



Aim for the Horizon

AG HorizonIndex® Annuity

Product Specifications

Contract Description	Index, single-premium, deferred annuity with market value adjustment (MVA)																																										
Issue Ages	0 – 85 (qualified and nonqualified)																																										
Premium Type	Single																																										
Minimum Deposit	\$5,000 (excluding premium bonus for qualified and nonqualified)																																										
Maximum Deposit	\$1 million (\$500,000 above age 75) without home office approval																																										
Plan Options	9-year and 12-year																																										
Index Value	Standard & Poor's 500 ¹ Composite Stock Price Index (which excludes dividends)																																										
Account Options	<ul style="list-style-type: none"> • 1-year Term Account (Monthly Point-to-Point Additive Method) • 2-year Term Account (2-Year Point-to-Point Method) • Fixed Interest Account 																																										
Premium Bonus	<ul style="list-style-type: none"> • 9-year option: 3% (2% if the Optional Death Benefit Rider is selected) • 12-year option: 4% (3% if the Optional Death Benefit Rider is selected) 																																										
Contract Issue	Contracts will only be issued on the 5th, 12th, 20th and 28th of each month																																										
Interest Crediting Strategy Reallocation	Account values can be reallocated on each contract anniversary. Withdrawal charges and MVAs are not assessed on reallocations. Some exceptions apply for the 2-year term account. See the annuity contract for full details.																																										
Free Withdrawal Provision	Beginning in contract year 2, up to 10% of the annuity value as of the previous contract anniversary may be withdrawn without a withdrawal charge or MVA.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.																																										
Withdrawal Charges	<p>Withdrawal charges are applied as a percentage of the annuity value (before application of the MVA) that exceeds the permitted free withdrawal.</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> <th>12</th> <th>13+</th> </tr> </thead> <tbody> <tr> <td>9-Year Plan</td> <td>10%</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>2</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>12-Year Plan</td> <td>12%</td> <td>12</td> <td>12</td> <td>12</td> <td>12</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>5</td> <td>3</td> <td>0</td> </tr> </tbody> </table> <p>Withdrawal charges are reduced from those displayed above at certain "older" attained ages and in some states; see the annuity contract for details.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13+	9-Year Plan	10%	10	9	8	7	6	5	4	2	0	0	0	0	12-Year Plan	12%	12	12	12	12	11	10	9	8	7	5	3	0
Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13+																														
9-Year Plan	10%	10	9	8	7	6	5	4	2	0	0	0	0																														
12-Year Plan	12%	12	12	12	12	11	10	9	8	7	5	3	0																														
MVA	Yes																																										
Minimum Guaranteed Withdrawal Value	Minimum guaranteed withdrawal amount is equal to 90% of premium, less prior withdrawals, accumulated at an annual interest rate equal to at least 2% (determined annually based on a formula)																																										

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Product Specifications (cont'd)

Death Benefit	Two death benefit options, paid on the death of the owner. Must be selected on the application.
Standard Death Benefit	Full annuity value if distributed as a stream of payments over the lifetime of the beneficiary or for a certain period of time no less than 5 years. If the death benefit is desired as a lump sum, the beneficiary will receive the greater of the following: <ul style="list-style-type: none"> • Premiums paid less withdrawals • Withdrawal value (cash surrender value) without MVA
Optional Death Benefit Rider	The Optional Death Benefit Rider distributes the full annuity value as a lump sum. This rider must be selected at issue. (The cost of selecting this option is a 1% reduction of the premium bonus.)
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	A full range of income plans are available: <ul style="list-style-type: none"> • Life income • Fixed amount • Fixed period income • Life income with installment refund • Life income with 5, 10, 15 or 20 years guaranteed
Fixed Interest Account	<ul style="list-style-type: none"> • Initial credited interest rate is fixed for six years (under the 9-Year Plan) or nine years (under the 12-Year Plan). Interest is credited daily. • After the initial multiyear guarantee period ends, each year declared interest will be guaranteed for the following 12 months • The minimum guaranteed credited interest rate is 2%
1-Year Term Account	Monthly Point-to-Point Additive Method (with a Monthly Index Cap) <ul style="list-style-type: none"> • Annual interest rate is based on monthly percentage changes in the S&P 500® Index • Monthly positive changes are subject to a monthly index cap • Interest is credited at the end of each contract year on the contract anniversary
2-Year Term Account	2-Year Point-to-Point Method (with an Index Cap) <ul style="list-style-type: none"> • This account credits interest every 2 contract years • Interest rate is determined by comparing the ending value of the S&P 500 Index over a 2-year period to the beginning value at the start of that same period • Positive changes are subject to an index cap • Interest is credited on every second contract anniversary
Extended Care Rider	Waives early withdrawal and MVA charges assessed on withdrawals or surrenders if certain conditions are met

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 contract 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

Annuity Contract Number 04367

The underwriting risks, financial obligations and support functions associated with the annuities issued by American General Life Insurance Company (American General Life) are 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 and riders not available in all states.

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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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