



Remember when life
was “carefree”...

Today “carefree” means
financial independence
and security

**American
General**
Life Companies





Carefree means knowing your account value can never go down due to market volatility.

You've come a long way... and yet you still have so much ahead of you. To make the next chapter of your life one marked by financial independence and a feeling of carefree security, you need a retirement strategy that emphasizes safety, growth, and the ability to create retirement income that lasts as long as you need it to.

AG Global 8 Index[®] Annuity¹ (AG Global 8) is designed with those needs in mind, and includes a remarkable array of features tailored for a new generation of American retirees. These features include:

- **Four ways to earn interest**, including one that bases your credited interest rate in part on three of the world's major stock market indices—giving the most weight to the index that performs best each year. Read more about it on page 4. We call it 50/30/20 Hindsight.

Three index-based accounts offer you the potential of higher credited interest than other traditional principal-protected accounts. Although you will not participate fully in the gains of an index, you are guaranteed that your interest will never be less than zero. Once interest is credited to your contract, the gains can never be lost.

- **To help you enhance your retirement savings**, you may contribute to your contract at any time. You can choose to contribute as little as \$100 in a monthly EFT* with an initial \$5,000 contribution or \$300 monthly EFT without any upfront contribution.

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

- **A Guaranteed Minimum Withdrawal Benefit²** that lets you withdraw an increasing proportion of your annuity value as you age, while keeping the option to cash out if you need to. It's just one of many ways to create income from your annuity tomorrow — and there's no up-front charge for it today.
- **An extended care rider** that provides access to your full annuity value for qualifying medical situations.

In addition, an AG Global 8 Index Annuity qualifies for favorable tax treatment — you'll pay no income tax on your annuity's interest until you take it out.³

Sound financial planning is built on informed decisions. Use this guide to learn how an AG Global Index Annuity may provide the retirement security you need and the peace of mind you deserve.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

¹ Products are underwritten by American General Life Insurance Company (AGL).

² See Rider for complete details.

³ Based on current federal income tax laws.

*EFT (Electronic Funds Transfer) is an automated process of withdrawing funds on a regular basis from your bank account.

Product and plan options not available in all states.
Features and provisions vary by state. See Owner's Acknowledgement for state specifics.

Other retirement vehicles make you jump through hoops ... this one is different

Some retirement savings vehicles put way too much pressure on you ... especially when it comes to deciding how to allocate your money in a way that captures growth without risking everything you've saved along the way.

The AG Global 8 Index Annuity is different, it offers four ways to earn interest, including an innovative account that bases your credited interest rate in part on the performance of three stock market indices.

Why three? In a given year, any single market's return can vary dramatically. By utilizing three different market indices from around the world, the Global Multiple Index Account® reduces the risk of relying on a single market index to drive your savings growth.

But it gets even better. When calculating your credited interest rate, the Global Multiple Index Account weights the performance of each index



— giving more emphasis to the market that fared best.

It all adds up to a great value proposition for your retirement assets:

- Interest rates based in part on the performance of three stock market indices provide diversity.
- No need to guess which of the three leading stock market indices will perform best — **our rate calculation gives the greatest emphasis to that year's best performer.**

THE INDICES BEHIND THE GLOBAL MULTIPLE INDEX ACCOUNT®

S&P 500®⁴	Widely regarded as the best single gauge of the U.S. equities market, this index includes 500 leading companies in leading industries of the U.S. economy.
Dow Jones EURO STOXX 50®⁵	Europe's leading blue-chip index for the Eurozone, this index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain.
Nikkei 225^{SM6}	The leading and most-respected index of Japanese stocks, the Nikkei SM tracks 225 top-rated companies listed on the Tokyo Stock Exchange.

Your AG Global 8 Index Annuity's growth potential is based in part on the performance of these indices, excluding dividends.

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⁵ The Dow Jones EURO STOXX 50® is the intellectual property of (including registered trademarks) Stoxx Limited, Zurich, Switzerland and/or Dow Jones & Company, Inc., a Delaware corporation, New York, USA, (the "Licensors"), which is used under license. This product that is based on the Index is in no way sponsored, endorsed, sold or promoted by the Licensors and neither of the Licensors shall have any liability with respect thereto.

All Account Options

In addition to the Global Multiple Index Account with Cap, an AG Global 8 Index Annuity offers three other Account Options. All four Account Options are described in the accompanying chart below. You'll find more detailed descriptions — including

sample interest rate calculations — on the following pages.

