VisionAdvantage℠ Annuity

VisionAdvantage 5 | VisionAdvantage 7 | VisionAdvantage 9

Index single-premium deferred annuity
with market value adjustment (MVA)

Annuities issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

FOR AGENT USE ONLY — NOT FOR DISSEMINATION TO THE PUBLIC

THE STRENGTH TO BE THERE.℠

AIG® American General

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 historically 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

VisionAdvantage Product Highlights

Variety of withdrawal charge periods:

- 5-year
- 7-year
- 9-year

5 accounts enable diversification:

- Monthly Average Account with index spread
- 100% Participation Rate Account with an index cap
- 80% Participation Rate Account with an index cap
- Floating Participation Rate Account with NO cap
- Fixed Interest Account

Annual reallocation without withdrawal charges or MVA

Full annuity value at death

10% free withdrawals in ALL years

Table of Contents

Introduction to Annuities

What Is an Annuity?

An annuity is a contract between the life insurance company and the annuity owner under which the company agrees to accept a premium payment and administer or maintain the annuity until (a) it is surrendered, (b) all funds are withdrawn or (c) it is converted into a stream of income payments and all promised payments are made by the company.

During the annuity's accumulation phase, funds are paid into the contract by the annuity owner and interest is credited. Each contract has a guaranteed minimum interest-crediting rate. In the payout phase, funds are distributed from the annuity based on the payout option selected by the annuity owner; payments can be distributed over a certain period of time or for the annuitant's lifetime — or a combination of the two. Whether it is used as a retirement savings vehicle or to create a steady stream of income, an annuity can be a complete solution or part of an overall diversification of assets, depending on your client's individual situation.

What Is an Index Annuity?

An index annuity is a fixed annuity that pays interest based on the performance of a financial index, such as the Standard & Poor's® Composite Stock Price Index (S&P 500® Index).[1] Interest is calculated based on changes in the index and credited on a regular basis. Like other fixed annuities, index annuities also offer a guaranteed minimum interest rate and withdrawal amount, regardless of the product's performance.

Index annuities offer the potential to earn more interest than traditional fixed deferred annuities when there are gains in the financial index (not to exceed any declared index caps, participation rates or asset fees), while limiting the market risks inherent to variable annuities.[2] Whereas variable annuities can actually lose value in "down" markets, the effect on index annuities is limited by a "zero" minimum credited rate.

Benefits of Index Annuities

Because they offer a variety of advantages, index deferred annuities are often an excellent choice for retirement planning.

Tax Advantages

During the accumulation phase, the interest an annuity accrues is not subject to federal or state income taxes until funds are withdrawn. (A 10% federal penalty may apply to distributions before age 59½.) This provision allows clients to benefit from tax-deferred interest compounding. During the payout phase, taxes are spread out over the entire expected duration of the stream of payments.

Income for Life

Annuities are the only products in the market that can guarantee a stream of payments you can't outlive.[3]

Safety of Premium

Index annuities contain provisions that allow you to limit your risk during a decline in the financial index (see pages 3 – 6).[2]

Growth Potential

Even though the design of an index annuity limits its growth and normally will not equal the growth of the overall equity market, it offers the potential for a higher return than other forms of fixed accounts that provide downside protection.

[1] "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

[2] The annuity owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock or other investment in securities.

[3] Guarantees are subject to the claims-paying ability of American General Life Insurance Company. For more complete details, see current contract.

Is an Index Annuity Right for My Client?

An index annuity can help achieve long-term financial goals if your client:

