

Helping you build a strong financial footing



Guaranteed growth...plus solid protection

AG HorizonSecure

Single-premium deferred annuity

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 HorizonSecure can be an excellent choice for retirement goals that require safe, predictable growth, free from the fluctuations of the stock market.

This fixed annuity offers a guaranteed interest rate for a set period of time. And, while the rate of return may be adjusted at the end of your selected term, it 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.¹

Once you need to use the funds, AG HorizonSecure 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.

¹ Based on current federal income tax laws

² For the 1st contract year, 10% of the premium may be withdrawn. The value of the annuity may not fall below \$5,000 after any withdrawals taken.

³ Partial withdrawals are subject to a \$250 minimum; systematic withdrawals are subject to a \$50 minimum.

Discover the Benefits

- **Multiyear Rate:** Earn a guaranteed interest rate for the first 5 or 7 contract years. Pick the term that suits your needs.
- **End-of-Term Option:** At the end of the selected term (e.g. the 5th contract anniversary of a 5-year term), the owner has the option to withdraw part or all the annuity value without a withdrawal charge. If you don't withdraw at the end of the term (5 or 7 yrs) you will receive another guaranteed interest rate valid until your 10th contract anniversary. There after 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 anniversary² through partial withdrawals³ or systematic withdrawals without any withdrawal³ charge.
- **Death Benefit:** Receive the full annuity value upon the death of the owner of the contract without any withdrawal charges being assessed
- **Income Plan Options:** If you start an income plan any time after the 5th contract year and make the stream of payments last at least 5 years, the full annuity value without withdrawal charge 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 (some restrictions apply).

Pg 1 of 2, over >

American General
Life Companies

Withdrawal Charges

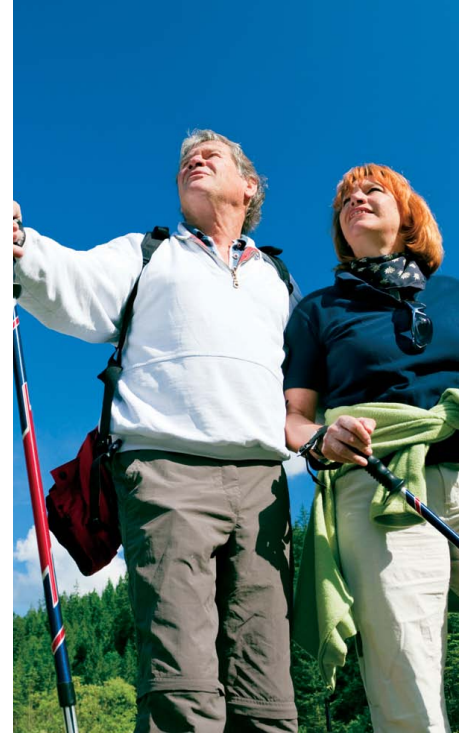
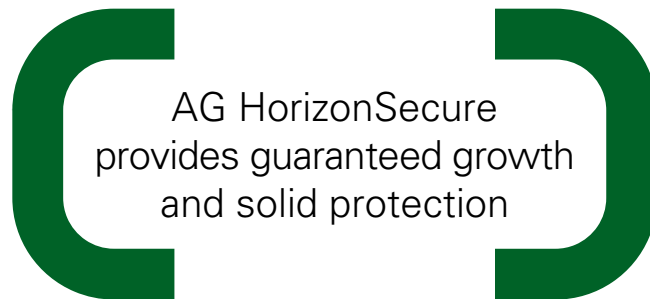
For any amounts in excess of the free withdrawal provision, withdrawal charges are applied as a percentage of the annuity value.

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
11+	0

The Withdrawal Charge may vary by state. The Owners Acknowledgement and Product Illustration will reflect the current charge.

With AG HorizonSecure you can be confident in knowing the true value of your annuity at all times...there are no hidden formulas or small print that can reduce your annuity's value when you make a withdrawal.

It's appropriately named...AG HorizonSecure.



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.

American General
Life Companies

These product specifications are not intended to be all-inclusive of product information. Annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Annuity Contract Form Number 05376, Extended Care Rider Form Number 04049. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by American General Life Insurance Company (AGL) are its responsibility. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states. 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 59-1/2. 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.

©All rights reserved.

AGLC101613 REV0512