

CONSUMER GUIDE

This guide must be presented along with an index annuity consumer guide.

AG Lifetime Income BuilderSM
optional living benefit rider



Build a financially strong retirement with AG Lifetime Income Builder

American General
Life Companies



Creating a financially secure retirement



A key 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 even longer and health care expenses rising, that objective becomes much more challenging to meet.

Traditionally, the only way to turn an annuity into a guaranteed income stream was to annuitize. While annuitizing often creates the most favorable income payment, it requires that you permanently give up your ability to access your annuity's cash value.

Many people prefer to maintain control over their assets. For this reason, we've created AG Lifetime Income Builder,SM an optional rider, available on some of the index annuities offered by insurers of American General Life Companies (American General).

The time to purchase an index annuity with AG Lifetime Income Builder is before you need income. You want to allow time to build up a strong Income Base that will allow you to have strong, guaranteed income in retirement.

This brochure is not intended to be all-inclusive of product information. State variations may apply. It is not meant to be a substitute for the actual rider or contract. The AG Lifetime Income Builder rider, which is referred to in the contract as Guaranteed Lifetime Benefit rider, must be elected when your annuity is purchased and cannot be cancelled. If the Income Withdrawal Phase has not begun by the contract anniversary on or immediately following your 90th birthday, the rider terminates and guaranteed Lifetime Income Withdrawals will no longer be available. Please refer to the rider and contract for complete details.

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



AG Lifetime Income BuilderSM

Build a guaranteed Income Base that is designed for you to use one day for Income Withdrawals that are guaranteed to last as long as you live.



Guaranteed Growth & Guaranteed Income

Roll Up of **6%** compounded annually for up to **20 years builds your Income Base.**

Plus, you are **guaranteed income that will never decrease as long as you live,¹** EVEN IF the value of your contract falls to ZERO!



With an Income Base that "steps up"

Each year you are eligible for a **step up so that your Income Base is always as high as, or higher than, your Annuity Value.²** Step Ups can occur on any contract anniversary, during the Growth and Income Withdrawal Phases.



And annual income that can grow by an additional 2%

When you allow your Income Base to **build up for at least 10 years** before starting the Income Withdrawal Phase, your guaranteed Lifetime Income Withdrawals will include an **additional 2% compounded annually, for as long as you live.**

There is an annual charge for the AG Lifetime Income Builder rider. The Rider Charge for each year is assessed against the Annuity Value at the beginning of the following year. The Company can change any of the values and factors discussed on this page at any time before a contract is issued; however, once your contract is issued, they will never change. Please be sure to ask your financial professional for the current Rider Charge and other values and factors. There is a one year waiting period before you can start the Income Withdrawal Phase of this rider.