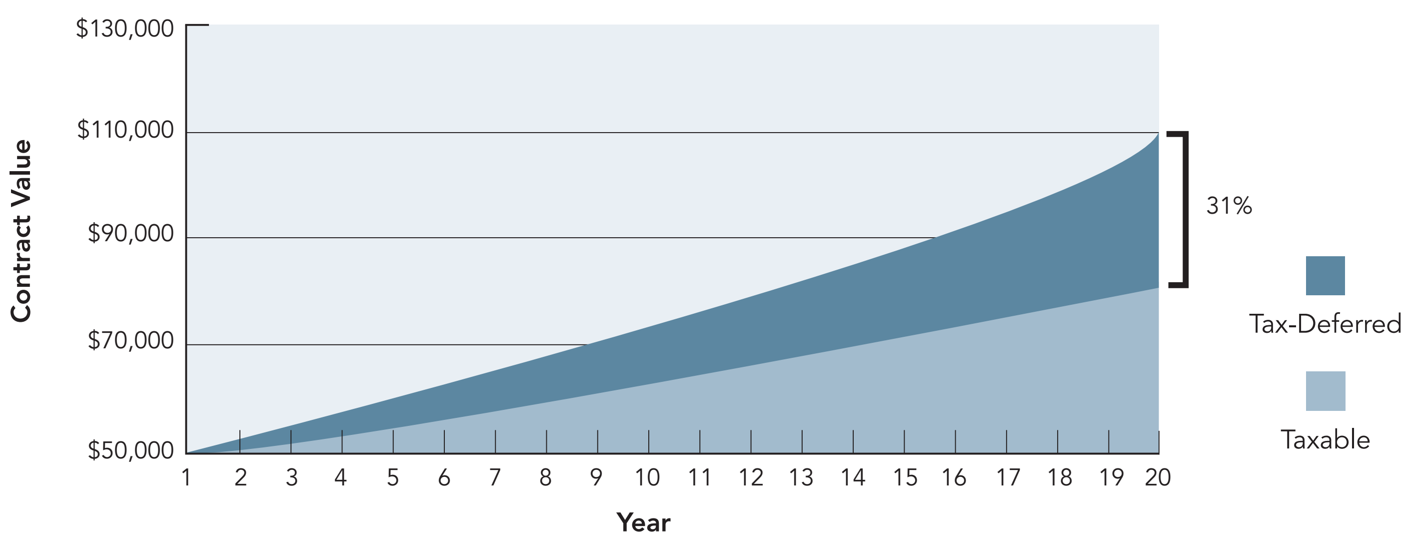
- Is wary of market risks
- Is looking for a product that may have a better chance of keeping up with inflation than other fixed annuities or bank Certificates of Deposit (Note: The annuity is not insured by the FDIC, whereas CDs are)
- Needs to satisfy a long-term financial savings goal for retirement
- Already contributes the maximum to his or her 401(k) and is seeking other tax-deferred options
- Feels that he or she may be "behind" in saving for retirement
- Wants the opportunity for some benefit from market growth, but still wants to protect his or her principal should the market decline

Tax-Deferred vs. Taxable Growth

The graph below represents the value of tax-deferred growth for an annuity owner. As this representation shows, even in a low interest rate environment, annuities are an excellent way to achieve long-term asset accumulation.

In this example, we have examined two hypothetical products that are virtually identical, with the exception that interest credited in one product accumulates earnings-tax-deferred. Both products were purchased with a $50,000 premium, feature a fixed interest rate of 4% and are held for 20 years. Prior to the withdrawal of the funds, the tax-deferred product would increase 31% more than the taxable product. Even after a full withdrawal and payment of income taxes (assuming a 35% income tax rate), the owner of the tax-deferred product would still have $88,711 — 6.18% more than the owner of the currently taxable product (who accumulated $83,544).

This comparison does not take into account that the taxable investment may be eligible for lower capital gains and dividend tax rates. If eligible, the difference between the tax-deferred annuity and currently taxable investments may be less.



VisionAdvantage Annuity: The Product and Its Benefits

The *VisionAdvantage* annuity is designed to meet your clients' needs throughout retirement … now and in the future. It offers many of the options that they need — all in one product.

With three product options and five interest-crediting strategies, the *VisionAdvantage* annuity offers unlimited growth possibilities, as well as security. All you have to do is determine how long your client wants to keep the product and where the funds should be allocated. Clients can customize the product based on their financial planning horizon and risk tolerance.

The *VisionAdvantage* annuity offers a variety of index-crediting strategies to help achieve your client's goals now. Plus, shorter contract durations allow you the freedom to re-evaluate your client's financial situation in the near future.

American General Life understands that financial needs can change and we are confident that the *VisionAdvantage* annuity can help put your clients' minds at ease by giving them the power to decide if their choices of today are still the right choices for tomorrow and for years to come.

