



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																								
Minimum Deposit	\$5,000 nonqualified and qualified																								
Maximum Deposit	\$1,000,000 (\$500,000 above age 75) without home office approval																								
Current Interest	<p>5-Year Period: 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 Period: 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 Period: Initial declared rates are in effect for the first 10 contract years</p> <p>After 10 Years: For years 11+ (regardless of initial plan selected), the company will declare rates annually, each rate guaranteed for 1 contract year</p>																								
Guaranteed Interest	A 2% guaranteed credited interest rate on annuity value. Minimum guaranteed withdrawal amount is equal to 90% of the premium, less any prior withdrawals, plus 2% interest per year (rate might be higher based on a floating rate formula).																								
End-of-Plan Option	On the final contract anniversary of the selected term (e.g., on the 5th contract anniversary of a 5-year plan), the owner has the option to withdraw part or all of the annuity value without a withdrawal charge or MVA																								
Death Benefit	Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply the death benefit amount under an income plan option or as a single sum.																								
Annuitizations	Allowed without withdrawal charges or MVA after 5th contract year and are either life-contingent or for a minimum of 5 years																								
Free Withdrawals	Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). Include partial withdrawals, systematic withdrawals (including interest-only or designated amount), or a combination of the two. See contract for more details.																								
Minimum Withdrawals	Minimum remaining annuity value is \$5,000; minimum partial withdrawal is \$250; minimum systematic withdrawal is \$50 per month																								
Withdrawal Charge Schedule	<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.¹</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 Percentage</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 free withdrawals. 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 Percentage	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 Percentage	10%	9	8	7	6	5	4	3	2	1	0														
Riders	Extended Care Rider																								

¹ There will be no MVA after the 10th contract year (i.e., the MVA factor will equal 1).

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 05377

Extended Care Rider Number 04049

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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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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