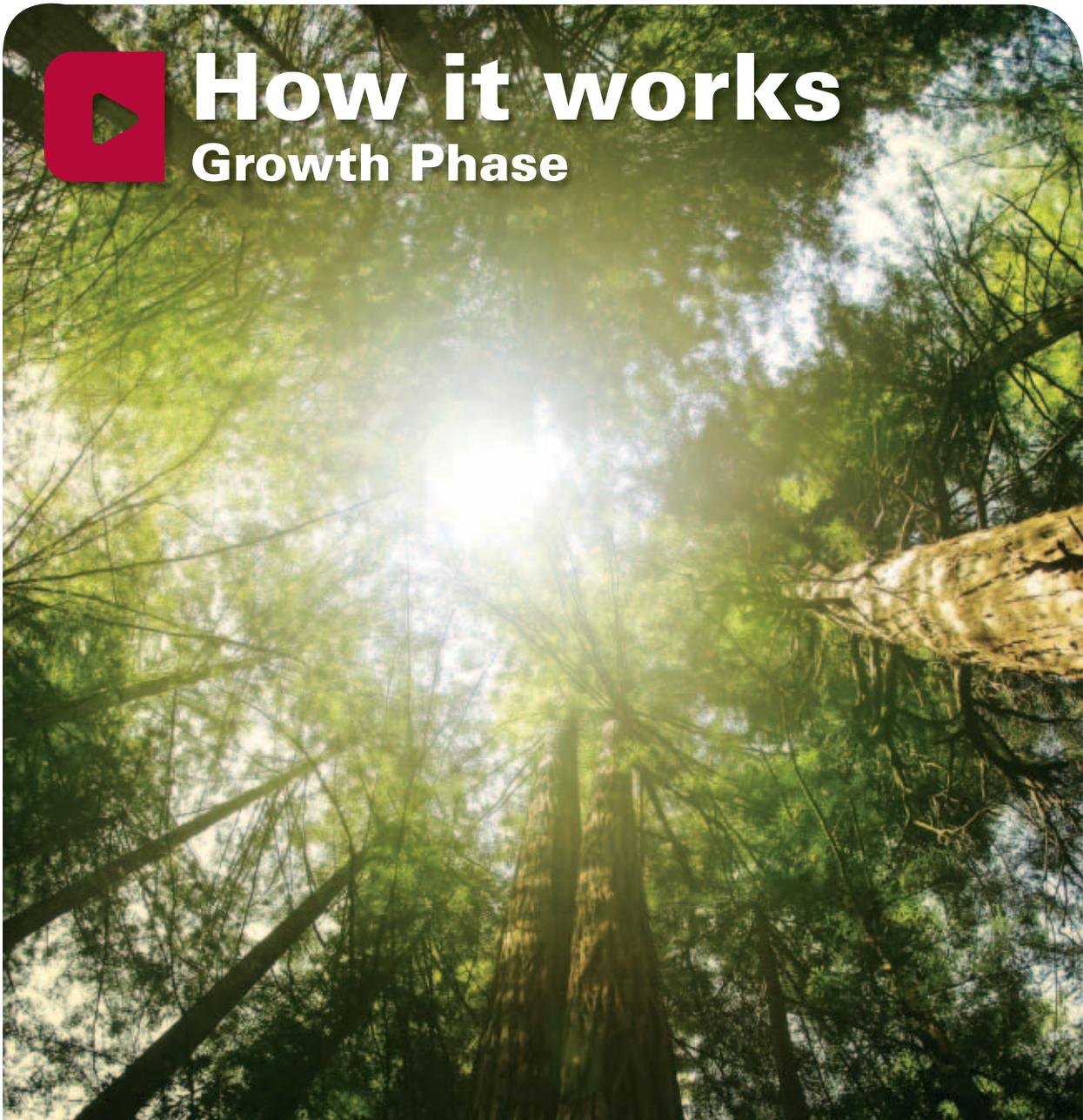
¹ When you select your Lifetime Income Withdrawal Start Date, your Income Percentage is set. Your Lifetime Income Withdrawals may increase but are guaranteed not to decrease so long as you do not elect excess withdrawals.

² The guaranteed growth of your Income Base is only used as a reference to calculate your Lifetime Income Withdrawal amounts. It is not part of your Annuity Value and is not available for withdrawals. The Income Base will not decrease unless you take a withdrawal other than the Lifetime Income Withdrawals provided through AG Lifetime Income Builder.



How it works

Growth Phase



Build a strong and steadily growing Income Base

The AG Lifetime Income Builder rider allows you to build up your Income Base through guaranteed 6% compound growth (called a Roll Up) for up to 20 years, until you start the Income Withdrawal Phase or until the contract anniversary on or immediately after your 90th birthday, whichever comes first. And in years when your Annuity Value is higher than your

Income Base, you'll get a "Step Up" so that your Income Base steps up to be equal to your Annuity Value. Step Ups occur whether you are in the Growth Phase or the Income Withdrawal Phase. The Income Base will never decrease unless you take a withdrawal other than the Lifetime Income Withdrawals provided through the AG Lifetime Income Builder rider.