When you establish your contract, you can allocate as much or as little money as you like to each of the four Account Options, and you can change

your strategy each year on your annuity's anniversary.

No matter which accounts you choose, some things are constant:

- Once interest is credited, it can't be lost due to market downturns.
- Your annual credited interest rate will never be less than zero.

Interest Account Option	How It Works	Advantage
Global Multiple Index Account with Cap⁷	The interest rate reflects changes in three stock market indices, subject to an annually declared cap. A formula gives more weight to the best-performing index each year.	A more diversified approach that uses three indices and limits the negative impact of a single poorly-performing index.
Annual Point-to-Point Account with Participation Rate⁷	The credited interest rate is based on the percentage change in the S&P 500 over a contract year multiplied by an annually declared participation rate.	Once the participation rate is applied, there is no limit to the amount of interest this strategy can generate.
Monthly Additive Account with Cap⁷	The annual credited interest rate is based on the sum of 12 monthly index percentage changes in the S&P 500. Each month's change is subject to a declared cap.	Performs better in a contract year when the S&P 500 posts steady gains throughout the year.
Fixed Account	Interest is credited daily at a rate declared at the beginning of each contract year. Each year's rate is guaranteed to be at least the minimum guaranteed interest rate, which is listed in your contract.	Each year's return is known in advance.

Understanding Caps and Participation Rates

Depending on the index-based interest account option you choose, your interest rate may be influenced by either a cap or a participation rate.

- An Index Cap is the maximum rate of interest the account option can earn per time period. For example, if the annual calculated change in an index is 8% and the annual cap is 6%, you would earn 6% interest.
- A Participation Rate is the percentage of the annual increase in the index that will be used to calculate interest. For example, if the participation rate is set at 40% and the calculated change in the index is 12%, you would earn 4.8% interest.

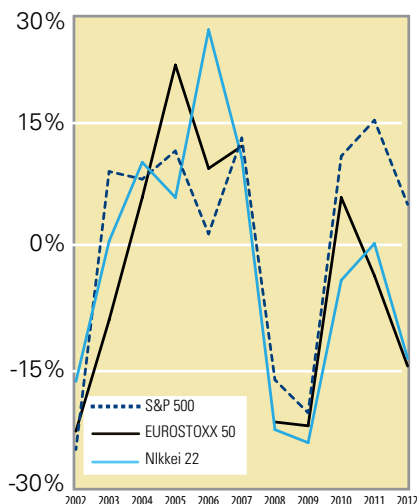
⁶ The Nikkei Stock Average ("Index") is an intellectual property of Nikkei Inc. * "Nikkei", "Nikkei Stock Average", and "Nikkei 225" are the service marks of Nikkei Inc. Nikkei Inc. reserves all the rights, including copyright, to the index. Nikkei Digital Media, Inc., a wholly owned subsidiary of Nikkei Inc. calculates and disseminates the Index under exclusive agreement with Nikkei Inc. Nikkei Inc. and Nikkei Digital Media Inc. are collectively "Index Sponsor". * Formerly known as Nihon Keizai Shimbun, Inc. Name changed on January 1, 2007. The Products are not in any way sponsored, endorsed or promoted by the Index Sponsor. The Index Sponsor does not make any warranty or representation whatsoever, express or implied, either as to the results to be obtained as to the use of the Index or the figure at which the Index stands at any particular day or otherwise. The Index is compiled and calculated solely by the Index Sponsor. However, the Index Sponsor shall not be liable to any person for any error in the Index and the Index Sponsor shall not be under any obligation to advise any person, including a purchaser or vendor of the Products, of any error therein. In addition, the Index Sponsor gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.

⁷ The values of the stock market indices change daily. Interest credited to these Account Options is calculated using the values of the indices as of your contract effective date as well as on subsequent anniversaries. Therefore, interest credited is dependent upon, and will vary based upon, your contract effective date.

Global Multiple Index Account® with Cap

The Global Multiple Index Account® with Cap (Global Multiple Index Account) determines credited interest based in part on the values of three major stock market indices. The graph shows the returns of these indices during the last 10 years. It's quickly apparent that each of the indices had years where it finished first and others where it finished last.

**Gain 50/30/20
Hindsight with the
Global Multiple
Index Account.**



Annual data presented is for years ending on July 28 of each year.

The graph also demonstrates how difficult it would have been to predict which index would perform best in any given year.

