AG VisionAdvantage®
Looking out for tomorrow

PRODUCT HIGHLIGHTS	
Contract Description	Index, single-premium, deferred annuity with market value adjustment (MVA)
Issue Ages	Owner and annuitant, nonqualified and qualified. **5 and 7-year plans**: 0-85, **9-year plan**: 0-80.
Premium	Min: $15,000 nonqualified & qualified; Max: $1,000,000 ($500,000 above age 75) without home office approval
Plan Options	5-Year: AG VisionAdvantage 5. 7-Year: AG VisionAdvantage 7. 9-Year: AG VisionAdvantage 9.
Index Value	Standard & Poor's 500®[1] Composite Stock Price Index (which excludes dividends)
Account Options	Definitions and information regarding the three index accounts that utilize the S&P 500 Index: **Index Cap** (Cap) is the maximum rate of interest the account option will earn. **Index Spread** (also known as an Asset Fee) is a percentage that is subtracted from the calculated annual percentage change in the Index. **Participation Rate** is the percentage of the calculated annual increase in the Index that will be used to determine interest. While we have no intention of adding additional moving parts to any account (such as adding a Participation Rate to the account with an index spread), ***we reserve the right to do so if conditions warrant.*** See Rider for full details. ■ Monthly Average Account: 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 interest rate. Interest is credited annually on the contract anniversary. Index spread is declared annually at contract anniversary. ■ 100% Participation Rate Account: Annual interest rate is based on the percentage change in the S&P 500 Index over a contract year, with positive changes subject to an index cap. Interest is credited annually on the contract anniversary. Index cap is declared annually at contract anniversary. ■ 80% Participation Rate Account: Annual interest rate is based on the percentage change in the S&P 500 Index over a contract year multiplied by an 80% participation rate, with positive changes subject to an index cap (this index cap is higher than cap for 100% Participation Account). Interest is credited annually on the contract anniversary. Index cap is declared annually at contract anniversary. ■ Adjustable Participation Rate Account: Annual interest rate is based on the percentage change in the S&P 500 Index over a contract year multiplied by a declared participation rate. Interest is credited annually on the contract anniversary. Adjustable Participation Rate Account has no index cap. Adjustable Participation Rate is declared annually at contract anniversary. ■ Fixed Interest Account: Credited interest rate is declared annually with a guaranteed rate (no less than 1%).
Annual Statement	Combination annual statements and reallocation notices are mailed following each contract anniversary and outline the relative distribution of the account value in all Account Options, including that year's interest growth, as of the contract anniversary. It will also include information for the next contract year (the Caps and/or Participation Rates and/or Spread for the various Account Options and the interest-crediting rates for the Fixed Interest Account).
Annual Reallocation	Account values can be reallocated as of each contract anniversary among all available Account Options. Withdrawal charges are not applied on reallocations. If your client would like to designate new allocation percentages for the available Account Options for the next contract year, they will need to complete and return the reallocation form (received with annual statement) to the home office within 45 days following the contract anniversary. If your client chooses to keep the same allocations, no response is required.
Death Benefit	Upon the death of the owner (or first owner, if there are two owners), if the annuity value is greater than zero, the beneficiary will receive the annuity value (withdrawal charges and MVA are not applied at death). Beneficiary chooses to receive a single sum or an income plan. If the owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized.
Free Withdrawal Provision	In all contract years, up to 10% of the annuity value, as of the previous contract anniversary (10% of the initial premium in the first contract year), may be withdrawn without a withdrawal charge or MVA. These free withdrawals may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.[2]
Minimum Withdrawals	After a partial or systematic withdrawal, the minimum remaining annuity value must be no less than $5,000. The minimum partial withdrawal is $250 with no minimum remaining account value requirement in each account option. The minimum systematic withdrawal is $50 and may come from any combination of accounts; however, interest-only systematic withdrawals must come from the Fixed Account option. Systematic withdrawals may begin as soon as 30 days after the contract issue date; payments may be monthly, quarterly, semiannual or annual.

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PRODUCT SPECIFICATIONS *Continued*

Required Minimum Distribution (RMD)	No withdrawal charge or MVA is applied; however, this required minimum distribution payment will count against the 10% Free Withdrawal(s) in a given year.
Withdrawal Charges	Withdrawal charges vary based on plan option chosen (5-Year, 7-Year or 9-Year) and are applied as a percentage of the annuity value (before application of the MVA) that exceeds the permitted free withdrawal.

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

Withdrawal charges are reduced from those displayed above at certain "older" attained ages and in some states; see the annuity contract for details.

MVA	The MVA may increase or decrease the withdrawal value when more than the amount available through the Free Withdrawal Provision is withdrawn in a contract year (unless the withdrawal is for an RMD) during the withdrawal charge period. The amount of the MVA is determined by a mathematical formula included in the contract and reflects changes in the interest rate market since the contract's issue date.
Guaranteed Minimum Withdrawal Value (GMWV)	Owners will always receive at least 90% of premium growing at a rate of at least 1.5% compounded annually (less withdrawals). Once a contract is issued, the growth rate does not change. GMWV growth rates are set each quarter for new contracts. See Rate Sheet for current rates.
Annuitization	Allowed without withdrawal charges or MVA if after the 5th contract year and is either life-contingent or for a minimum of 5 years.
Income Plan Options	Create a source of income for client's lifetime or for a certain period of time using one of the many income plan options. Client can turn the annuity value into a steady stream of income following the fifth contract year. Prior to the fifth contract anniversary, the withdrawal value (annuity value with withdrawal charge and market value adjustment applied) can be converted into an income plan. Income plan options include life contingency options, joint life contingency options and certain period options. See the contract regarding annuitization for details. State variations may apply.
Extended Care Rider	Waives withdrawal charges and MVA assessed on withdrawals or surrenders if: ■ Care begins at least one year after the date of issue of the contract ■ Care is provided by a qualified institution for at least 90 consecutive days ■ The owner is less than age 86 Included at no additional cost. See rider for full details.
Contract Issue	Contracts are issued on the 5th, 12th, 20th and 28th of each month.

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[2] 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.

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference material on the American General Life Companies web site or the contract for complete details. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution. Do not state or imply that the purchase of this annuity is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index" or "S&P 500 Index."

American General
Life Companies

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