As a stand-alone product or as part of an overall financial plan, the *VisionAdvantage* annuity delivers the performance you and your clients need in a financial product — today, tomorrow and every day.

Three Product Options

At the beginning of the contract, your client selects from one of three available options: The 5-year, 7-year or 9-year duration. The three options are functionally similar, except for:

- Withdrawal charge schedule and MVA (percent charged and length of time; see Withdrawal Charges on page 7)
- Initial interest rates, index caps, participation rates and index spreads assigned to the various accounts

Interest-Crediting Strategies

The *VisionAdvantage* annuity offers five interest-crediting strategies — one fixed-interest and four index accounts. Amounts may be allocated to any combination of the strategies. There is no minimum requirement on the amount of premium allocated to each strategy.

- Fixed Interest Account
- Annual Point-to-Point Account with 100% Participation Rate and an Index Cap
- Annual Point-to-Point Account with 80% Participation Rate and an Index Cap
- Annual Point-to-Point Account with an Adjustable Participation Rate and NO Cap
- Monthly Average Account with an Index Spread

Clients may reallocate account values among the interest-crediting strategies on each contract anniversary without withdrawal charges or MVA.

Fixed Interest Account

Under the Fixed Interest Account, American General Life will declare an initial credited interest rate. Thereafter, a credited interest rate will be declared in advance of each contract anniversary, and that rate will be guaranteed for the next 12 months. The minimum guaranteed credited interest rate is 2%.

Index Account Provisions

- Annual interest rates are based on the annual change in the S&P 500 Index, excluding dividends
- Interest credits will never be less than zero
- Index interest credited is based on the account value as of the contract anniversary date; therefore, on a contract anniversary, no portion of the current term interest will be credited in the event of the owner's death or for any withdrawals initiated during the preceding contract year
- If elected, account value reallocations occur after any interest is credited
- Participation rates, index caps and index spreads are declared annually. Clients are notified in advance of their contract anniversaries to help them make decisions regarding the next year's allocations.

Annual Point-to-Point Accounts

Three of the index-crediting accounts are based on an annual point-to-point interest-crediting method utilizing the S&P 500 Index. The accounts differ in regard to the participation rates (percentage of the annual increase in the S&P 500 Index used to calculate interest) and the index caps (maximum interest that may be credited).

Simple to Understand

When the S&P 500 Index value at the end of a contract year is compared to the beginning value of that same year, it can only have one of three results: it can increase, decrease or stay the same. If the S&P 500 Index decreases or stays the same, then the annual point-to-point account is protected and remains the same from the previous year; the client does not experience a loss. If the S&P 500 Index increases for the year, then your client will receive all or a portion of that increase, depending on the amount of the increase and into which of the annual point-to-point accounts funds are deposited. Each account has a very distinct participation rate and/or index cap that will determine the interest rates that will actually be credited.

What is a participation rate and how does it work?

A participation rate is a percentage of the increase of the S&P 500 Index, and it is used to calculate interest. As an example, if your client places money into the account that has an 80% participation rate, then the increase in the S&P 500 Index is multiplied by 80% in order to calculate the interest rate. Therefore, if the S&P 500 Index increased by 12% in a single contract year, then the most your client would be credited is 9.6% (12% x 80%).

What is an index cap and how does it work?

An index cap is a maximum percentage that will be credited to an account in any single contract year. Normally the index cap is compared to the actual change in the S&P 500 Index and your client will receive the lesser of those two rates. As an example, if in a given contract year your client places money into an account that has a 7% index cap and the S&P 500 Index increase is 12%, then the interest rate calculation would be based on 7% (the index cap). By contrast, if the S&P 500 Index increases by 6% in a given contract year and the index cap is 7%, then the interest rate calculation would be 6% (the actual increase in the index).

How is interest calculated if an annual point-to-point account contains both a participation rate and an index cap?

Once the annual percentage change in the S&P 500 Index is determined, then it is first multiplied by the participation rate and secondly compared to the index cap. For example, if the S&P 500 Index increased by 12% and your client had funds in the account that has an 80% participation rate and a 7% index cap, then the calculation would be as follows:

12% index increase x 80% participation rate = 9.6%. Then 9.6% is compared to a 7% index cap, so 7% would be the interest rate used to determine interest for this year in this account.