That's the beauty of the Global Multiple Index Account. Since its interest rate formula gives more weight to the year's best performing index, it's like having perfect hindsight vision: You always receive the greatest benefit from the market index that performed best. 50/30/20 hindsight. It's global and guaranteed.

	LAST 10 YEARS		
	5% or greater per year	Between 0% and 5%	Negative annual change
50%/30%/20% weighting⁹ of 3 indices	60% of the time	40% of the time	0% of the time
S&P 500	70% of the time	10% of the time	20% of the time
EURO STOXX 50	50% of the time	0% of the time	50% of the time
Nikkei 225	40% of the time	20% of the time	40% of the time

The Global Multiple Index Account may give you powerful upside potential through diversification, but with sturdy downside protection. To see it in action, look at the table that compares the performance of the 3 indices using 50/30/20 weightings for highest/2nd highest/lowest performers. As the table demonstrates, the 50/30/20 weighting, in this example, would have posted more years with growth of 5% or greater⁹ than the more common approaches of only using U.S. based indices.

The Global Multiple Index Account offers diversity with the opportunity for higher credited-interest, subject to a cap, and it provides the downside protection of not a single year with a loss in your annuity value.

⁹ The 50/30/20 weighting of the three indices (highest/2nd highest/lowest performers) is included to demonstrate the effect of weighting and diversification. These numbers do not reflect how the Global Multiple Index Account would have credited interest because the account would be subject to interest rate caps and would never credit less than 0%.

How does the Global Multiple Index Account work?

Annual point-to-point methodology using changes in three global indices:

- S&P 500
- EURO STOXX 50
- Nikkei 225

Your rate is determined with a two-step process.

1. Add the following three values:

- 50% of the calculated change in the index with the highest return during the year, plus
- 30% of the calculated change in the index with the 2nd highest return during the year, plus
- 20% of the calculated change in the index with the lowest return during the year,

2. Compare the sum to the Cap.

If the Cap is lower, the Cap is your credited interest rate for the year.

Interest is credited annually on the contract anniversary and will never be negative.

Carefree.

A more diversified approach by using the three indices and limiting the negative impact of a single poorly-performing index.

Hypothetical examples:

Assumption

- 100% of annuity value is in this account.

In Example 1, all three indices have gains for the year and the account credits 5% interest.

In Example 2, two indices have gained, while one has lost ground; the account credits 4.9% interest.

In Example 3, despite the fact that all three indices post losses for the year, the account holds its value from the previous year.

Most people are familiar with the concept that diversification is an important goal. Meaning, it is not a good idea to put "all your eggs in one basket." The Global Multiple Index Account provides a level of diversification by using three indices to calculate your credited interest.

	INDEX	BEGINNING OF YEAR VALUE	END OF YEAR VALUE	ANNUAL CHANGE	WEIGHT	CALCULATION
EXAMPLE 1	S&P	1,000	1,100	10.0%	50%	5.0%
	EURO	4,250	4,463	5.0%	20%	1.0%
	Nikkei	14,000	14,980	7.0%	30%	2.1%
Total						8.1%
Compared to Cap of						5.0%
Interest Credited						5.0%

EXAMPLE 2	S&P	1,000	940	-6.0%	20%	-1.2%
	EURO	4,250	4,548	7.0%	30%	2.1%
	Nikkei	14,000	15,120	8.0%	50%	4.0%
Total						4.9%
Compared to Cap of						5.0%
Interest Credited						4.9%

EXAMPLE 3	S&P	1,000	940	-6.0%	20%	-1.2%
	EURO	4,250	4,080	-4.0%	30%	-1.2%
	Nikkei	14,000	13,720	-2.0%	50%	-1.0%
Total						-3.4%
Compared to Minimum of						0%
Interest Credited						0%

Annual Point-to-Point Account with Participation Rate

Performs best in a contract year when the ending S&P 500 value is significantly higher than the beginning value.

This account's credited interest rate is based in part on the performance of the S&P 500, and performs best in a contract year when the ending index value is significantly higher than the beginning value. Once the participation rate is applied, there is no limit to the amount of interest this strategy can generate.

The credited interest rate is determined with this two-step process:

1. Determine the calculated percentage change in the S&P 500 during the contract year.

2. Multiply that percentage by the declared Participation Rate. The Participation Rate is declared when the contract is issued and then again on every anniversary for the following contract year.

