

Platinum Income AnnuitySM

A Single-Premium Fixed-Income Annuity

<p>Single Premium</p>	<p>For both qualified (pre-tax) and non-qualified (after-tax) funds:</p> <ul style="list-style-type: none"> • \$1 million and Under¹: Online quotes are available at https://econnections.aigag.com and on your AIG American General Web site. This site is password protected. You will need to request a login during your first visit to the site. • \$1 million+: Maximum amount subject to home office approval; request a quote online or call 888-438-6933 <p>The premium (or exchange paperwork) and a copy of the quote must be received in the home office on or before the quote expiration date.</p> <p>IMPORTANT NOTE: Once the aggregate total premium for annuitant or joint annuitant (i.e., existing contracts plus new contracts) is over \$1 million, home office approval is required.</p> <p>¹Minimum allowed: \$10,000 single premium and modal payment of at least \$200</p>		
<p>Quote Guarantee Periods</p>	<p>Quote expiration date is printed on each quote. Generally,</p> <ul style="list-style-type: none"> • \$1 million and Under: 7 days • \$1 million+ to \$5 million: 2 days • Over \$5 million and under \$10 million: Same day • \$10 million+: Verbal, non-binding 		
<p>Medical Underwriting</p>	<ul style="list-style-type: none"> • Generates higher income payments (or lower single premium) • Rated age is older than client's actual age and is based on client's life expectancy • Maximum rate-up of 10 years, not to exceed age 90 • Client provides medical records at his own expense <p>For Forms and Instructions: See Medical Underwriting tab: https://econnections.aigag.com E-mail medical records to spiamed@aigag.com</p> <p>Home office approval required for life only/medically underwritten combination quotes.</p>		
<p>Annuitant</p>	<ul style="list-style-type: none"> • Single Life: Provides payments for the life of one annuitant • Joint and Survivor: Provides payments as long as either annuitant lives; payments can be designed to remain level or decrease upon death of first annuitant • Joint and Contingent: Provides payments as long as either annuitant lives; payments only decrease upon death of the primary annuitant 		
<p>Income Payment Options</p>	<table border="0"> <tr> <td style="vertical-align: top;"> <p>Duration:</p> <ul style="list-style-type: none"> • Lifetime income only • Lifetime income with certain period • Lifetime income with cash (lump sum) refund* • Lifetime income with installment refund* • Certain period </td> <td style="vertical-align: top;"> <p>Annual Payment Adjustment:</p> <ul style="list-style-type: none"> • Consumer Price Index (CPI)** • Set percentage increase of 1 to 5% (simple or compound) <p><small>*Available only for Single Life Annuities **Availability subject to state approval</small></p> </td> </tr> </table>	<p>Duration:</p> <ul style="list-style-type: none"> • Lifetime income only • Lifetime income with certain period • Lifetime income with cash (lump sum) refund* • Lifetime income with installment refund* • Certain period 	<p>Annual Payment Adjustment:</p> <ul style="list-style-type: none"> • Consumer Price Index (CPI)** • Set percentage increase of 1 to 5% (simple or compound) <p><small>*Available only for Single Life Annuities **Availability subject to state approval</small></p>
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<p>Issue Ages and Certain Periods</p>	<p>Lifetime Income: Ages 0 – 90</p> <p>Certain Period varies depending upon:</p> <ul style="list-style-type: none"> • Qualified: <ul style="list-style-type: none"> - Minimum: 5 years - Maximum: Determined by annuitant's life expectancy according to required minimum distribution guidelines • Non-qualified: 5 – 50 years (Other periods require home office approval.) <p>In times of low interest rates, some certain periods may not be available.</p>		
<p>Income Payment Frequency</p>	<p>Monthly, quarterly, semiannually or annually</p>		
<p>Income Payment Date</p>	<p>Client selects the date payments will begin; between 1 month and 1 year from the date the contract is issued.</p>		
<p>1035 Exchanges and Trustee-to-Trustee Transfers</p>	<ul style="list-style-type: none"> • 90-Day Rate Lock: Original paperwork must be received in good order in the home office on or before the quote expiration date. On page 2 of the transfer form, clients must elect if they want to lock their income payment. Not signing the rate lock section means the clients desire to let their rate float and they will get whatever the payment rate is when we receive the money from the other carrier. Rate lock applies to cases \$1 million and under. • 1035 Exchange: Non-qualified • Trustee-to-Trustee Transfer: Qualified 		

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Sales literature you may order:

Product Spec	Agent Use Only	AGLC102293	
Producer Guide	Agent Use Only	AGLC102296	
Brochure (AGL)	Consumer	AGLC102294	For all states except New York
Brochure (USL)	Consumer	AGLC102346	In the state of New York
Medical Underwriting (AGL)	Consumer	AGLC101190	For all states except New York
Medical Underwriting (USL)	Consumer	AGLC102345	In the state of New York
CPI Option (AGL)	Consumer	AGLC102352	For all states except New York
CPI Option (USL)	Consumer	AGLC102353	In the state of New York

Forms may be printed or downloaded off your AIGAG website.

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity 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

AGL Platinum Income AnnuitySM
Contract Number 01016

The United States Life Insurance Company in the City of New York
A member company of American International Group, Inc.
830 Third Avenue, New York, New York 10022

USL Platinum Income AnnuitySM
Contract Number 01016N is only available in the state of New York

The underwriting risks, financial obligations and support functions associated with the annuities issued by American General Life Insurance Company (American General Life) or The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. American General Life and United States Life are responsible for their 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.

Guarantees are subject to the claims-paying ability of the issuing insurance companies.

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The fixed annuity product is not insured by the FDIC or any federal government agency. It is not a deposit of or guaranteed by the financial institution or any affiliate. The payments from this fixed annuity are solely the issuing insurer's responsibility.

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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