If annual point-to-point methodology appeals to a client, how does he decide which accounts to place funds into?

You should have an in-depth conversation about where your client feels the S&P 500 Index will trend over the next year. The answer to this question, along with the client's personal needs, will help determine which account or blend of accounts would work best for that client. Keep in mind that contract owners can change their allocations among accounts each year on the contract anniversary. To help get clients thinking about this decision, the following scenarios depict what interest would be in each annual point-to-point account given varied performance of the S&P 500 Index.

Scenarios

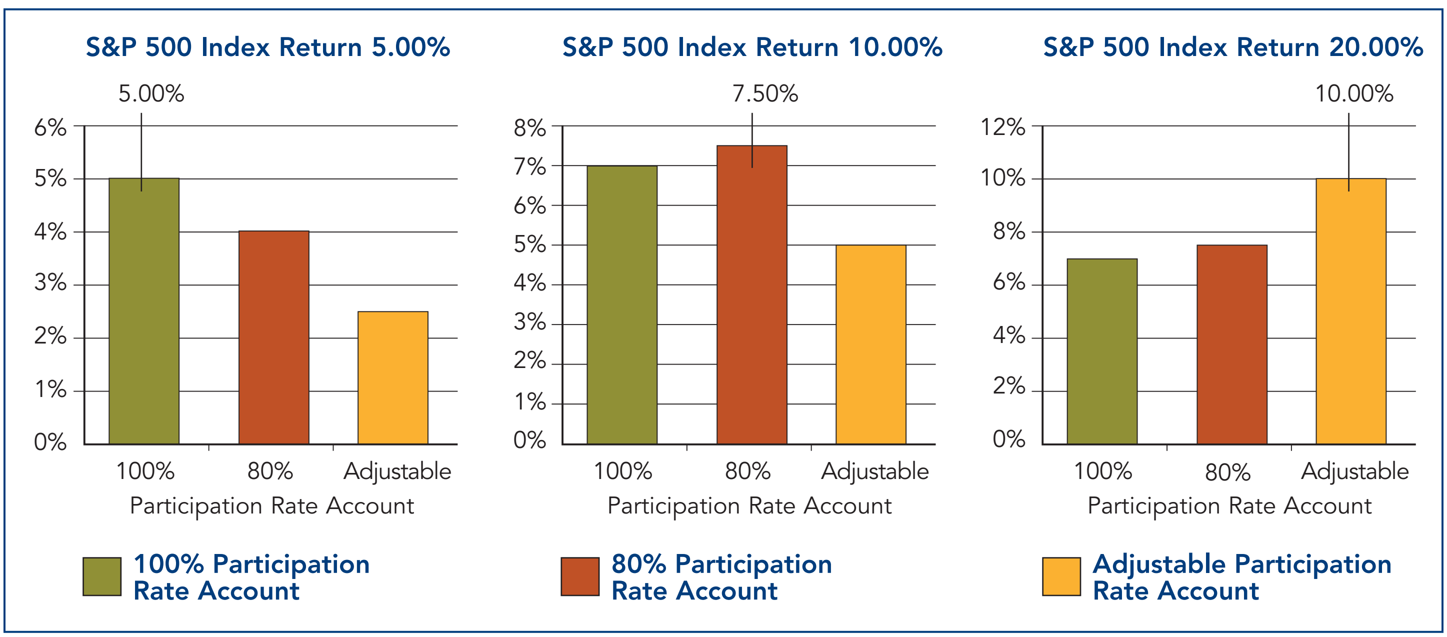
Here's how each of the accounts would perform in various scenarios with different S&P 500 Index returns. Depending on the change in the S&P 500 Index, each of the accounts yields a different interest rate.

First, let's make some assumptions about the various index accounts. Assume that:

- The 100% Participation Rate Account has an index cap of 7%
- The 80% Participation Rate Account has an index cap of 7.5%
- The Adjustable Participation Rate Account has a participation rate of 50% (and there's NO index cap)

Now let's look at how each of the accounts would perform given different returns in the S&P 500 Index.

