

Never outlive your money ...



... relax and enjoy your retirement with a guaranteed source of income

AG Platinum Income Annuity[®]

Single-premium immediate fixed-income annuity w/ guaranteed payments

Balance today's needs with those of tomorrow

If you want guaranteed income payments that will continue for as long as you live and can even adjust to keep pace with inflation, the AG Platinum Income Annuity[®] is right for you¹. You select how much income you'll receive, how frequently you'll receive it and how long the payments will continue. You can convert a single sum of as little as \$10,000 into a guaranteed lifetime stream of income payments². Ask your insurance professional about AG Platinum Income Annuity if you're looking for:

- **More income:** an income annuity may generate more income than other products or methods.

- **Security** in knowing you could never outlive your assets.³
- **Flexibility** to decide how long your payments will last (lifetime or specified period).

A Tax-Advantaged Approach

The AG Platinum Income Annuity enjoys tax-favored treatment under current federal income tax laws. For non-qualified annuities (purchased with after-tax dollars), only a portion of each payment you receive — the interest earned — is considered taxable. The remainder of the payment is considered return of principal until your entire original principal has been received.

Customize your income plan

- **Timely Benefits:** Receive your payments monthly, quarterly, semiannually, or annually, beginning from 1 to 12 months after your contract is issued.
- **Convenient Delivery:** Have payments mailed to your home or enjoy the convenience of direct deposit into your checking or savings account.

Income Payment Options

- **Single Life Contingency Options:**⁴ These options cover the life of one person, the annuitant. Depending on the option you select, payments may be received for the life of the annuitant only, or the unrecovered premium may be paid to a beneficiary following the annuitant's death.
- **Joint Life Options:**⁴ These options cover the lives of two annuitants. Under one option, the survivor continues to receive an annuity payment for his/her life, of the same dollar amount or a decreased percentage. Another option lets you designate primary and secondary annuitants, with the secondary annuitant receiving decreased payments for life following the primary annuitant's death.

- **Certain Period Option:** This option provides payments for a specified length of time. Non-qualified annuities may have certain periods between 5 and 50 years. Qualified (funded with pre-tax dollars) annuities may have a certain period that is no less than five years, but no greater than the annuitant's life expectancy (determined according to IRS minimum distribution rules). In times of low interest rates, some certain periods may not be available.

Pg 1 of 2, over >

Annual Payment Adjustments

The cost of living is always changing, and it usually goes up! As a matter of fact, prior to 2009, the most recent year when we saw costs (as measured by CPI-U) go down in the United States was 1956⁵. And during that time period there were four years when costs went up by 10% or more each year. When you create your income annuity, you can help protect yourself from rising costs. You can elect to have your income payments:

- Reflect future changes in the Consumer Price Index (CPI) for urban consumers,⁶
- Or, increase by a set percentage of one to five percent each year.

Many people are surprised to learn how significantly costs have changed over time. Did you know that what you could purchase with \$1 in 1979, now costs \$2.98⁵ and what cost a \$1 in 1959, now costs \$7.95?⁵ It's not just our age that's risen... costs have too. It's always better to plan. Talk about these important issues — guaranteeing income and planning for changes in your cost of living — with your loved ones and with your insurance professional. Then, take action.

Medical Underwriting

Some annuity applicants have medical conditions — such as heart disease or diabetes — that may reduce their life expectancies. These individuals may be eligible for medical underwriting, which can either increase income payments or reduce the premium needed to generate specific payment amounts. If you think you might be eligible, speak with your insurance professional.

¹Guarantee based on the claims-paying ability of American General Life Insurance Company

²Depending upon option chosen

³Refers to assets used to purchase this annuity

⁴Maximum issue age or rated age of 90

⁵Source: Average CPI-1980 vs November 2009

⁶Availability subject to state approval



AG Platinum Income Annuity
offers the security of knowing you
will never outlive your money.

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

**American General Life
Insurance Company
The United States Life Insurance
Company in the City of New York**

American General
Life Companies

Annuities issued by: **American General Life Insurance Company** 2727-A Allen Parkway, Houston, Texas 77019. Annuity Contract Form Number 01016. **The United States Life Insurance Company in the City of New York**, 70 Pine Street, New York, New York 10270. Annuity Contract Form Number 01016N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. USL is authorized to conduct insurance business in New York. Annuities and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. 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. Consult your tax advisor regarding your specific situation. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL. © 2010. All rights reserved. AGLC102294REV0110