEE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Product and plan options not available in all states. Features and provisions vary by state. See Owner's Acknowledgement for state specifics.

Security.

Principal Protection with Growth.

AG VisionAdvantage is a retirement savings vehicle and a source of income for the future. In addition, with AG VisionAdvantage you have the security of knowing that your premium (the amount you initially put into your contract) is protected from market risk.

You can benefit from market growth while knowing that your return will never be less than zero, even in years when the S&P 500 Index shows a negative return.

Protection of Interest.

Once interest is credited to your annuity value, it cannot be lost, even if the S&P 500® Index¹ experiences downward trends.



Protect Your Loved Ones.

Enjoy the serenity of knowing that your loved ones will receive the full annuity value upon your death. This **Death Benefit** enables your beneficiaries to have access to these funds without the time, hassle and expense involved in probate.

Additional Guarantee.

AG VisionAdvantage brings additional strength to your retirement through the **Guaranteed Minimum Withdrawal Value**. No matter when you withdraw your money from the AG VisionAdvantage contract, you will always receive at least ninety percent of your premium growing at a rate of at least 1.5% compounded annually (less prior withdrawals, of course). This extra level of protection is stated in your contract; and once the contract is issued, it will never change. This guarantee applies regardless of the timing of the

withdrawal or the performance of the S&P 500 Index. You can rest easy knowing you have guarantees.

This table shows what your Guaranteed Minimum Withdrawal Value would be, at minimum, over 30 years with an initial \$100,000 premium. For example, even if the S&P 500 Index went down for 10 straight years, your \$100,000 initial premium would be worth at least \$104,449 as shown in the chart below.

Guaranteed Minimum Withdrawal Value (GMWV)

Table shows GMWVs at the end of various contract years. Initial premium of \$100,000.

End of Year	GMWV
1	91,350
2	92,720
3	94,111
4	95,523
5	96,956
6	98,410
7	99,886
8	101,384
9	102,905
10	104,449
15	112,521
20	121,217
25	130,585
30	140,677

¹ "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

Growth.

Earn Interest on Your Interest.

AG VisionAdvantage locks in interest each year so that your interest compounds throughout the contract. Therefore, you have the potential to:

- Earn interest on the premium you initially put into the contract
- Earn interest on the interest that is credited to each account

And, because you don't pay taxes on the interest earned as long as it stays within the annuity contract (based on current federal income tax laws), you are helping further maximize your interest growth.

The tax-deferred growth opportunity is a perfect solution if you are currently in a higher tax bracket and foresee yourself in a lower one by the time you are ready to take withdrawals from your annuity.

About S&P 500® Index

The S&P 500 Index is widely regarded as the best single gauge of the U.S. equities market. This world-renowned index includes 500 leading, publicly traded companies in leading industries of the U.S. economy.

AG VisionAdvantage's growth potential is based in part on the performance of this market index, excluding dividends.



Account Options.

There are **five alternatives** to choose from when selecting your interest-crediting account options. You can elect one, some, or all of the accounts and there is no minimum amount that you must put in an account.

Four index-based accounts offer you the potential of higher credited interest than other traditional principal-protected accounts. Although you will not participate fully in the gains of the S&P 500 Index, you are guaranteed that the credited interest will never be less than zero. That means that in years of market downturns, when financial lightning strikes, you are protected by this index annuity's "Power of Zero". Without the "Power of Zero," you could spend years trying to build back your hard earned nest egg. The four index-based accounts are:

- Annual Point-to-Point Account with Cap
- Annual Point-to-Point Account with 80% Participation Rate with Cap
- Annual Point-to-Point Account w/Participation Rate
- Monthly Average Account with Index Spread

In addition there is **one Fixed Interest Account**. Each year you will know in advance how much interest you will earn in this account. The Fixed Interest Account credits interest on a daily basis to your contract's annuity value. And regardless of future economic conditions, the Fixed Interest Account will always credit at or above the guaranteed minimum interest rate, which is listed in your contract. Guarantees are subject to the claims-paying ability of American General Life Insurance Company.