S&P 500 Index Return	5.00%	10.00%	20.00%
100% Participation Rate Account	5.00%	7.00%	7.00%
80% Participation Rate Account	4.00%	7.50%	7.50%
Adjustable Participation Rate Account	2.50%	5.00%	10.00%



Once interest is credited, these gains cannot be lost—even in years when the market loses value. Had the percentage change in the index been negative, a floor rate of 0% would have been applied, and the account value would have remained unchanged.

Monthly Average Account

The Monthly Average method of determining interest when using an index spread allows clients the opportunity to experience an average return in the S&P 500 Index without capping the potential upside to the interest they can receive.

The interest rate is determined in the following way:

(a) Add up the 12 monthly values of the S&P 500 Index. Each monthly value is collected on the same day of each month that the contract was issued. In other words, if the contract was issued on the fifth of the month, then we use the closing values on the fifth of each month.

(b) Take the total of those closing values and divide by 12 to determine the average of the monthly values.

(c) The average of the monthly values is compared to the beginning value (the S&P 500 Index value on the previous contract anniversary [issue date in year 1]), and an average annual percentage change in the S&P 500 Index is determined.

(d) An index spread is subtracted from that annual change. That percentage becomes the credited interest rate used to calculate interest. If the result of this calculation is a negative interest rate, then the interest credited will be 0%.

Scenarios

Let's assume

- The beginning S&P 500 Index value and each of the monthly values are equal to those shown in the chart to the right
- The declared index spread is 1%

If we add up those monthly S&P 500 Index values, we get a figure of 12,973, and if we divide that by 12, we find an average of the monthly values equal to 1,081. Then when we compare the average of the monthly values (1,081) to the beginning value of 1,000, we see that the market has increased by 8.1%. The last step is to subtract the index spread of 1% to determine the credited interest rate: 7.1%.

Interest Rate Calculation for Monthly Average Account

S&P Value on Date of Issue		1,000
Month	S&P 500 Value	
Month 1	1,050	
Month 2	1,065	
Month 3	1,053	
Month 4	1,075	
Month 5	1,090	
Month 6	1,100	
Month 7	1,090	
Month 8	1,080	
Month 9	1,085	
Month 10	1,095	
Month 11	1,090	
Month 12	1,100	
Sum of Monthly Values	12,973	
Average of the Monthly Values	Sum / 12	1,081
Annual Change	(1081-1000)/1000	8.10%
Less Index Spread		(1.00%)
Credited Interest Rate		7.10%

Once interest is credited, these gains cannot be lost—even in years when the market loses value. Had the percentage change in the index been negative, a floor rate of 0% would have been applied, and the account value would have remained unchanged.

Liquidity

As with all fixed annuities, clients are allowed access to their money throughout the duration of the contract; however, these withdrawals may or may not be assessed a withdrawal charge and/or a market value adjustment (MVA). Following is a brief description of our withdrawal privileges including withdrawals that may be taken without a withdrawal charge or MVA; please read the contract for a more detailed explanation. (A 10% federal penalty may apply to distributions before age 59½.)

Free Withdrawal Provision

In every contract year an amount equal to 10% of the annuity value as of the previous contract anniversary (10% of the single premium in the first contract year) may be withdrawn without the application of 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 as a combination of the two. Additionally, in any year when a minimum distribution is required, you may take this mandatory distribution without the application of a withdrawal charge or MVA (see below).

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 account value requirement in each account option. The minimum systematic withdrawal is $50 and may come from any combination of accounts; however, interest-only systematic withdrawals must come from the Fixed Account option. Systematic withdrawals may begin as soon as 30 days after the contract issue date; payments may be monthly, quarterly, semiannual or annual.

Required Minimum Distributions

No withdrawal charge or MVA is applied; however, this required minimum distribution payment will count against the 10% Free Withdrawal amount and may eliminate the ability to take any other free withdrawal(s) in a given year.

Withdrawal Charges (also known as surrender charges)

Withdrawal charges are applied as a percentage of the annuity value (before application of the MVA) that exceeds the permitted Free Withdrawal. The amount paid on a full surrender will never be less than the guaranteed minimum withdrawal value (see definition on page 9). Withdrawal charges vary based on the option selected. If the contract is issued in certain states, withdrawal charges may be lower than shown in the chart below; see the annuity contract for details.