Interest is credited on each contract anniversary and will never be negative.

Hypothetical Examples:

Assumptions

- 100% of annuity value is in this account.
- Participation Rate is 40% in all years.
- S&P Value on beginning of contract year: 1,000

In Example 1, the index falls from the beginning to the end

of the year. The account, which can never have a negative interest rate, maintains its value from the previous year.

In Example 2, the index increases 6% and the account credits 2.4% interest.

In Example 3, the index increases 16% and the account credits 6.4% interest.

	S&P 500 VALUE END OF CONTRACT YEAR	INCREASE OR DECREASE IN S&P 500	MULTIPLIED BY ADJUSTABLE PARTICIPATION RATE	CALCULATION OF CREDITED INTEREST
EXAMPLE 1	980	-2.0%	N/A	0.0%
EXAMPLE 2	1,060	6.0%	40%	2.4%
EXAMPLE 3	1,160	16.0%	40%	6.4%

NOTE: Every year we will declare a Participation Rate on the Annual Statement. While we have no intention of adding a Cap or Index Spread (charge), we reserve the right to do so if conditions warrant.

Monthly Additive Account with Cap

This account credits interest on each contract anniversary at a rate that's based in part on the performance of the S&P 500.

The rate equals the sum of 12 monthly point-to-point S&P 500 value change percentages (positive and negative), **with each month's positive percentage change subject to the Cap.** The cap will be declared when the contract is issued and then again on every anniversary.

When the index change is negative, that loss must be recovered before there is a cumulative positive change, but your annual credited rate will never be negative. Your account will never lose value because of a decline in the S&P 500.

The maximum interest you'll receive each year is 12 times the monthly Cap. Once interest is credited to your account value on your contract anniversary, it can't be lost due to market downturns.

Performs better in a contract year when the S&P 500 posts steady gains throughout the year.

Hypothetical Examples:

Assumptions

- 100% of annuity value is in this account.
- Monthly Cap is 2.00%.

In Example 1, the calculated change in monthly index values (subject to the monthly cap)

was 8.95%; therefore 8.95% interest is credited.

In Example 2, the calculated change in the monthly values was -10.25%, but because the account protects you from market losses, your annuity value remains unchanged.

	EXAMPLE 1			EXAMPLE 2		
Month	S&P 500 Value	S&P 500 Change	Monthly Capped % Change	S&P 500 Value	S&P 500 % Change	Monthly Capped % Change
Date of Issue	1000	-	-	1100	-	-
Month 1	1020	2.00	2.00	1120	1.82	1.82
Month 2	1010	-0.98	-0.98	1060	-5.36	-5.36
Month 3	1020	0.99	0.99	1045	-1.42	-1.42
Month 4	1030	0.98	0.98	1075	2.87	2.00
Month 5	1040	0.97	0.97	1100	2.33	2.00
Month 6	1050	0.96	0.96	1075	-2.27	-2.27
Month 7	1070	1.90	1.90	1040	-3.26	-3.26
Month 8	1050	-1.87	-1.87	1020	-1.92	-1.92
Month 9	1080	2.86	2.00	1050	2.94	2.00
Month 10	1070	-0.93	-0.93	1020	-2.86	-2.86
Month 11	1080	0.93	0.93	1010	-0.98	-0.98
Month 12	1110	2.78	2.00	1010	0.00	0.00
	Total Change		8.95	Total Change		-10.25
	Interest Credited		8.95	Interest Credited		0.00

Index Annuity performance in varying market conditions.

Hypothetical Examples:

Reading how an index annuity works is helpful, but for most of us, a picture is worth a thousand words. These graphs show hypothetical examples of how an AG Global 8 Index Annuity might have performed over three historical periods:⁹ the most recent eight-year period, the best eight years, and the worst eight years' performance of the S&P 500.