As you plan your financial matters for the year, keep in mind that the four index-based accounts utilize index values at various points in time (contract effective date and anniversaries) to calculate interest. So, you must participate in the account options at those times to receive credited-interest. If you don't, you will forfeit index-based interest. Therefore, if you anticipate taking withdrawals during the upcoming contract year, allocate the total amount of withdrawals to the Fixed Interest Account so it can earn interest throughout the year until it is withdrawn. Ask your insurance professional to help you with your planning.

Flexibility.

Access to Funds.

Make penalty-free withdrawals in any contract year. You have the option to withdraw up to 10% of your annuity value each year (or up to 10% of your premium during the first year of your contract). This is referred to as the **Free Withdrawal Provision**. You may withdraw additional funds at any time during your contract; however, Withdrawal Charges and Market Value Adjustments may apply during the first 5, 7 or 9 years (based on the plan you select) of your contract. **Required Minimum Distributions** from tax-qualified contracts are available without application of Withdrawal Charges or Market Value Adjustments.

Annual Reallocations.

Choices are good. On each contract anniversary, you will have the ability to reallocate your account value across account options without incurring Withdrawal Charges or Market Value Adjustments. Each year you will receive an annual statement and a reallocation form to assist you in your planning.

Your annual statement will show you how much of your account value is in each account option as well as that year's interest growth. Your annual statement will also include information for the new contract year (the Caps, Participation Rate, and Spread) for the various index-

based account options as well as the interest rate for the Fixed Interest Account.

If you would like to designate new allocation percentages for each available account for the next contract year, complete and return the reallocation form within 45 days following the contract anniversary. If you choose to keep the same allocations, no response is required.

Easy access for extended care needs.

If you're like many people, you're concerned about having access to your money if an accident or illness requires an extended stay in a nursing home or hospital. Through our **Extended Care Rider** — which is included without additional cost — you can access your full annuity value for care that:

- Begins at least one year after your annuity is issued.
- Is provided by a qualified institution for at least 90 consecutive days.
- Is provided when you are less than 86 years old.



Flexibility.

Income Plan Options

When the time comes and your financial focus changes from accumulating retirement savings to creating retirement income, AG VisionAdvantage has a built-in solution.

After the fifth contract year you can select from a variety of options that **transform your Annuity Value into a stream of guaranteed income**. Including:

- Lifetime Income. Create your own “retirement paycheck” that you can never outlive.
- Lifetime Income with 5, 10, 15 or 20 Years Guaranteed. Lifetime income that guarantees income continues to your beneficiary if you die before the end of the guarantee period.
- Lifetime Income with Installment Refund. Lifetime income that guarantees your total payments will at least equal the Annuity Value used to create your income stream; should you die earlier, payments would continue to your named beneficiary.
- Fixed Period Income. Have a need for income over a specific period of time? This option lets you name the length of your payments; your annuity value will determine your payment amount.

Withdrawals

The AG VisionAdvantage Annuity provides you with a variety of features that make it an attractive option for retirement savings. Many of these features are made possible by having a stable base of annuity assets held by retirement savers who are planning for the long term.

Consistent with the AG VisionAdvantage Annuity’s long-term nature and long-lasting benefits, withdrawals during the first 5, 7 or 9 years (based on plan you select) may incur a Withdrawal Charge.

The Withdrawal Charge is expressed as a percentage of the amount by which your withdrawal in a given contract year exceeds the Free Withdrawal Provision.

Withdrawals during the first **5, 7 or 9** years (based on the plan you select) are also subject to a Market Value Adjustment. This adjustment may either increase or decrease the amount withdrawn, and is determined by a formula in the contract that reflects changes in the interest rate environment since the contract was issued.