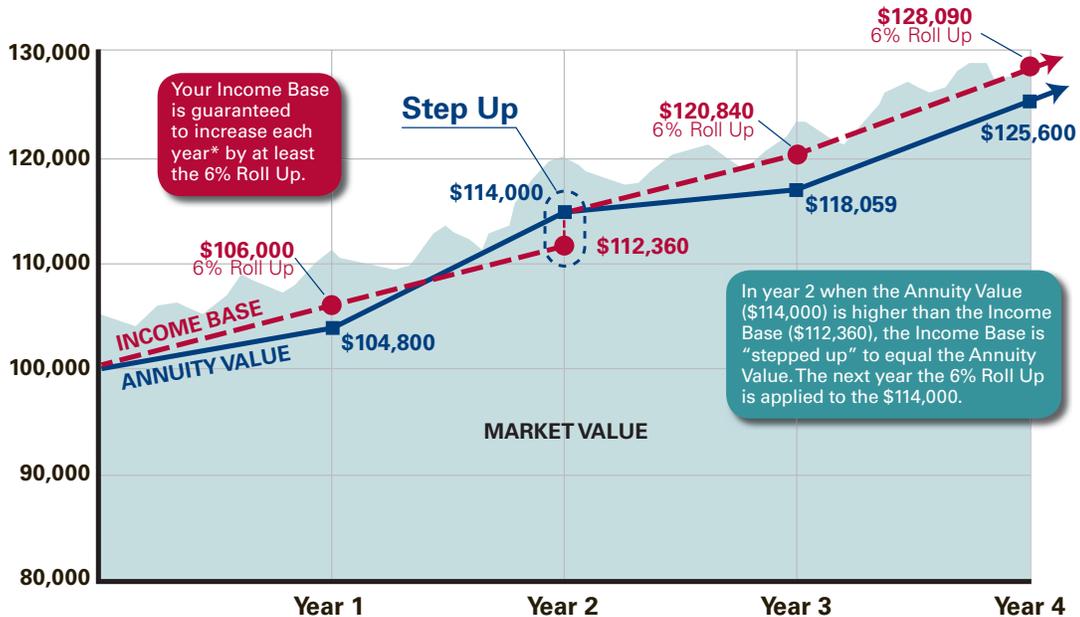
It's been said that a picture is worth a thousand words. For this reason we've included graphs to show you how this rider will work during the Growth Phase (below) and the Income Phase (page 5).

These are only examples. The illustrations are based on hypothetical index performance and hypothetical credited interest. Hypothetical performance is not an indication of current or future results.

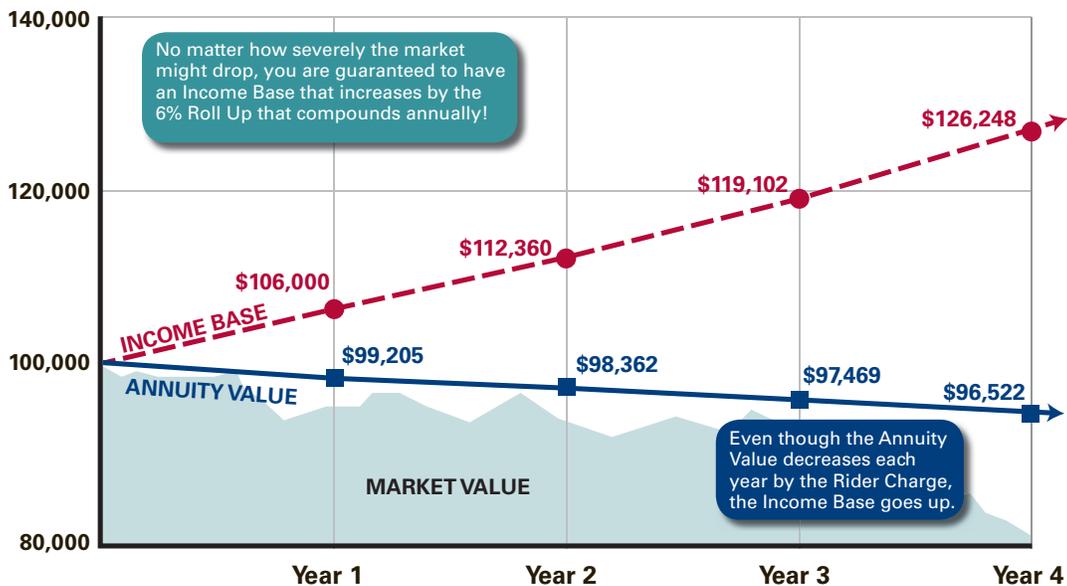
Other assumptions:

\$100,000 single premium, no withdrawals, and Rider Charge of 0.75%. (See page 6, question 5, for more information about the Rider Charge.)

Enjoy the benefit of Index Performance in a rising market



Have protection in a declining market



* for up to 20 years of the Growth Phase



How it works

Income Withdrawal Phase



Calculate your Income

Lifetime Income Withdrawal = Income Base x _____%
(see chart below for applicable %)

Identify your Income Percentage

- Find the Age you will be when you start the Income Withdrawal Phase
- If you and your spouse will take Joint Income Withdrawals, calculate the average of your ages and round down

Age	Individual Withdrawals	Joint Withdrawals
56-64	4.00%	3.50%
65-69	4.50%	4.00%
70-74	5.00%	4.50%
75-79	5.50%	5.00%
80-90	6.00%	5.50%

