



AG VisionMaximizer[®] Annuity

Picture retirement with security, growth, and flexibility.

PRODUCT SPECIFICATIONS

Contract Description	Index, single-premium, deferred annuity with premium bonus and market value adjustment (MVA)
Issue Ages	Owner and annuitant, nonqualified and qualified: 0 - 75
Minimum Premium	\$20,000 nonqualified and qualified
Maximum Premium	\$1 million without home office approval
Premium Bonus	A 5% premium bonus will be credited to the annuity value at contract issue. Allocations to each account option will mirror allocations chosen for premium.
Index Value	Standard & Poor's 500 ^{®1} Composite Stock Price Index (which excludes dividends)
Account Options	<p>Definitions and information regarding the three index accounts that utilize the S&P 500 Index: Index Cap (Cap) is the maximum rate of interest the account option will earn. Index Spread (also known as an Asset Fee) is a percentage that is subtracted from the calculated annual percentage change in the Index. Participation Rate is the percentage of the calculated annual increase in the Index that will be used to determine interest. Out of these three items just defined, we only intend to change the one described in each of the account descriptions below (i.e., one moving part per account). While we have no intention of adding additional moving parts to any account (such as adding a Participation Rate to the account with a Cap), <i>we reserve the right to do so if conditions warrant</i>. See Rider for full details.</p> <ul style="list-style-type: none"> ■ Annual Point-to-Point Account with Cap: Annual interest rate is based on the percentage calculated increase in the S&P 500 Index over a contract year, not to exceed a Cap. Interest is credited annually on the contract anniversary and will never be less than zero percent. Cap is declared annually at contract anniversary. ■ Annual Point-to-Point Account with Participation Rate: Annual interest rate is based on the percentage calculated change in the S&P 500 Index over a contract year multiplied by a declared Participation Rate. Interest is credited annually on the contract anniversary and will never be less than zero percent. Participation Rate is declared annually at contract anniversary. ■ Monthly Average Account with Index Spread: Annual methodology where 12 monthly S&P 500 Index values are averaged and compared to the index value from the beginning of the contract year. An Index Spread is subtracted from any positive changes to determine the annual interest rate. Interest is credited annually on the contract anniversary and will never be less than zero percent. Index Spread is declared annually at contract anniversary. ■ Fixed Interest Account: The initial credited interest rate is guaranteed for the first 5 contract years. On the 5th contract anniversary, a new rate will be guaranteed for next five years. Beginning the 10th contract anniversary, interest will be declared and guaranteed annually. All declared rates are guaranteed to be at least two percent. Annual reallocations into the Fixed Interest Account will receive the interest rate that is currently in effect for the client's contract. Fixed interest is credited to the annuity value on a daily basis. Guarantees are subject to the claims-paying ability of American General Life Insurance Company.
Annual Statement	Combination annual statements and reallocation notices are mailed following each contract anniversary and outline the relative distribution of the account value in all Account Options, including that year's interest growth, as of the contract anniversary. It will also include information for the next contract year (the Caps and/or Participation Rate for the various Account Options and the interest-crediting rate for the Fixed Interest Account).
Annual Reallocation	Account values can be reallocated as of each contract anniversary among all available Account Options. Withdrawal charges are not applied on reallocations. If your client would like to designate new allocation percentages for the available Account Options for the next contract year, they will need to complete and return the reallocation form (received with annual statement) to the home office within 45 days following the contract anniversary. If your client chooses to keep the same allocations, no response is required.
Death Benefit	Upon the death of the owner (or first owner, if there are two owners), if the annuity value is greater than zero, the beneficiary will receive the annuity value (withdrawal charges are not applied at death). Beneficiary chooses to receive a single sum or an income plan. If the owner's sole beneficiary is the spouse, the surviving spouse may continue the contract as long as the contract has not been annuitized.

PRODUCT SPECIFICATIONS *Continued*

Free Withdrawal Provision	In all contract years, up to 10% of the annuity value, as of the previous contract anniversary (10% of the initial premium in the first contract year), may be withdrawn without a withdrawal charge ² . These free withdrawals may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.																								
Minimum Withdrawals	After a partial or systematic withdrawal, the minimum remaining annuity value must be no less than \$5,000. The minimum partial withdrawal is \$500 with no minimum remaining account value requirement in each account option. The minimum systematic withdrawal is \$50 and may come from any combination of accounts; however, interest-only systematic withdrawals must come from the Fixed Interest Account option. Systematic withdrawals may begin as soon as 30 days after the contract issue date; payments may be monthly, quarterly, semiannual or annual.																								
Required Minimum Distribution (RMD)	Pertains only to qualified (pre-tax) contracts: No withdrawal charge or MVA is applied; however, the required minimum distribution payment will count against the Free Withdrawal Provision in a given year ² .																								
Withdrawal Charges	<p>Withdrawal charges are based on a percentage of the annuity value (before application of the MVA) that exceeds the Free Withdrawal Provision. If your client surrenders their contract when withdrawal charges apply, it is possible they may receive less than their premium.</p> <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Withdrawal %</td> <td>17%</td> <td>16%</td> <td>15%</td> <td>14%</td> <td>13%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>–</td> </tr> </tbody> </table> <p>Withdrawal charges are reduced in some states; see the annuity contract for details.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Withdrawal %	17%	16%	15%	14%	13%	10%	9%	8%	7%	6%	–
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
Withdrawal %	17%	16%	15%	14%	13%	10%	9%	8%	7%	6%	–														
MVA	The MVA may increase or decrease the withdrawal value when more than the amount available through the Free Withdrawal Provision is withdrawn in a contract year (unless the withdrawal is for a Required Minimum Distribution) during the first ten contract years. The amount of the MVA is determined by a mathematical formula included in the contract and reflects changes in the interest rate market since the contract's issue date.																								
Guaranteed Minimum Withdrawal Value	Contracts issued in 2009: This value is equal to 90% of premium, less prior withdrawals, accumulated at 2%																								
Income Plan Options	Create a source of income for client's lifetime or for a certain period of time using one of the many income plan options. Client can turn the annuity value into a steady stream of income following the fifth contract year. Prior to the fifth contract anniversary, the withdrawal value (annuity value with withdrawal charge and market value adjustment applied) can be converted into an income plan. Income plan options include life contingency options, joint life contingency options and certain period options. See the contract regarding annuitization for details. State variations may apply.																								
Extended Care Rider	<p>Waives withdrawal charges and MVA on withdrawals or surrenders if:</p> <ul style="list-style-type: none"> ■ Care begins at least one year after the date of issue of the contract ■ Care is provided by a qualified institution for at least 90 consecutive days ■ The owner is less than age 86 <p>Included at no additional cost. See rider for full details.</p>																								
Contract Issue Date	Contracts are issued on the 5th, 12th, 20th and 28th of each month																								

¹ "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

² Withdrawals may be subject to federal and/or state income taxes. A 10% federal penalty tax may apply if withdrawals or surrender occurs before 59 ½. Annuity owners should consult a tax advisor regarding specific situations.



These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference material on the American General Life Companies web site or the contract for complete details. 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. Do not state or imply that the purchase of this annuity is like an investment or a means of participating in "securities," "markets," "stocks," "stock market index" or "S&P 500 Index."

Annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019

Annuity Contract Number 05490. Amendment Number AGLC102490-2007. Extended Care Rider Form Number 04049 or 03049. Monthly Average Account Rider Form Number 06204. Annual Point-to-Point Account Rider Form Number 05201.

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 the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.