Recognizing that we can all face emergencies and unforeseen expenses, AG VisionAdvantage Annuity’s **Free Withdrawal Provision** allows you to withdraw up to **10% of your annuity value** as of the previous contract anniversary* without any charge or Market Value Adjustment during any year of the contract.

Withdrawal Charges			
Contract Year	5 Yr Plan	7 Yr Plan	9 Yr Plan
1	9%	9%	10%
2	7.5%	8%	9%
3	6%	7%	8%
4	4.5%	6%	7%
5	3%	5%	6%
6	–	4%	5%
7	–	3%	4%
8	–	–	3%
9	–	–	2%
10+	–	–	–

In addition, these charges and adjustments do not apply to withdrawals made as Required Minimum Distributions or upon the contract owner’s death.

*10% of premium during first contract year.

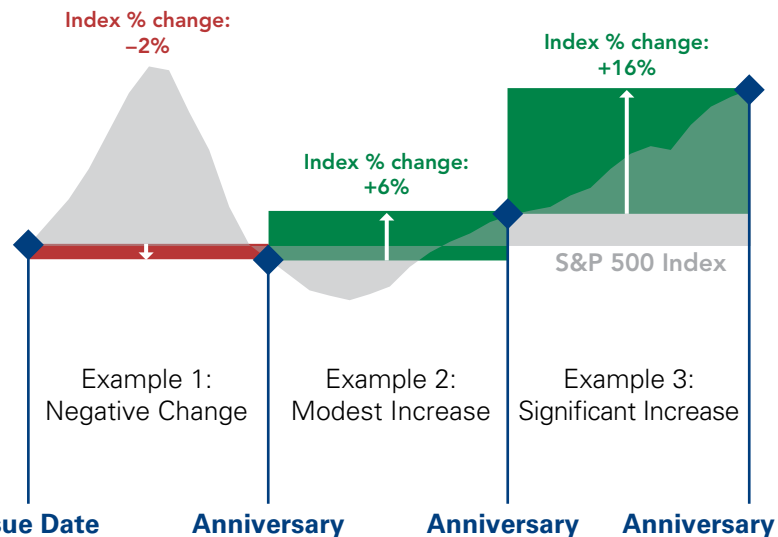
Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply if you make withdrawals or surrender your annuity before age 59-1/2. Beginning January 1, 2013, annuity income may be subject to an additional tax of 3.8% under specific factual situations. Consult your tax advisor regarding your specific situation.

Annual Point-to-Point Account w/ Cap Annual Point-to-Point Account w/ 80% Participation Rate w/ Cap

Perform best when your year end value is higher than your beginning value and the gain is near or less than the cap.

These accounts have annual methodologies based on either 100% or 80% of the percentage calculated increase in the S&P 500® Index during each contract year not to exceed a declared Cap. Interest credited will never be less than zero percent. The Cap values are declared at the beginning of each contract year. Interest is credited annually on the contract anniversary.

Hypothetical Example
Assumptions:
S&P Value on date of issue: 1,000
Index Caps are:
7% for Annual Pt-to-Pt w/Cap
7.5% for Annual Pt-to-Pt w/
80% Participation w/Cap



Anniversary	Issue Date	Anniversary	Anniversary	Anniversary
S&P 500 Index Value	1,000	980	1,039	1,205
100% of increase or decrease in S&P 500 Index	n/a	-2.00%	6.00%	16.00%
Compared to Cap of 7%	n/a	n/a	7.00%	7.00%
Interest Credited to Annual Pt-to-Pt w/Cap	n/a	0.00%	6.00%	7.00%
80% of increase or decrease in S&P 500 Index	n/a	-1.60%	4.80%	12.80%
Compared to Cap of 7.5%	n/a	n/a	7.50%	7.50%
Interest Credited to Annual Pt-to-Pt w/ 80% Participation w/Cap	n/a	0.00%	4.80%	7.50%

