



AG HorizonSelect® Annuity

Bring your future into focus

PRODUCT SPECIFICATIONS

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																								
Available Terms and Interest Guarantees	<p>5-Year Term: Initial declared rates are in effect for a term of 5 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 5 contract years.</p> <p>7-Year Term: Initial declared rates are in effect for a term of 7 contract years. If funds remain in contract after the end of the term, a rate will be declared for another 3 contract years.</p> <p>10-Year Term: Initial declared rates are in effect for the first 10 contract years</p> <p>After 10 Years: For years 11+ (regardless of initial term selected), the company will declare rates annually, each rate guaranteed for 1 contract year. The credited interest rate is guaranteed to be no less than 2% at renewal. Guarantees are subject to the claims paying ability of the issuer, American General Life Insurance Company (American General Life).</p>																								
End-of-Term Option	At the end of the 5 year or 7 year term 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	Contracts issued in 2009: this value is equal to 90% of the premium, less any prior withdrawals, accumulated at 2% compounded annually.																								
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to 10% of the annuity value as of previous contract anniversary (10% of the premium in the first contract year) may be withdrawn without a withdrawal charge or MVA.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"> <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 %</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 %	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 %	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 SPECIFICATIONS *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 to the taxable portion if you make withdrawals or surrender your annuity before age 59 ½. Annuity owners should consult a tax advisor regarding their 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.

Annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Annuity Contract Number 05377

Extended Care Rider Number 04049

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.

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.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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