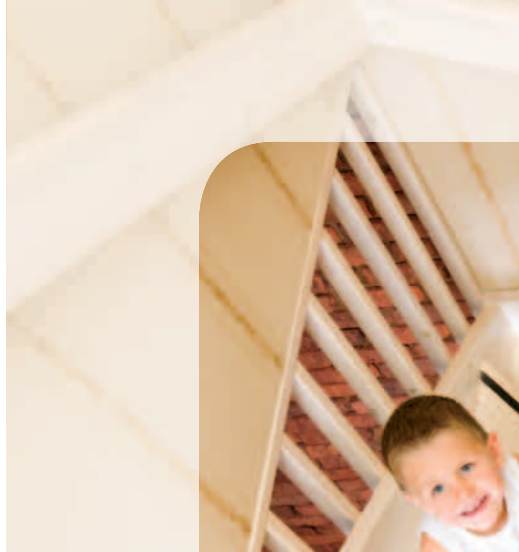


HBW® presents
Income Advantage SuiteSM
Producer Guide



Today, Tomorrow, Timeless
HBW Helping Build Wealth®

Policies and Annuities issued by:

American General Life Insurance Company (AGL)

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

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A person is fishing in a river. The fishing rod is visible, extending from the top right towards the center. The background shows a rocky riverbank and some greenery. The text is overlaid on the right side of the image.

*Can pay
a guaranteed
monthly income
up to 40 years
to help your
client's family
maintain
their standard
of living*



Like most life insurance products, the product (Income Advantage TermSM) within the Income Advantage Suite pays a lump sum at death which can be used to meet immediate family needs. In addition, it offers an optional rider (Select Income Rider¹) that will pay a guaranteed monthly income for up to 40 years to help your client's family maintain their standard of living. If the rider is selected, this benefit will be paid in addition to the lump sum benefit paid by the base policy. Furthermore, since the client's chances of living to retirement are high, the insurers of American General Life Companies also offer the opportunity to save money for the future in a tax-deferred* index annuity (AG Global 8 Index[®]) for as little as \$300 a month. The Income Advantage Suite of products approach can provide families with cash accumulation for the future, plus lifestyle protection if the insured dies prematurely. Let's begin with highlights of the monthly income rider:

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Product not available in all states. Please refer to the policy and annuity contract for complete details.

* Based on current federal income tax laws.

HBW Helping Build Wealth

Select Income Rider



Policy Form Number:	(AGL) 08818, (USL) 08818N
Summary:	Upon the death of the base policy insured, this rider pays a monthly benefit to the beneficiary. The issue age for the rider is the same as the Income Advantage Term (base) policy to which it is attached. This rider can only be added at issue and may be dropped after issue.
Benefits:	This rider provides supplemental term insurance coverage on the life of the Insured. The terms and conditions of this supplemental term insurance coverage are the same as those of the policy to which this rider is attached except the death benefit payable under this rider will be paid as a monthly income benefit to the beneficiary. The settlement options described in the base policy are not available to the beneficiary. By electing this rider and paying the rider premium the owner has made an irrevocable election to have the rider death benefit paid as a monthly income benefit. (In other words, the beneficiary cannot convert the periodic benefit.) Generally, a portion of each monthly payment will be subject to federal and/or state income tax.
Benefits Payable:	The insurer will pay to the beneficiary the monthly benefit shown on the rider specifications page. The payment of benefits under this rider is irrevocable and separate from any other payment options available under the policy. The monthly benefit is fixed and payable until the end of the selected monthly benefit duration. The monthly benefit and monthly benefit duration for this rider are shown on the rider specifications. However, if upon the insured's death the payee is an estate, the proceeds will be paid in a lump sum that is equal to the conversion face amount shown on the rider specifications.
Benefits Payable For:	60, 120, 180, 240, 300, 360, 420 or 480 months
Issue Ages:	Same as the Income Advantage Term policy
Minimum Monthly Benefit:	\$500
Premiums:	Premiums are per \$1,000 of equivalent face, and vary by monthly income amount, monthly income duration, sex, term duration, issue age, and class. There is no policy fee. The modal loadings and substandard rates on this rider are the same as for the Income Advantage Term policy.
Conversion:	This option is available when the base policy is converted (Exchange Option) by written request if conversion occurs at any time during the period specified on the rider specifications. Upon conversion, the conversion face amount shown on the rider specifications will be added to the conversion face amount of the base policy. For purposes of the conversion option under the base policy, the face amount of the new policy may not exceed the conversion face amount of this rider plus the face amount of the base policy on the date of exchange. Any conversion limitations are the same as the base policy (see Exchange Option on page 3).
Beneficiary:	The beneficiary(ies) are as shown in the application unless later revised by the owner and recorded by the insurer. If any beneficiary dies before the rider insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the rider insured, the estate of the owner will be the beneficiary. If a trust is the owner and no beneficiary survives the rider insured, the estate of the rider insured will be the beneficiary.
Base Policy:	The "base policy" is the Income Advantage Term policy to which this rider is attached.
Ownership:	The owner of the base policy is the owner of this rider.