Contract Year	1	2	3	4	5	6	7	8	9	10+
5-Year Plan (%)	9.00	7.50	6.00	4.50	3.00	–	–	–	–	–
7-Year Plan (%)	9.00	8.00	7.00	6.00	5.00	4.00	3.00	–	–	–
9-Year Plan (%)	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	–

Market Value Adjustment (MVA)

An MVA may be applied to any withdrawal that exceeds the permitted Free Withdrawal amount. The MVA may increase or decrease the withdrawal value, depending on interest rate fluctuations. If interest rates have declined, the withdrawal value could be higher; if interest rates have increased, the withdrawal value could be lower. MVAs are only applicable during the withdrawal charge period. State variations exist; see the annuity contract for a more detailed explanation.

MVAs ***do not*** apply:

- When taking a Free Withdrawal (described above)
- In the calculation of a death benefit (see page 8)
- When electing an income plan that occurs after the fifth year and is either life contingent or for a certain period of at least five years (see page 8)
- On any withdrawal after the withdrawal charge period
- When reallocating funds among the five accounts (see page 8)

Investment Reallocation (Transfer of Account Values)

- Your client may reallocate account values among the interest-crediting accounts on each contract anniversary
- A reallocation letter will be sent to the annuity owner prior to each contract anniversary requesting reallocation information
- All transfers will be based on the annuity value on the upcoming contract anniversary
- Any requested transfers will be implemented on the upcoming contract anniversary, after any interest is credited. Therefore, the actual account values that will be transferred will not be known until that time.
- If no transfer request is received 14 days or more prior to the upcoming contract anniversary, the account value allocation will remain unchanged
- There is no minimum account value requirement for any one crediting account
- Withdrawal charges and MVAs will not be applied to any transfers

Extended Care Rider

This rider, provided at no additional cost, waives withdrawal charges and MVA in the event that the client receives qualifying extended care:
- that begins at least one year after the date of issue of the contract, and
- is provided in a qualified institution (as defined in the rider) for at least 90 consecutive days.

The extended care coverage terminates on the earlier of (1) the date on which the contract owner reaches age 86, or (2) the date on which the annuity contract is terminated or surrendered. This rider is not available in all states.

Death Benefit

Upon the death of the owner, the full annuity value will be paid as a one-time lump sum.

Prior to income payments beginning, if the owner's spouse is the sole beneficiary, then upon the owner's death, the surviving spouse may, upon request, become the owner and annuitant, continuing the contract.

Income Plan Options

An income plan allows your client to use the contract to create a fixed income for life or for a specified period.

This contract provides for a variety of income plan options that can be paid monthly, quarterly, semiannually or annually. The amount of income paid under an income plan will depend on the amount applied to purchase the income plan, less premium tax, if any, and the income plan option selected.

The annuity value (without MVA or withdrawal charge) will be applied to compute income payments if the income plan selected begins after the fifth contract year and is either life contingent or for a certain period of at least five years. Withdrawal value is applied otherwise (state variations exist).

Income plan options are:
- Life Income
- Life Income with 5, 10, 15 or 20 Years Certain
- Life Income with Installment Refund
- Fixed Amount
- Fixed Period Income

Glossary

Account Value: The account value is equal to the current value in any single account, whether index-crediting or fixed-rate.

Annuity Value: The annuity value will be the single premium received, plus all interest credited, minus any applicable premium tax, minus any previous withdrawals (including withdrawal charges and MVA). Interest from an index account is not credited — and therefore not part of the annuity value — until the end of a crediting term.

Guaranteed Minimum Withdrawal Value: A contractual provision guarantees that the withdrawal value will never be less than 90% of the premium your client has paid, less prior partial withdrawals, accumulated at a declared effective annual interest rate. This interest rate is based on a state-mandated formula and will not be less than 2%. It will be stated in the contract on the schedule page as the "Interest Rate for Minimum Withdrawal Values" and cannot be changed once the contract is issued.

For example: If your client invested 100% in one of the annual point-to-point accounts (see page 4) and requested a full surrender six months after issue, your client would receive no less than 90% of the premium payment PLUS the accumulated effective interest.