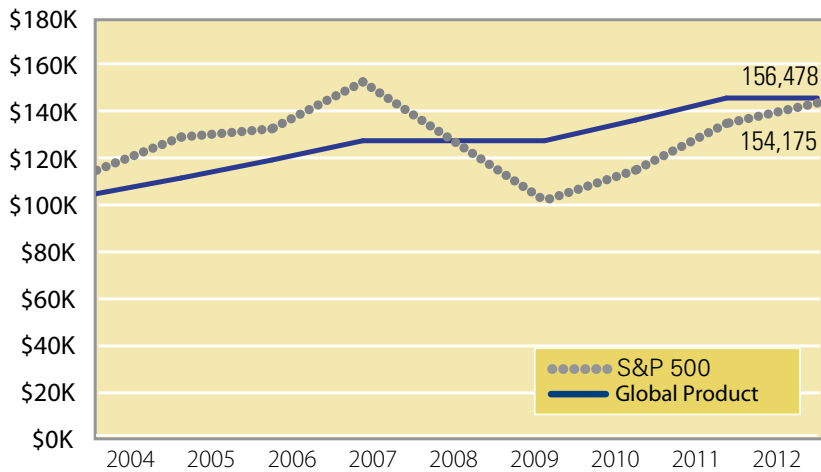
Because these periods contain both good and bad years for the indices used to calculate credited interest, the graphs can give you a sense of how different index results affect the growth of your annuity.

These graphs assume a \$100,000 premium, no withdrawals and one-third of the premium allocated to each of the three index accounts:

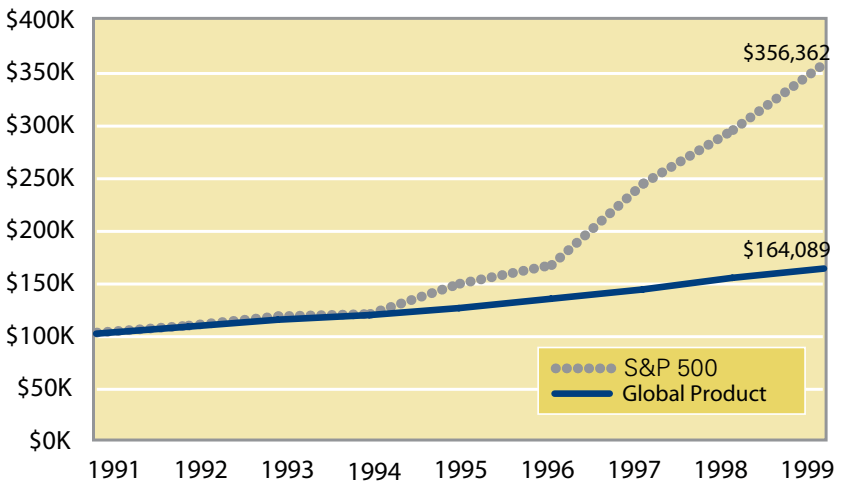
- Global Multiple Index Account with 5% Cap
- Annual Point-to-Point Account with 40% Participation Rate
- Monthly Additive Account with 2.0% Cap

As you can see with even a casual glance, the AG Global 8 Index Annuity can provide guaranteed growth while protecting you from the sometimes painful losses associated with stock market investing.

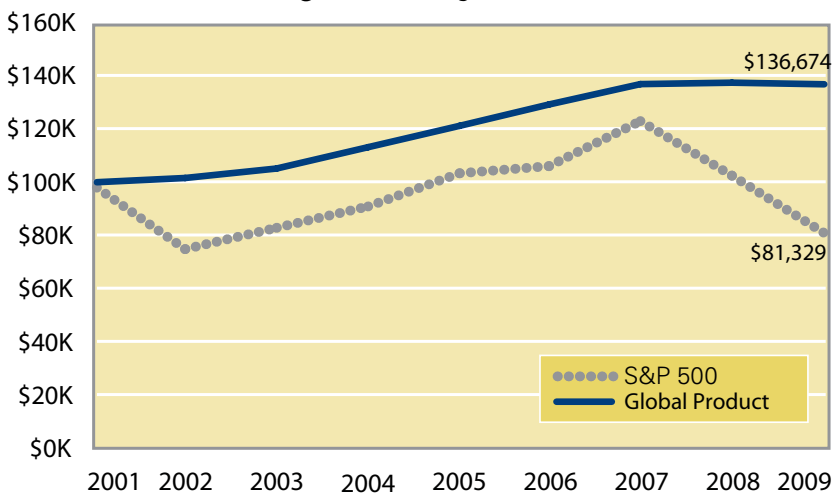
Most Recent Performing S&P 500 Eight-Year Time Period



Best Performing S&P 500 Eight-Year Time Period



Worst Performing S&P 500 Eight-Year Time Period



⁹ The actual results of the AG Global 8 Index Annuity would differ from what is shown in these charts because the 5% cap, 40% participation rate and 2.0% monthly cap are not guaranteed and would have changed from year to year during these time frames.