Now for the highlights of Income Advantage Term:

Policy Form Number:	(AGL) 07007, (USL) 09007N
Underwriting Classifications:	<ul style="list-style-type: none"> ▶ Preferred Plus (Pref. Plus) ▶ Preferred Nontobacco (Pref. NT) ▶ Standard Plus (Std. Plus) ▶ Standard Nontobacco (Std. NT) ▶ Preferred Tobacco (Pref. T) ▶ Standard Tobacco (Std. T) ▶ Special Nontobacco (Spec. NT) ▶ Special Tobacco (Spec. T)
Substandard:	Through Table H (applied to Special Nontobacco rates for nontobacco and Special Tobacco rates for tobacco users)
Minimum Death Benefit:	\$25,000 (minimum combined face amount of the base policy plus SIR must total at least \$250,000)
Premium Bands:	<p>Band 1 - policy amounts from \$25,000 to \$499,999</p> <p>Band 2 - policy amounts of \$500,000 and higher</p>
Policy Fee:	\$64 (non-commissionable)
Premium Calculations:	<ul style="list-style-type: none"> ▶ Annual: Multiply the rate in the table by the number of thousands of dollars of coverage and add the \$64 policy fee ▶ Semiannual: Multiply the annual premium by 0.52 ▶ Quarterly: Multiply the annual premium by 0.265 ▶ PAC: Multiply the annual premium by 0.0875
Exchange Option (Conversion):	<ul style="list-style-type: none"> ▶ ROP conversion endorsement to Income Advantage Term will allow conversion to an AG ROP Select-a-TermSM of the same face amount up to the 24th month following issue without evidence of insurability (subject to some level period AG ROP Select-a-Term product limitations). See rider form for information on this rider/endorsement. ▶ Income Advantage Term policies may be converted to ContinUL Extend PlusSM up to the 60th month of the term contract (prior to the fifth policy anniversary), subject to the age limitations of the term policy's conversion provision. From the sixth policy year until the end of the conversion period, the policy holder will be able to convert to a permanent product of our choosing. Policies may be converted during the conversion period without evidence of insurability. ▶ Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.
Illustrations:	<ul style="list-style-type: none"> ▶ The company has declared Income Advantage Term products to be nonillustratable under the NAIC Model Illustration regulation. This means that illustrations of any nonguaranteed current premiums are prohibited. ▶ You can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums. ▶ A signed illustration is not required.

Issue Ages*



Term Period	Underwriting Class	State of WA	All Other States
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 70	20 - 70
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 65	20 - 70
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 64	20 - 70
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 63	20 - 70
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 62	20 - 70 20 - 69
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 61	20 - 70 20 - 67
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 60	20 - 70 20 - 65
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 59	20 - 68 20 - 63
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 58	20 - 67 20 - 62
23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 57	20 - 66 20 - 61
24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 56	20 - 64 20 - 59
25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 55	20 - 63 20 - 58
26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 54	20 - 62 20 - 57
27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 53	20 - 60 20 - 55
28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 52	20 - 59 20 - 54
29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 51	20 - 58 20 - 53
30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT Pref. T, Std. T, Special T	20 - 50	20 - 55 20 - 50

* Issue age is the age nearest the insured's birthday.
Final expiry age is 95.

Most economical way to protect immediate family needs upon insured's death.