As described in the example above, it is possible to lose money investing in an annuity for the short term. (If the withdrawal occurs prior to age 59½, federal tax penalties may also be assessed.) Any purchase of an annuity should be made as a long-term investment.

Index Cap: An index cap is the maximum amount of interest that may be credited to an index account in a contract year. The initial index cap is guaranteed for the length of time equal to the corresponding index term (i.e., one year for the annual point-to-point account). Index caps for each account will be guaranteed to be equal to or greater than the minimum rate stated in the contract.

Index Spread: An index spread is a percentage that is subtracted from any increase in the S&P 500 Index. The initial index spread is guaranteed for the first contract year. Thereafter the index spread is declared and guaranteed annually. The index spread is guaranteed to be equal to or less than the maximum rate stated in the contract.

Participation Rate: A participation rate is the percentage of the annual increase in the S&P 500 Index that will be used to calculate interest for an index account. The initial participation rate is guaranteed for the length of time equal to the corresponding index term (i.e., one year for the annual point-to-point account). Participation rates for the Adjustable Participation Rate Account will be guaranteed to be equal to or above a minimum rate that will be stated in the contract.

Withdrawal Value: The withdrawal value equals the annuity value, less a withdrawal charge, if any, plus an MVA (which may be positive or negative), if any. However, the withdrawal value will never be less than the Guaranteed Minimum Withdrawal Value.

The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength.

About American General Life Insurance Company

Just as your clients turn to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company to help protect their families against the financial hardships that illness or death can bring about.

- *The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength; for detailed information about our ratings, please visit www.aigag.com/ratings*
- *We maintain a steadfast commitment to our clients and the advisors who help safeguard their security*
- *We're a member company of American International Group, Inc., one of the world's leading providers of financial services*

Writing New Business: Important Things to Know

Issue Timing

- Index annuities are issued on the 5th, 12th, 20th, and 28th of each month
- If the issue date falls on a day when the S&P 500 Index is not derived (i.e., on a weekend or holiday), the value utilized as the starting point for the contract will be the S&P 500 Index value from the first day prior to the issue date that the index was derived. The issue date and the effective date of the contract are unaffected.
- Applications must be received by the Home Office, in good order, at least one day prior to the issue date
- Commissions are paid during the next regular commission cycle after the contract is issued

Rate Effective Date

"Rate effective date" means the date that a particular credited interest rate is offered for a new contract. American General Life's rate lock policy offers an applicant the privilege to preserve an interest rate prior to the contract issue date, subject to certain conditions. Advance notice of interest rate changes is generally provided; however, rates and the interest rate lock policy are subject to change at any time without advance notice.

Free Look Policy

After an annuity contract is issued, if a client chooses to exercise his or her right to "free look" the contract, the company reserves the right to not accept a new application from the same client for a period of six months from the date of issue of the original contract.

Rate Lock Policy

1. Annuity applications received in the home office:

1a. ***in good order within seven calendar days from the application date*** will receive the following credited interest rates. [Please note: Credited interest rates **do not** include index caps, participation rates or index spreads on index-crediting accounts, all of which are subject to change at any time and are determined based on the rates in effect at the time of contract issue.]

Cash With Application	The **better of** the interest rate in effect on: (i) the date on the application OR (ii) the date the application was received in the home office.
1035 Exchange or Trustee Transfer	If ALL funds are received *within* 60 calendar days from the date the application was signed, the interest rate will be the **better of** the interest rate in effect on (i) the date on the application OR (ii) the date the annuity contract is issued. If ALL funds are NOT received *within* 60 calendar days, the interest rate will be the rate in effect on the date the annuity contract is issued.

1b. ***in good order after seven calendar days from the application date*** will receive the following credited interest rates. [Please note: Credited interest rates **do not** include index caps, participation rates or index spreads on index-crediting accounts, all of which are subject to change at any time and are determined based on the rates in effect at the time of contract issue.]

Cash With Application	The interest rate in effect on the date the application was received in the home office
1035 Exchange or Trustee Transfer	If ALL funds are received *within* 60 calendar days from the date the application was received in the home office, the rate will be the **better of** the interest rate in effect on: (i) the date the application was received in the home office OR (ii) the date the annuity contract is issued

If ALL funds are NOT received within 60 calendar days, the interest rate will be the rate in effect on the date the annuity contract is issued.

