



AG HorizonAchieverSM Annuity

Helping clients achieve their dreams

PRODUCT HIGHLIGHTS

Contract Description	Single-premium deferred annuity with market value adjustment (MVA)																								
Issue Ages	0 – 85 nonqualified and qualified, owner and annuitant																								
Premium Type	Single																								
Minimum Deposit	\$5,000 nonqualified and qualified																								
Maximum Deposit	\$1,000,000 (\$500,000 above age 75) without home office approval																								
Interest Guarantees	<p>Initial declared rates are in effect for a term of 6 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 4 contract years.</p> <p>After 10 Years: For years 11+, the company will declare rates annually, each rate guaranteed for 1 contract year. The credited rate is guaranteed to be no less than 1.0% at renewal. See Rate Sheet for current minimum rate. Once the minimum interest rate is set at contract issue, it will not change during the life of the contract. Guarantees are subject to the claims paying ability of the issuer, American General Life Insurance Company (American General Life).</p>																								
End-of-Initial Guarantee Term Option	At the end of the first 6 years the owner has a 30 day window to withdraw part or all of the annuity value without a withdrawal charge or MVA																								
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.																								
Death Benefit	Upon the death of the owner (or first owner, if there are two owners), 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to 10% of the annuity value as of previous contract anniversary (10% of the premium in the first contract year) may be withdrawn without a withdrawal charge or MVA.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.*																								
Minimum Withdrawals	Minimum remaining annuity value is \$5,000; minimum partial withdrawal is \$250; minimum systematic withdrawal is \$50 per month																								
Withdrawal Charges	<p>Withdrawal charges are applied as a percentage of the annuity value (before application of the MVA), which exceeds the permitted free withdrawals. Withdrawal charges decline over 10 years from issue date, as shown below.*</p> <table border="1" data-bbox="451 1560 1484 1640"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge</td> <td>10%</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table> <p>MVA applies to withdrawals in excess of the Free Withdrawal Provision. MVA does not apply to death benefits, to annuitizations (if certain conditions are met), or after the expiration of the withdrawal charge schedule.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Withdrawal Charge	10%	9	8	7	6	5	4	3	2	1	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Withdrawal Charge	10%	9	8	7	6	5	4	3	2	1	0														
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 a Required Minimum Distribution) during the first ten contract years. 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.																								

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PRODUCT HIGHLIGHTS *Continued*

Required Minimum Distribution	Pertains only to qualified (pre-tax) contracts: No withdrawal charge or MVA is applied; however, the required minimum distribution payment will count against the Free Withdrawal Provision in a given year.
Income Plan Options	Create a source of income for the 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 MVA 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 on withdrawals or surrenders if: <ul style="list-style-type: none">■ 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.

* 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 contract for complete details.

For additional information see Consumer Brochure: AGLC104186

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

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