Death Benefit Provides Peace of Mind

When you name a beneficiary, you can be assured your loved ones will promptly and directly receive your full annuity value upon your death, avoiding the delays, hassle and expense associated with probate.

You've always set the bar high. Why stop now?

Just as an athlete can use a pole to reach amazing heights, you can use an AG Global 8 Index Annuity to transform your savings into a stream of income you'll never outlive¹⁰ — ever.

The ultimate objective of retirement planning is creating a reliable source of income that will support your spending needs for the rest of your life. With life expectancies growing ever longer and health care expenses rising, that challenge has perhaps never been greater than it is today.

Traditionally, the only way to turn an annuity into a guaranteed income stream was by selecting an income plan option. Although these options guaranteed income for life, they typically required annuity owners to irrevocably surrender access to their annuity cash values.

An AG Global 8 Index Annuity provides two ways to meet your income goals:

- Guaranteed Minimum Withdrawal Benefit
- Income Plan Options

¹⁰ Depending on option chosen.

Guaranteed Minimum Withdrawal Benefit*

Today, our Guaranteed Minimum Withdrawal Benefit (GMWB) lets you tap your annuity value in a **series of withdrawals that will continue for your lifetime — even if those withdrawals have completely depleted your annuity’s value.**¹¹

The GMWB is one of the ways to take income from your annuity, and there’s no up-front charge for this built-in option. You can begin withdrawals under this benefit anytime after your first anniversary, provided:

- Your account value is at least \$50,000
- You’re at least 55 years old and less than 91 years old.

Each year we will use the following scale to determine a maximum calculated benefit amount based on a percentage of your annuity value. As long as you withdraw this amount or less each year, we will guarantee to pay you up to this amount for the rest of your life regardless of the underlying performance in the annuity.

As you can see, the percentage grows higher as you age. **Your maximum calculated benefit amount has the potential to grow when you age or when**

GMWB lets you potentially withdraw an increasing proportion of your annuity value as you age, while keeping the option to cash out if you need to.

your annuity value increases.¹²

We guarantee that the amount of your maximum benefit amount will never decrease from year to year as long as you have not taken excess withdrawals, even if the annual calculation results in a lower number due to a decrease in your annuity value.

Attained Age	Income Percentage
55-59	4.5%
60-64	5.0%
65-69	5.5%
70-74	6.0%
75-79	6.5%
80-84	7.0%
85+	7.5%

To better understand how the GMWB works, consider a 69 year old with a \$100,000 annuity value. Her initial maximum calculated benefit amount would be 5.5% of \$100,000 — or \$5,500. Let’s assume that she withdraws the \$5,500, a year later, her Annuity Value is \$99,225 (reflecting the previous withdrawal and

a year of hypothetical interest). Now that she’s reached age 70, her maximum calculated benefit amount would be 6% of \$99,225, or \$5,954. And assuming no excess withdrawals have been made:

- Regardless of the math, her maximum calculated benefit amount will never be lower than the previous year’s, and
- Benefits are guaranteed to continue no matter how long she lives, even if her annuity value has fallen to zero.

The GMWB is a built-in benefit with no additional up-front cost.

If you decide to begin receiving your benefits, your index-based account options may be subject to lower caps and participation rates and your fixed interest crediting rate may be lower than if you weren’t receiving these benefits. These variances are called rate differentials.¹³ When you elect the GMWB, we’ll tell you the rate differentials and — once they are set for your contract — they will never change.

* Available in all states except Oregon.

¹¹ See the rider for complete details. The withdrawals under this benefit are taxed in the same manner as other withdrawals. This means withdrawals prior to age 59½ that are not part of a series of substantially equal periodic payments may be subject to a penalty tax in addition to income tax on interest withdrawn.

¹² Annuity value can increase due to interest earned and additional premiums.

¹³ When GMWB withdrawals begin, your Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4% on Participation Rate, 0.4% on monthly additive Cap, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract.



GMWB provides you guaranteed lifetime income with a cash-out option

Easy access for extended care needs

If you're like many people, you're concerned about having access to your money if an accident or illness requires an extended stay in a nursing home or hospital. Through our Extended Care Rider — which is included without additional cost — you can access your full annuity value for care that:

- Begins at least one year after your annuity is issued.
- Is provided by a qualified institution for at least 90 consecutive days.
- Is provided when you are less than 86 years old.