2. "NOT in good order" is defined as:

(i) Application is incomplete and/or not properly completed (including, but not limited to the Owner's Acknowledgment); OR
(ii) Application is received without the necessary funds for application with cash (non-1035 or trustee transfers); OR
(iii) Application is not received in the home office within the timelines outlined.

Until a contract is issued and while any requirement remains outstanding beyond the appropriate time frame outlined above, American General Life reserves the right to close out an application file and return all funds received to date. If American General Life elects to close out an application file, the application is considered void and will not be eligible for an interest rate lock.

VisionAdvantage Sales Literature and Forms

Sales Literature		
Item	**Audience**	**Form Number**
Consumer Brochure	Consumers	AGLC102092
Consumer Guide:		
VisionAdvantage 5	Consumers	AGLC102150
VisionAdvantage 7	Consumers	AGLC102149
VisionAdvantage 9	Consumers	AGLC102148
Product Specifications	Agents only	AGLC102091
Producer Guide	Agents only	AGLC102155

Required Forms (Generic versions are listed below. Check to see if your state has a special version of any form listed.)	
Application	AGLC101493-2005
Application Supplement	AGLC102044-2006
Owner's Acknowledgement:	
VisionAdvantage 5	AGLC102096
VisionAdvantage 7	AGLC102097
VisionAdvantage 9	AGLC102098

Commonly Used Optional Forms

- **1035 Exchange Form (AGLC101063):** Required for all transfers from current nonqualified annuity contracts or life insurance policies
- **Replacement Forms:** Required for all 1035 exchanges in states that require annuity replacement forms to be used
- **Rollover Request Form (AGLC101063):** Required for all transfers involving IRA or qualified plan trustee-to-trustee transfers or rollovers
- **Systematic Withdrawal Form (AGLC101061):** Used if your client would like to establish systematic withdrawals at the same time the application is completed

See checklist on next page for a complete list of required items.

Checklist for Submitting New Business

- ☐ Application
- ☐ Application Supplement
- ☐ Owner's Acknowledgement
- ☐ Check (payable to American General Life Insurance Company)
- ☐ 1035 Exchange/Trustee to Trustee (rollover) Form
- ☐ Replacement Notice (if applicable)
- ☐ State Notice (in applicable states)
- ☐ Non-natural owner proof of authorization to sign (ex: resolution, trust affidavit)
- ☐ EFT: voided check or deposit slip
- ☐ Exception Worksheet (large-premium or older-age cases)
- ☐ Annuity Client Profile
- ☐ Senior Suitability Form (in applicable states)

Most Common Reasons for Processing Delays

Application has:

- ☐ Missing date of birth
- ☐ Missing Social Security number
- ☐ Missing owner's signature
- ☐ Missing agent's signature
- ☐ Two agents listed but does not include a breakdown of commissions
- ☐ Incomplete "Signed At/Date" section
- ☐ Incomplete or incorrect "Annuity Applied For" section

Missing Application Supplement

Missing Owner's Acknowledgement form or incorrect interest rate on the Owner's Acknowledgement form

Exception Required if:

- ☐ Deposit exceeds premium amount (exception approval required)
- ☐ Applicant is over maximum issue age (exception approval required)

Submitting New Business

If you currently submit annuity business through an IMO, agency or other processing center, please continue to do so. They will have all the casework sent to the correct location.

If you send casework and/or correspondence directly to AIG American General in Houston, Texas, phone 888-438-6933:

U.S. Mail	Express Mail
AIG American General Attn: Annuity Service Center B-F5 P.O. Box 3018 Houston, TX 77253-3018	AIG American General Attn: Annuity Service Center B-F5 2727-A Allen Parkway Houston, TX 77019-7100

Guarantees are subject to the claims-paying ability of American General Life Insurance Company.

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

Past performance of the S&P Index is no guarantee of future results. Examples utilizing the S&P Index are for illustrative purposes only.

The annuity contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The annuity contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

AIG® American General

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 06401

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.

© 2006 American International Group, Inc. All rights reserved.

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.

AGLC102155

FOR AGENT USE ONLY — NOT FOR DISSEMINATION TO THE PUBLIC