Add 2% to your Lifetime Income Withdrawal each year

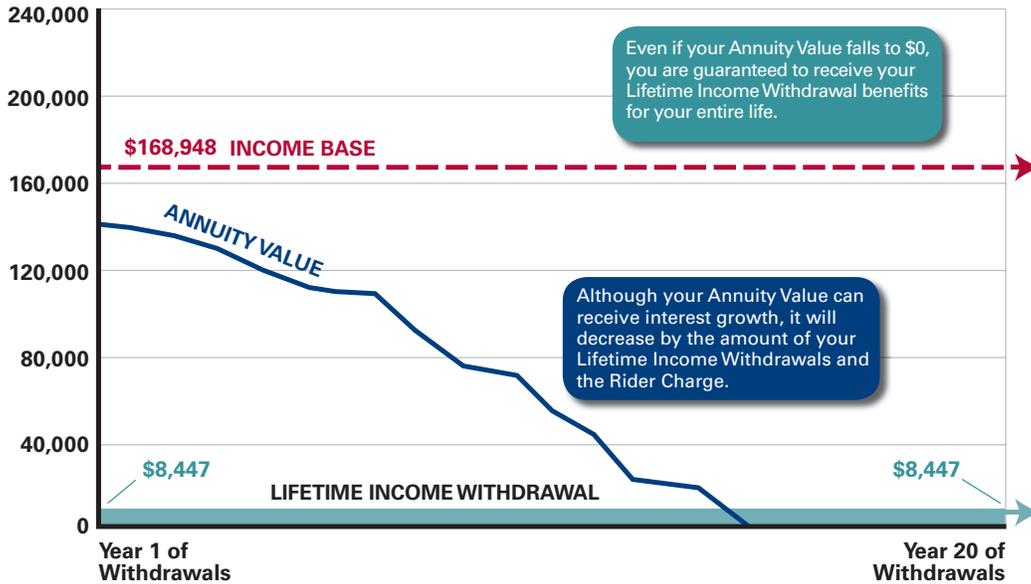
- If you build your savings in your annuity for at least 10 years before you begin the Income Withdrawal Phase
 - Your Lifetime Income Withdrawals are guaranteed to increase every year by an additional 2% compounded annually (i.e., calculation is 102% of Income Base x ___%)

Have flexibility and control

- Each year you decide if you'd like the income
 - You can turn your Lifetime Income Withdrawals on and off as you wish
 - You are not locked in to taking an amount as large as your calculated Lifetime Income Withdrawal amount
- You retain your ability to surrender the contract at any time and receive your guaranteed Withdrawal Value³ (not your Income Base).

³ Withdrawal Value is a provision of the base index annuity; it is the amount of your Annuity Value that you can receive when you surrender your index annuity contract. We want to be very clear. The Income Base cannot be surrendered for cash value; Income Base is only a value used to calculate how much you can take each year as a guaranteed Lifetime Income Withdrawal.

Begin Lifetime Income Withdrawals in less than 10 years



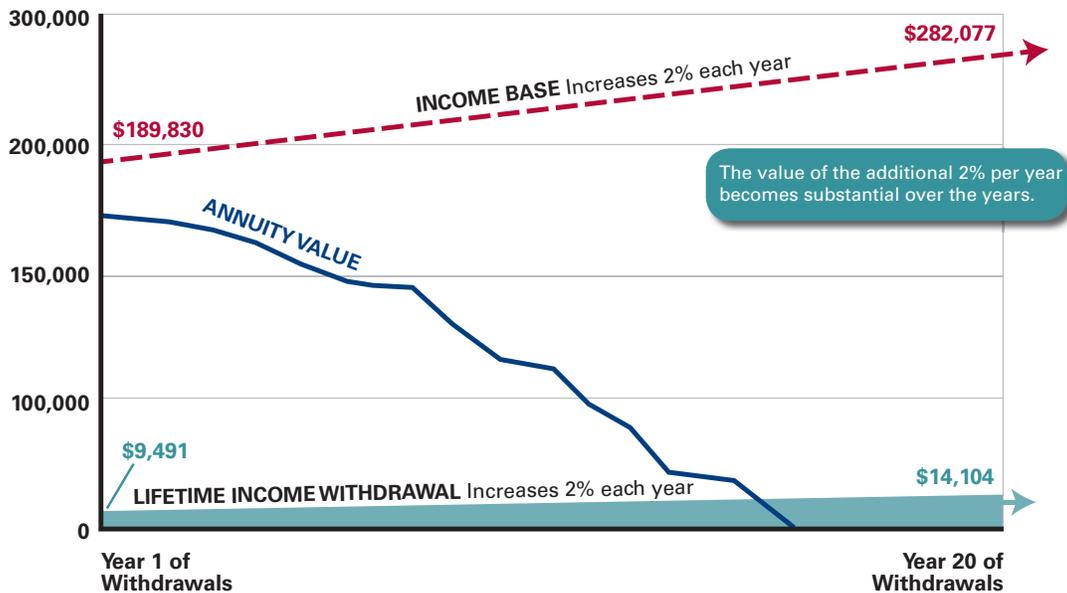
Year 1 of Withdrawals

Year 20 of Withdrawals

Hypothetical Assumptions:

