Guaranteed growth ... plus solid protection



So you can focus on enjoying your future

AG HorizonSelect®

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 HorizonSelect 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 HorizonSelect 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 HorizonSelect 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.

- Based on current federal income tax laws
- For the first contract year, 10% of the initial premium may be withdrawn without withdrawal charge or MVA. The value of the annuity may not fall below \$5,000 after any withdrawal taken. Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal penalty 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

- Multiyear Rate: Earn a guaranteed interest rate for the first five, seven or 10 contract years: pick the term that suits your needs.
- end-of-Term Option: At the end of the selected term (e.g., the fifth contract anniversary of a five-year term), 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 tenth 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).²
- 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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American General

Life Companies

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.²

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 HorizonSelect contract, your withdrawal value could be higher; if interest rates have increased, your withdrawal value could be lower.

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

The withdrawal charge and/or MVA may vary by state. The Owner's Acknowledgement and Product Illustration will reflect the current charge. As mentioned in previous sections, the withdrawal charges and MVA are not applied in certain instances. However, when they do apply, the AG HorizonSelect 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.

AG HorizonSelect provides guaranteed growth plus solid protection ... so you can focus on what you enjoy



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

Annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Annuity Contract Form Number 05377. 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. Guarantees are subject to the claims-paying ability of the issuing insurance company. 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.