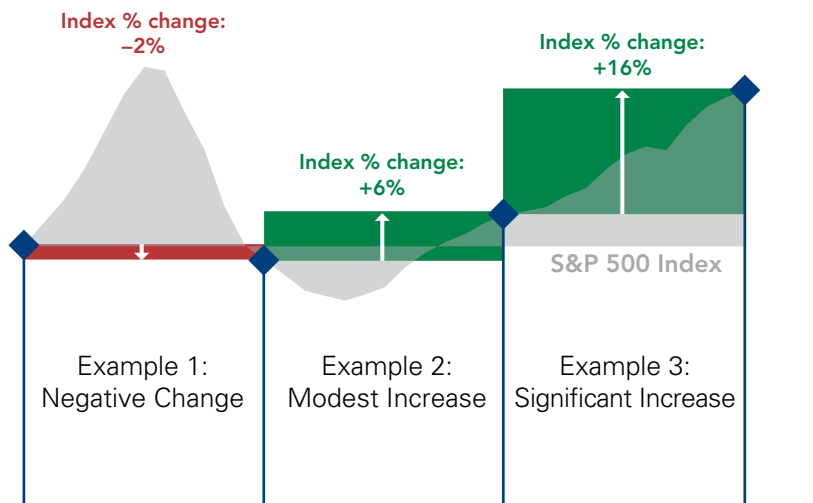
NOTE: Every year we will declare an Index Cap on the Annual Statement. While we have no intention of adding an Index Spread or Participation Rate to an account not currently shown with one, **we reserve the right to do so if conditions warrant.**

Annual Point-to-Point Account with Participation Rate

Performs best when your ending index value is significantly higher than your beginning value.

Annual methodology based on the percentage calculated increase in the S&P 500® Index during each contract year multiplied by a declared Participation Rate. Interest credited will never be less than zero percent. The Participation Rate is declared at the beginning of each contract year. Interest is credited annually on the contract anniversary.

Hypothetical Example
 Assumptions:
 Participation Rate is 50% in all years
 S&P Value on date of issue: 1,000



Anniversary	Issue Date	Anniversary	Anniversary	Anniversary
S&P 500 Index Value	1,000	980	1,039	1,205
Increase or decrease in S&P 500 Index	n/a	-2.00%	6.00%	16.00%
Multiplied by Adjustable Participation Rate	n/a	n/a	50.00%	50.00%
Interest Credited to Account	n/a	0.00%	3.00%	8.00%

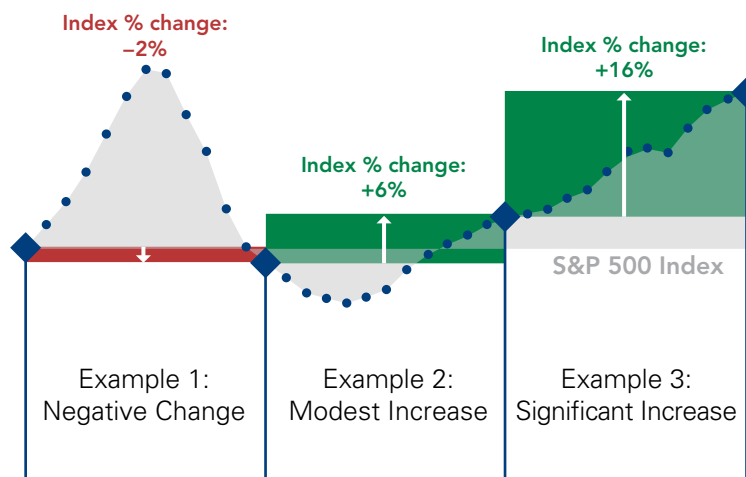
NOTE: Every year we will declare a Participation Rate on the Annual Statement. While we have no intention of adding a Cap or Index Spread, **we reserve the right to do so if conditions warrant.** Index Spreads, Caps and Participation Rates are defined in the Client Guide's Definitions and Features section.

