

Guaranteed growth ... plus solid protection



Helping you achieve your dreams

## AG HorizonAchiever<sup>®</sup>

*Single-premium deferred annuity with market value adjustment*

### Build a Solid Retirement

In today's financial market, a retirement strategy wouldn't be complete unless part of it provided for growth while making sure that the underlying assets are not subject to market risk.

AG HorizonAchiever is a great way to provide security for your hard-earned assets — and yet still allow the growth you need as part of your overall retirement portfolio.

This fixed annuity offers a guaranteed interest rate for a set period of time. And regardless of future economic conditions, AG HorizonAchiever is guaranteed to renew at or above the guaranteed minimum interest rate, which is listed in your contract. In addition, your funds will accumulate on a tax-deferred basis until you're ready to begin receiving income.<sup>1</sup>

Once you need to use the funds, AG HorizonAchiever has options that can provide you with a reliable income stream that can't be outlived. Only annuities can make a claim this strong — and stand behind it regardless of future market conditions.

<sup>1</sup> Based on current federal income tax laws.

<sup>2</sup> For the first contract year, 10% of the initial premium may be withdrawn. The value of the annuity may not fall below \$5000, after any withdrawal taken. Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply if you make withdrawals or surrender your annuity

before age 59½. Beginning January 1, 2013, annuity income may be subject to an additional tax of 3.8% under specific factual situations. Consult your tax advisor regarding your specific situation. Partial withdrawals are subject to a \$250 minimum; systematic withdrawals are subject to a \$50 minimum.

### Discover the Benefits

- **Initial Multiyear Rate Guarantee:** Earn a guaranteed interest rate for the first six contract years.
- **End of Initial Rate Guarantee Term Option:** At the end of the sixth contract anniversary, the owner has the option to withdraw part or all of the annuity value without a withdrawal charge or MVA. If you don't withdraw at the end of the term you will receive another guaranteed interest rate valid until your 10th contract anniversary. Thereafter the interest rate is guaranteed annually.
- **Free Withdrawal Provision:** Each year (including the first one), you may withdraw up to 10% of your annuity value as of the previous contract anniversary through partial withdrawals or systematic withdrawals without any withdrawal charge or market value adjustment (MVA).<sup>2</sup>
- **Death Benefit:** Receive full annuity value upon the death of the owner of the contract without any withdrawal charge or MVA being applied.
- **Income Plan Options:** If you start an income plan anytime after the fifth contract year and make the stream of payments last at least five years, the full annuity value without withdrawal charge or MVA will be used to determine the amount of your payments.
- **Extended Care Rider:** If you find yourself facing a long-term stay in a nursing home or other qualified institution, you might be able to make a withdrawal without a withdrawal charge or MVA (some restrictions apply).

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## Withdrawal Charges and MVA

Withdrawal charges are applied as a percentage of the annuity value before the market value adjustment (MVA) for any amounts in excess of the free withdrawal provision.<sup>3</sup>

The MVA may apply to any withdrawal in excess of the free withdrawal provision made during the first 10 years. If interest rates have declined since you purchased your AG HorizonAchiever contract, your withdrawal value could be higher; if interest rates have increased, your withdrawal value could be lower.

As mentioned in previous sections, the withdrawal charges and MVA are not applied in certain instances. However, when they do apply, the AG HorizonAchiever provides an extra level of protection; you will always receive at least the minimum withdrawal value percentage of your premium specified in your contract (less prior withdrawals, of course) growing at the interest rate for minimum withdrawals also listed there, compounded annually. This extra level of protection is stated in your contract; and once the contract is issued, it will never change. You can rest easy knowing you have guarantees.

Contract Year	Charge (annuity value %)
1	10%
2	9
3	8
4	7
5	6
6	5
7	4
8	3
9	2
10	1

<sup>3</sup> There will be no MVA after the 10th contract year.

AG HorizonAchiever provides guaranteed growth plus solid protection ... helping you achieve the retirement of your dreams.



This brochure is not intended to be all-inclusive of product information. State variations may apply. Please refer to the contract for complete details.

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