

Guaranteed growth...plus solid protection

Important Disclosure: This company's annuity contract may have provisions and features which are state-specific and were not described in this brochure. For product illustrations and to apply for this annuity call Hersh Stern, licensed agent, at 866-866-1999.

Available only to New York Residents

AG HorizonEmpireSecure®

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 HorizonEmpireSecure® 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 will not fall below a guaranteed minimum. 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 HorizonEmpireSecure 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² For the first contract year, 10% of the initial premium may be withdrawn. The value of the annuity may not fall below \$5000 after any withdrawal taken. 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. Annuity owners should consult a tax advisor regarding their 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 5 or 7 contract years. Pick the term that suits your needs.
- **End-of-Term Option:** At the end of the selected term (5 or 7 yrs) you have 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, you will receive another guaranteed interest rate valid until your 10th contract anniversary. Thereafter the interest rate is guaranteed annually.
- **Minimum Credited Interest Rate:** Regardless of future economic conditions, your annuity is guaranteed to grow at or above the minimum interest rate, which is listed in your contract.
- **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.²
- **Death Benefit:** Heirs receive the full annuity value upon the death of the owner of the contract without any withdrawal charges being assessed.
- **Income Plan Options:** You can start an income plan any time after the 1st contract year. The full annuity value without withdrawal charge will be used to determine the amount of your payments. Please see contract for details.
- **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).

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

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 %	Contract Year	Charge Annuity Value %
1	10%	6	5%
2	9	7	4
3	8	8	3
4	7	9	2
5	6	10	1
		11+	0



Return of Premium Guarantee

No matter when you withdraw funds from your AG HorizonEmpireSecure contract, you will always receive the greater of

- annuity value less applicable withdrawal charge, or
- premium paid less net withdrawals⁴ previously made.

⁴ Net withdrawals are gross withdrawal amounts less withdrawal charges. And for the purposes of the return of premium guarantee, interest paid to you is considered a return of premium.

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These product specifications are not intended to be all-inclusive of product information. Please refer to the contract for complete details.

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Annuity issued by: **The United States Life Insurance Company in the City of New York**, 70 Pine Street, New York, New York 10270. Annuity Form Number 05376N, Extended Care Rider Form Number 03049N or 04049N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (USL) are its responsibility. Annuities and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution. 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 USL. AGLC103639-NYUPSTATE REV1010 © All rights reserved.