- Client purchased index annuity at age 61 with \$100,000 single premium
- Lifetime Income Withdrawals start on 9th contract anniversary at age 70, using Individual Income Percentages.
- Annual Rider Charge of 0.75% until Annuity Value reaches zero.
- No Step Ups or prior withdrawals

Begin Lifetime Income Withdrawals in more than 10 years



Year 1 of Withdrawals

Year 20 of Withdrawals

Hypothetical Assumptions:

- Client purchased index annuity at age 61 with \$100,000 single premium
- Lifetime Income Withdrawals start on 11th contract anniversary at age 72, using Individual Income Percentages -
- Annual Rider Charge of 0.75% until Annuity Value reaches zero.
- No Step Ups or prior withdrawals

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 ½. 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.

Questions and answers

1. How soon can I start my Lifetime Income Withdrawals?

You can start receiving Lifetime Income Withdrawals when:

- You've owned your contract for at least a year.
- You're at least 56 years old.

Additional rules apply for joint life withdrawals and joint owners; See additional question below.

2. How long can I wait before starting my Lifetime Income Withdrawals?

You must elect to start receiving Lifetime Income Withdrawals by the contract anniversary on or immediately following your 90th birthday. Otherwise, the rider will terminate and your Guaranteed Lifetime Income Withdrawals will no longer be available.

3. What's the process for electing Lifetime Income Withdrawals when I'm ready?

After each contract anniversary that you meet the age requirement, you'll receive a written notice of your option to elect the guaranteed Lifetime Income Withdrawals. Make your request within 45 days of your contract anniversary and Lifetime Income Withdrawals will start retroactively to the contract anniversary.

4. How often can I receive my withdrawals?

Although the amount you can withdraw is calculated on an annual basis, you can choose to withdraw a proportionate amount on a more frequent basis: semiannually, quarterly, or monthly.

5. How do I pay for this rider?

On each annual statement, you will have a charge for this rider. The charge is calculated by multiplying the Income Base (the value on the last day of the contract year that just ended) by the Rider Charge that is listed on the schedule page of your index annuity. This charge is calculated and deducted from the Annuity Value in arrears on each contract anniversary until the Annuity Value equals zero. The rider charge does not reduce your Income Base. Please be sure to ask your financial professional for the current Rider Charge.

The company can change the Rider Charge at any time prior to the time a contract is issued. However, once your contract is issued, your Rider Charge will never change.

6. Are withdrawal charges applied to withdrawals received under this rider?

No, however, each withdrawal taken is counted toward the 10% allowed under the Free Withdrawal Provision in your index annuity contract.

7. May I be the sole owner and have Lifetime Income Withdrawals as long as either my spouse or I am alive?

Yes. As the owner, you can specify when you request Lifetime Income Withdrawals that you want Joint Life withdrawals. That way, upon a death, the surviving spouse can continue to make guaranteed withdrawals for the rest of his or her life. As the chart on page 4 shows, the income percentages and therefore withdrawal amounts will be lower for joint withdrawals than for individual withdrawals.

8. What happens in 20 years if I haven't started the Income Withdrawal Phase?

What will happen is... You will continue to receive annual notifications and

- The Roll Up rate will no longer be credited to the Income Base (you will have received the maximum growth available in the Growth Phase)
- Your Income Percentage will be set
- Step Ups will continue to be applied in years when the Annuity Value exceeds the Income Base
- You choose which contract anniversary to begin Lifetime Income Withdrawals
- Your Lifetime Income Withdrawals will increase by 2% compounded annually.

See question 2 regarding the maximum age limit.