Monthly Average Account with Index Spread

Performs best when the *average* of the 12 monthly index values is greater than the *end* of contract year index value.

Annual methodology where 12 monthly S&P 500® Index values are averaged and compared to the index value from the beginning of the contract year. An Index Spread is subtracted from any positive changes to determine the annual interest rate, which can never be less than zero percent. The Index Spread is declared at the beginning of each contract year. Interest is credited annually on the contract anniversary.

Hypothetical Example
 Assumptions:
 Index Spread is 4.00% in all years
 S&P Value on date of issue: 1,000



End of Month S&P Index Values ▷

January	1,030	960	1,045
February	1,060	940	1,050
March	1,100	933	1,065
April	1,150	927	1,075
May	1,200	935	1,100
June	1,235	945	1,120
July	1,230	971	1,130
August	1,175	990	1,125
September	1,125	1,004	1,158
October	1,050	1,015	1,182
November	1,000	1,030	1,195
December	980	1,039	1,205
Sum of Monthly Values	13,335	11,689	13,450
Average of Monthly Values	1,111.25 <small>13,335 / 12</small>	974.08 <small>11,689 / 12</small>	1,120.83 <small>13,450 / 12</small>
Calculated Annual Change	11.13% <small>(1,111 - 1000) / 1000</small>	-0.60% <small>(974.08 - 980) / 980</small>	7.88% <small>(1,120.83 - 1039) / 1039</small>
Less Index Spread	(4.00%)	n/a	(4.00%)
Interest Credited to Account	7.13%	0%	3.88%

NOTE: Every year we will declare an Index Spread on the Annual Statement. While we have no intention of adding a Cap or Participation Rate, **we reserve the right to do so if conditions warrant.** Caps and Participation Rates are defined in the Client Guide's Definitions and Features section.

Fixed Interest Account

Under the Fixed Interest Account, American General Life Insurance Company will declare an initial credited interest rate. Thereafter, a credited interest rate will be declared in advance of each contract anniversary, and that rate will be guaranteed for the next 12 months. Regardless of future economic conditions, the Fixed Interest Account is guaranteed to renew at or above the guaranteed minimum interest rate, which is listed in your contract.

Security.
Growth.
Flexibility.

AG VisionAdvantage — the smart way to round out your retirement portfolio with a solution that provides a great combination of upside potential and downside protection.





Your World Keeps Changing

And with the AG VisionAdvantage, it can keep changing for the better with:

- Four index account options that provide upside potential and downside protection. Plus, a fixed account that provides healthy, steady growth.
- Guaranteed long-term growth provided by the Guaranteed Minimum Withdrawal Value provision.
- Extended care benefits that make it easy to access your full annuity value when you have qualifying medical needs.

Still have questions? Your insurance professional can help you fully understand how the AG VisionAdvantage Annuity can help you accomplish your retirement goals.

This brochure is designed to give you an overview of AG VisionAdvantage from American General Life Insurance Company (AGL). State variations may apply. It is not meant to be a substitute for the actual contract.

Annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

AG VisionAdvantage Single-Premium Index Deferred Annuity
Annuity Contract Number 06401
Extended Care Rider Form Number 04049 or 03049
Monthly Average Account Rider Form Number 06204
Annual Point-to-Point Account Rider Form Number 05201

The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.

Guarantees are subject to the claims-paying ability of AGL. Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply if you make withdrawals or surrender your annuity before age 59-1/2. Beginning January 1, 2013, annuity income may be subject to an additional tax of 3.8% under specific factual situations. Consult your tax advisor regarding your specific situation.

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

© All rights reserved.
AGLC103556 REV1010

What's Inside?

You'll learn how AG VisionAdvantage® provides upside potential and downside protection.

This index annuity strengthens your retirement. With it you'll have:

Security

Growth

Flexibility

**American
General**
Life Companies