



**AG HorizonFlex™**

Plan for tomorrow — your way<sup>SM</sup>

Product Specifications																					
<b>Contract Description</b>	Flexible-premium deferred annuity																				
<b>Issue Ages</b>	0 – 85 nonqualified and qualified																				
<b>Premium Type</b>	Flexible																				
<b>Minimum Initial Deposit</b>	\$5,000 Nonqualified and \$2,000 Qualified or \$50 per month if EFT established																				
<b>Maximum Deposit</b>	\$1,000,000 (\$500,000 above age 75) without home office approval																				
<b>Current Interest</b>	<ul style="list-style-type: none"> <li>• Initial premium will earn the interest rate in effect as of the date of issue, plus an interest rate bonus (exceptions are made for rollovers where a rate lock is in effect)</li> <li>• Additional premium received in first contract year will receive the interest rate in effect on the day the funds are received plus the interest rate bonus</li> <li>• Additional premiums received after the first year will receive the interest rate in effect on the day the funds are received</li> <li>• All interest rates will be in effect for one year</li> </ul>																				
<b>Guaranteed Interest</b>	2% guaranteed interest rate on annuity value. Rate applicable to new business may change each calendar year.																				
<b>Current Interest Rate Bonus</b>	A 2% interest rate bonus applies for the 1-year period following receipt of all premiums received during the first contract year.																				
<b>Death Benefit</b>	Equal to the annuity value as of the date of the owner's death																				
<b>Free Withdrawals</b>	Up to 10% allowed in all years. Can withdraw up to 10% of the annuity value as of previous contract anniversary (or of initial premium if in first contract year); includes combinations of partial withdrawals, systematic withdrawals (such as interest-only withdrawals), or both. See contract for more details.																				
<b>Minimum Withdrawals</b>	Minimum remaining annuity value is \$5,000. Minimum partial withdrawal is \$250, and minimum systematic withdrawal is \$50.																				
<b>Annuitization</b>	Annuity value used to compute periodic payments if annuitized after 5th contract anniversary and for either life contingent or a minimum of 5 years. Withdrawal value used otherwise.																				
<b>Withdrawal Charge Schedule</b>	<p>Withdrawal charges are applied as a percentage of the annuity value for any amounts in excess of the "free" withdrawals allowed. Withdrawal charges decline over 8 years from issue date as shown below.</p> <table border="1"> <tr> <td>Contract Year:</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9+</td> </tr> <tr> <td>Withdrawal Percentage:</td> <td>8%</td> <td>8</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>3</td> <td>1</td> <td>0</td> </tr> </table>	Contract Year:	1	2	3	4	5	6	7	8	9+	Withdrawal Percentage:	8%	8	8	7	6	5	3	1	0
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<b>Riders</b>	Extended Care																				

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference guide in APEX or the policy for complete details.

Annuities issued by:

**American General Life Insurance Company**

*A member company of American International Group, Inc.  
2727-A Allen Parkway, Houston, Texas 77019*

Contract Form Number 04371

The underwriting risks, financial obligations and support functions associated with the annuities issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Annuities not available in all states.

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AGLC101321

**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 profit center for assistance.

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NOT FOR DISSEMINATION TO THE PUBLIC**



INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

**WE KNOW LIFE.**<sup>SM</sup>

**AIG** AMERICAN  
GENERAL