9. What happens if I withdraw more than the calculated amount?

Withdrawals of more than the calculated Lifetime Income Withdrawal Amount are called "excess withdrawals." (Note:

Withdrawals resulting from a Required Minimum Distribution (RMD) for the Annuity Value of this index annuity contract aren't considered excess withdrawals.) If you take excess withdrawals, your next Lifetime Income Withdrawal amount and your Income Base will be reduced by a prorated percentage. The proration is based on the amount of the excess withdrawal relative to your contract's Annuity Value after the deduction of that year's calculated Lifetime Income Withdrawal Amount. The following year (assuming no more excess withdrawals are made) your calculated Lifetime Income Withdrawal Amount would be based on your current Income Base as increased by any applicable Step Up and by the 2% increase (if applicable) and your original Income Percentage established when you started the Income Withdrawal Phase.

10. What happens once I've withdrawn all of my contract's Annuity Value?

As long as you have not annuitized your contract or taken excess withdrawals you will continue to receive your guaranteed Lifetime Income Withdrawal Amount. However, once your Annuity Value is zero, the Company will create a supplemental contract that will pay you your guaranteed Lifetime Income Withdrawal amount as long as you live.

11. Can I stop receiving Lifetime Income Withdrawals once I've started them?

Yes, you can start and stop the guaranteed Lifetime Income Withdrawals at any time. However, if you start these withdrawals before your 20th contract anniversary, your Income Base will not continue to build at the 6% Roll Up rate. Alternatively, if you wait until you've received the maximum Roll Up, you will not be forfeiting any potential Roll Up. Be sure to review your situation with your financial professional.

12. What if I die and have not started the Income Withdrawal Phase?

With single owner contracts, a surviving spouse named as the sole beneficiary may request to receive the Death Benefit or continue the contract. If s/he continues

the contract, s/he may elect Lifetime Income Withdrawals so long as the age requirement is met. Otherwise, the rider terminates and no Lifetime Income Withdrawals are available.

13. What if my spouse and I have a joint contract, we have not elected to start the Lifetime Income Withdrawals and one of us dies?

The surviving spouse becomes the sole beneficiary and may request to receive the Death Benefit or continue the contract. If s/he continues the contract, s/he may elect Lifetime Income Withdrawals so long as the age requirement is met. The withdrawal calculation will be based upon the age of the surviving spouse and may begin as early as the next contract anniversary.

14. How are Lifetime Income Withdrawals treated for tax purposes?

They're treated as partial withdrawals. Your taxes will depend on:

- Whether your contract is a nonqualified or qualified contract.
- Your cost basis, if any.
- Your current Annuity Value.

Your tax professional can provide additional guidance on annuity taxation.

15. When and how is the Lifetime Income Withdrawal Amount calculated?

It is initially calculated when you request your first Lifetime Income Withdrawal. It's recalculated every year and will be on your annual statement.

The formula is always the same:

$$\text{Lifetime Income Withdrawal} = \text{Income Base} \times \text{_____\%}$$

(see chart on page 4 for applicable %)

The percentage will always stay the same. The Income Base changes due to the application of Roll Ups and Step Ups as well as due to excess withdrawals.



Have confidence about retirement income



AG Lifetime Income Builder enables you to have Lifetime Income Withdrawals that are guaranteed to last as long as you live, even if your Annuity Value falls to zero. If income is a key goal of your retirement planning, this rider will ensure that the amount upon which your income is based will build up

steadily, regardless of how the accounts in your annuity contract grow. Always keep in mind, if you withdraw money when you are trying to build your Income Base, you will negatively impact your key objective of creating income in the future.



AG Lifetime Income Builder

Provides Guaranteed Growth that will provide you retirement income for life.

- **Guaranteed Roll Up.**
6% compounded annually for up to 20 years builds a strong Income Base you'll use one day to create retirement income.
- **Step Up.**
Income Base that "steps up" during all contract years, even during the Income Withdrawal Phase.
- **Guaranteed Retirement Income.**
Lifetime Income Withdrawals guaranteed for your life or your and your spouse's lives.
- **2% Increase in Income Each Year.**
Lifetime Income Withdrawals will increase by an additional 2% compounded annually when the Income Base is allowed to build up for at least 10 years.

**AG Lifetime Income Builder helps
create a financially strong retirement.**

American General Life Companies

Annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. AG VisionAdvantage Annuity Contract Number 06401; AG Global Bonus Index Annuity Contract Number 07109; AG HorizonIndex Annuity Contract Number 04367; AG VisionMaximizer Annuity Contract Number 05490; AG Lifetime Income Builder (Guaranteed Lifetime Benefit Rider) Form Number 11760.

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. Guarantees are subject to the claims-paying ability of AGL. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL.

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