More Income Plan Options

Instead of selecting the Guaranteed Minimum Withdrawal Benefit, after the fifth contract year you can select from a variety of options that transform your annuity value into a stream of guaranteed income. Including:

- Lifetime Income. Create your own “retirement paycheck” that you can never outlive.
- Lifetime Income with 5, 10, 15, or 20 Years Guaranteed. Lifetime income that guarantees income continues to your beneficiary if you die before the end of the guarantee period.
- Lifetime Income with Installment Refund. Lifetime income that guarantees your total payments will at least equal the annuity value used to create your income stream; should you die earlier, payments would continue to your named beneficiary.
- Fixed Amount. Have a need for a specific amount of income? This option lets you name your amount; the length of payments will depend on the amount of income selected. The length of payments may last from five to 20 years.

Withdrawals during the first eight years

An AG Global 8 Index Annuity provides you with a variety of features that make it an attractive option for retirement savings. Many of these features are made possible by having a stable base of annuity assets held by retirement savers who are planning for the long term.

Consistent with your annuity's long-term nature and long-lasting benefits, withdrawals during the first eight years of the contract incur a Withdrawal Charge. If you make a withdrawal

Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age 59½.

during your withdrawal charge period, you could lose money. Withdrawal charges do not apply to withdrawals made under the Guaranteed Minimum Withdrawal Benefit, Required Minimum Distributions or at death.

The Withdrawal Charge is expressed as a percentage of the amount by which your withdrawal in a given contract year exceeds the Free Withdrawal Provision. The Withdrawal Charge may vary by state. The Owners Acknowledgement and Product Illustration will reflect the current charge.

Recognizing that we can all face emergencies and unforeseen expenses, your AG Global 8 Index Annuity's

Free Withdrawal Provision allows you to withdraw up to **10% of your annuity value** as of the previous contract anniversary without any charge during any year of the contract.

Withdrawal Charges

Contract Year	AG Global 8 Withdrawal Charge
1	8%
2	7%
3	6%
4	5%
5	4%
6	3%
7	2%
8	1%
9+	0%

Guaranteed Minimum Withdrawal Value

AG Global Index brings additional strength to your retirement through the Guaranteed Minimum Withdrawal Value. No matter when you withdraw your money from the annuity

contract, you will always receive at least 87.5% of your premium growing at a rate of at least 1% compounded annually (less prior withdrawals, of course). This extra level of protection is stated

in your contract; and once the contract is issued, it will never change. This guarantee applies regardless of the timing of the withdrawal or the performance of the S&P 500. You can rest easy knowing you have guarantees.

End of Year	Minimum Withdrawal Value	End of Year	Minimum Withdrawal Value
1	88,375	8	94,750
2	89,259	9	95,697
3	90,151	10	96,654
4	91,053	15	101,585
5	91,963	20	106,767
6	92,883	25	112,213
7	93,812	30	117,937

Your World Keeps Changing

As your world keeps changing an AG Global 8 Index Annuity is here to help strengthen your retirement strategy with these guarantees:

- A Global Multiple Index Account with 50/30/20 Hindsight.
- Guaranteed Minimum Withdrawal Benefit that creates guaranteed income

stream for life, while keeping the ability to tap your remaining account value.

- Guaranteed long-term growth provided by the Guaranteed Minimum Withdrawal Value provision.
- Extended care benefits that make it easy to access your full annuity value when you have qualifying medical needs.

Still have questions? Your insurance professional can help you fully understand how an AG Global 8 Index Annuity can help you accomplish your retirement goals of financial independence and security.



Today “carefree” means financial independence and security.

This brochure is designed to give you an overview of AG Global 8 Index Annuity from American General Life Insurance Company (AGL). State variations may apply. It is not meant to be a substitute for the actual contract.

American General Life Companies

Annuities issued by: American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019 . Flexible-Premium Deferred Annuity Contract Number 07371 (AG Global 8 Index[®]), Extended Care Rider Form Number 04049 or 03049, Monthly Additive Account with Cap Rider Form Number 05200, Annual Point-to-Point Account Rider Form Number 11201, Global Multiple Index Account[®] with Cap Rider Form Number 11611, Guaranteed Minimum Withdrawal Benefit Rider Form Number 07760. 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. 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. The licensed insurance company underwriting the product is solely responsible for its own financial condition and its contractual obligations. Guarantees are subject to the claims-paying ability of AGL. Consult your tax advisor regarding your specific situation. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL. © All rights reserved.

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