



AG Global 6 Index[®] Annuity AG Global 8 Index[®] Annuity

Product Specifications

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At one time, your clients danced the night away together.

Now it's their retirement savings that needs to keep pace.

To uncover prospects, ask these questions:

- Would you like the opportunity to participate in market growth while protecting your principal and earnings?
- Have you contributed the maximum to your employer 401(k) plan and/or an IRA and want additional tax-deferred savings?
- Want to defer paying taxes on your interest earnings?
- Do you anticipate being in a lower income tax bracket when you retire?
- Want a guaranteed income source when you retire?
- Want your heirs to have assets that avoid probate?
- Want a long-term retirement solution to add to your portfolio?

Yes answers mean an index annuity can help your clients achieve their long-term financial goals.

Important Information About Selling Index Products

Although index annuity products are considered to be fixed deferred annuities and feature all the benefits that fixed products have to offer, it's important that agents properly position these products when selling them to clients. Index annuities are currently exempt from federal and state securities registration requirements, and it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers

should be aware of the following guidelines for marketing index annuity products.

- Index products should be properly positioned as an alternative to other fixed deferred annuities
- They should not be marketed as a substitute for equity investments (such as mutual funds)
- The marketing and sales process should speak to the guaranteed features of the product without

overemphasizing the possibility of high market-linked interest credits or the aspect of linkage to equities

- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general

Product Specifications

Contract Description	Index, flexible-premium, deferred annuity																									
Issue Ages	AG Global 6 Index: owner and annuitant, nonqualified and qualified: 0 – 85 AG Global 8 Index: owner and annuitant, nonqualified and qualified: 0 – 80																									
Premium	<p>Minimum: Initial premium determines minimum EFT amounts: - If initial premium is greater than or equal to \$5,000, EFT optional w/min. of \$100 monthly. - If initial premium is less than \$5,000, EFT required w/min. of \$300 monthly. Future non-EFT contributions must be at least \$2,000. Minimum EFT requirement lasts for life of contract.</p> <p>Maximum: \$1 million w/out home office approval (age 75+, up to \$500,000)</p> <p>All post-issue premium will be placed in the Interim Account until the next contract anniversary. At which time, the Interim Account balance will be automatically transferred to the available Account Options based upon the %s the client has specified for the new contract year. The crediting rate for the Interim Account will be declared when the contract is issued and then again on every anniversary. All declared rates are guaranteed to be at least two percent. Interest is credited to the Interim Account on a daily basis. Guarantees are subject to the claims-paying ability of the issuing company, American General Life Insurance Company.</p>																									
Account Options	<p>A variety of interest-crediting methodologies bring flexibility, strength and diversity. See riders for full details.</p> <ul style="list-style-type: none"> • Global Multiple Index Account® with Cap: Annual point-to-point methodology using changes in three global indices: S&P 500® Index¹, the Dow Jones EURO STOXX 50® Index (EURO STOXX)² and the Nikkei 225SM index³ (NikkeiSM) up to a Cap. The Cap will be declared when the contract is issued and then again on every anniversary. Annual credited interest is determined by adding the following three values⁴ together and then comparing the sum to the Cap: 50% of the calculated change in the index with the highest return during the year. 30% of the calculated change in the index with the 2nd highest return during the year. 20% of the calculated change in the index with the lowest return during the year. Interest is credited annually on the contract anniversary and will never be less than zero percent. • Annual Point-to-Point Account with Participation Rate: Annual credited interest is based on the percentage calculated change in the S&P 500 Index over a contract year multiplied by a declared Participation Rate. Participation Rate is declared when the contract is issued and then again on every anniversary. While we have no intention of doing so, we reserve the right to add an index cap or spread if conditions warrant. Interest is credited annually on the contract anniversary and will never be less than zero percent. • Monthly Additive Account with Cap: Annual credited interest will equal the sum of 12 monthly point-to-point S&P 500 Index value change percentages, with each month's positive percentage subject to the declared Cap. The Cap will be declared when the contract is issued and then again on every anniversary. Interest is credited annually on the contract anniversary and will never be less than zero percent. • Fixed Interest Account: The crediting rate for the next year is declared and guaranteed annually at the contract anniversary. All declared rates are guaranteed to be at least two percent. Annual reallocations can be made into or out of the Fixed Interest Account. Fixed Interest is credited to the contract on a daily basis. Guarantees are subject to the claims-paying ability of the issuing company. 																									
Guaranteed Minimum Withdrawal Benefit (GMWB)	<p>Through GMWB, clients maintain control of their account value, and can also have a guaranteed income stream.⁵ There is no up-front charge for this rider, and it is included in all contracts. GMWB payments are based upon attained age and annuity value, may begin after 1st contract year, and are recalculated each year. And, even if the calculation results in a lower number due to a decrease in your annuity value, we guarantee that GMWB will never decrease from year to year as long as no excess withdrawals have been taken. Payments can increase each year due to attained age reaching a higher income percentage bracket⁶ as well as due to an increased annuity value.⁷ Keep in mind, like all withdrawals, GMWB payments decrease annuity values.</p> <table border="1"> <thead> <tr> <th rowspan="3">INCOME PERCENTAGE TABLE</th> <th>Attained Age*</th> <th>55 – 59</th> <th>60 – 64</th> <th>65 – 69</th> <th>70 – 74</th> <th>75 – 79</th> <th>80 – 84</th> <th>85+</th> </tr> </thead> <tbody> <tr> <td>Single Owner Percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint Owner Percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> </tbody> </table> <p>* For Joint Owners, average the two ages</p> <p>When GMWB payments begin, the client's Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4% on Participation Rate, 0.4% on monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential: if an Index Cap is 7% and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75% (7.00% – 0.25%).</p>	INCOME PERCENTAGE TABLE	Attained Age*	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85+	Single Owner Percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint Owner Percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%
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Product Specifications (cont'd)																															
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 Rate for the various Account Options the interest-crediting rates for the Fixed Interest Account and the Interim Account) as well as available GMWB payment and Rate Differentials.																														
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 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. ⁵ 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. GMWB payments are considered partial withdrawals; however, they are not subject to withdrawal charges as long as no excess withdrawals are made in that year.																														
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 value requirement in each Account Option. Exception: Minimums do not apply when receiving GMWB payments. The minimum systematic withdrawal is \$50 and may come from any combination of Account Options. Interest-only systematic withdrawals must be based on the value in the Fixed Interest Account. Systematic withdrawals may begin as soon as 30 days after the contract issue date; payments may be monthly, quarterly, semiannual or annual.																														
Required Minimum Distribution (RMD)	Pertains only to qualified (pre-tax) contracts: No withdrawal charge on RMDs pertaining to this contract; however, the RMD payments will count against the Free Withdrawal Provision in a given year. ⁵																														
Withdrawal Charges	Withdrawal charges are based on a percentage of the annuity value that exceeds the Free Withdrawal Provision. If your client surrenders their contract during the first six contract years, it is possible they may receive less than their premium.																														
	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #2c5e8c; color: white;"> <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> </tr> </thead> <tbody> <tr style="background-color: #d9e1f2;"> <td>6- Year Contract</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> <tr style="background-color: #d9e1f2;"> <td>8- Year Contract</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>	Contract Year	1	2	3	4	5	6	7	8	9+	6- Year Contract	8%	7%	6%	5%	4%	3%	0%	0%	0%	8- Year Contract	8%	7%	6%	5%	4%	3%	2%	1%	0%
Contract Year	1	2	3	4	5	6	7	8	9+																						
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8- Year Contract	8%	7%	6%	5%	4%	3%	2%	1%	0%																						
Guaranteed Minimum Withdrawal Value	Contracts issued in 2009: this value is equal to 90% of premium, less prior withdrawals, accumulated at 2%																														
Income Plan Options	For the client who prefers a higher guaranteed income payment in lieu of retaining liquidity (available with GMWB): 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 applied) can be converted into an income plan. Income plan options include life contingency options and certain period options. See the contract regarding annuitization for details. State variations may apply.																														
Extended Care Rider	<p>Waives withdrawal charges on withdrawals or surrenders if:</p> <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 <p>Included at no additional cost. See rider for full details.</p>																														
Contract Issue Dates	Contracts are issued on the 5th, 12th, 20th and 28th of each month																														

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⁴ The weighting percentages are set for the life of the contract on the contract effective date. The company reserves the right to change the percentages for new business. The sum of the three percentages will always be at least 30%.

⁵ Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply if withdrawals or surrender occurs before 59 ½. Annuity owners should consult a tax advisor regarding specific situations.

⁶ Once the Income Percentage table is set for an in-force contract, it will not be changed. The company reserves the right to change the Income Percentage table for future business; the guaranteed minimum Income Percentage is 1% for both single and joint owner contracts.

⁷ Annuity value can increase due to interest earned and additional premium.

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

Annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

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Flexible-Premium Deferred Annuity Contract Number 07371,
Extended Care Rider Form Number 04049 or 03049,
Monthly Additive Account with Cap Rider Form Number 05200,
Annual Point-to-Point Account Rider Form Number 05201,
Global Multiple Index Account® with Cap Rider Form Number 07611,
Guaranteed Minimum Withdrawal Benefit Rider Form Number 07760

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