Other Available Riders¹

<p>Accidental Death Benefit:</p>	<ul style="list-style-type: none"> ▶ In addition to the death benefit of the base policy, pays a death benefit if the insured's death resulted from certain accidental injuries ▶ Maximum face amount is the lesser of \$250,000 or the face amount of the base policy to which the rider is attached ▶ Available on standard or better rated individuals ▶ AGL pays double the accidental death benefit if death was the result of an injury sustained while a passenger in a public conveyance being operated for hire by a common carrier ▶ Coverage generally expires on the policy anniversary nearest the insured's 70th birthday for AGL, 75th birthday for USL ▶ This rider can be added or dropped after issue
<p>Child Rider:</p>	<ul style="list-style-type: none"> ▶ Pays a death benefit to the insured parent upon the death of an insured child ▶ AGL available for: (a) parent's issue ages 20 – 55 on policies through Table H; and (b) children age 15 days or more but less than 19 years old and not substandard rated ▶ USL available for: (a) parent's issue ages 20 – 55 on policies through Table B; and (b) children age 15 days or more but less than 22 years old and not substandard rated ▶ Covers all eligible dependent children inclusive in one child rider ▶ Minimum death benefit is ½ unit (\$500) and the maximum death benefit is 25 units (\$25,000) ▶ Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65 ▶ This rider can be added (subject to evidence of child's insurability) or dropped after issue
<p>Disability Income Rider: (not available for USL)</p>	<ul style="list-style-type: none"> ▶ Pays a monthly benefit to the primary insured only if unable to work due to a covered illness or injury ▶ Premiums for the term life policy and all riders are waived while the insured is receiving disability benefits ▶ 90-day elimination period and 2-year benefit period ▶ Available on Income Advantage Term policies issued standard or better with a minimum face amount of \$250,000. ▶ Two occupation classes: White Collar and Blue Collar ▶ Minimum monthly benefit is \$300 ▶ Maximum monthly benefit is \$3,000 ▶ This rider cannot be added after issue, but can be dropped after issue ▶ Issue ages: 20 – 55 (10- and 15- through 22-year plans) 20 – 50 (23- through 30-year plans)
<p>Terminal Illness Rider: (not available for USL)</p>	<ul style="list-style-type: none"> ▶ An accelerated death benefit rider is provided at no additional premium on all eligible Income Advantage Term plans, regardless of underwriting classification ▶ Terminal illness benefit is a one-time acceleration of up to 50 percent of the death benefit proceeds payable under the base policy, not to exceed \$250,000 ▶ Insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or fewer to live ▶ An actuarial discount and a one-time administrative fee reduce the amount received. The fee may not exceed \$250. ▶ Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable ▶ Not available in all states, and state variations exist
<p>Waiver of Premium:</p>	<ul style="list-style-type: none"> ▶ AGL waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period ▶ USL waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a four-month waiting period ▶ Waiver of Premium is not available if the base face amount exceeds \$5 million ▶ Available on policies through Table D ▶ AGL coverage expires on the policy anniversary nearest the insured's 65th birthday, unless total disability has, on that date, existed continuously for more than 5 years ▶ USL coverage expires on the policy anniversary nearest the insured's 60th birthday ▶ This rider cannot be added after issue, but may be dropped after issue

AG Global 8 Index Annuity

Contract Description:	Index, flexible-premium, deferred annuity
Issue Ages:	0 – 80 Owner and Annuitant, Non-Qualified (NQ) and Qualified (Q): such as Traditional or Roth IRA, Rollover IRA from 401 (k), etc.
Minimum Premium :	Initial premium determines minimum EFT amounts: <ul style="list-style-type: none"> ▶ If initial premium is greater than or equal to \$5,000, EFT is optional, with minimum of \$100 monthly ▶ If initial premium is less than \$5,000, EFT is required, with minimum of \$300 monthly Future non-EFT contributions must be at least \$2,000. Minimum EFT requirement lasts for the life of the contract
Maximum:	\$1 million without home office approval (age 75+, up to \$500,000) All post-issue premium will be placed in the Interim Account until the next contract anniversary. At that time, the Interim Account balance will be automatically transferred to the available Account Options based upon the percentages the client has specified for the new contract year. The crediting rate for the Interim Account will be declared when the contract is issued and then again on every anniversary. AGL - all declared rates are guaranteed to be at least two percent. USL - all declared rates are at least the Guaranteed Minimum Account Rate. Interest is credited to the Interim Account on a daily basis. Guarantees are subject to the claims-paying ability of the issuing company, AGL or USL.
USL Guaranteed Minimum Account Rate: Definition	For USL contracts issued in 2009, it is 2 percent. Each year we will determine the Guaranteed Minimum Account Rate that will be in effect for all contracts issued during that calendar year. And, it is guaranteed to always be 1 percent or higher. Actual percentage will be stated on the Owner's Acknowledgement Form and in the contract. Once established at contract issue, it will remain the same for the life of the contract.
Account Options:	A variety of interest-crediting methodologies bring flexibility, strength and diversity. See riders for full details. Guarantees are subject to the claims-paying ability of the issuing company. For the first three options listed below: Interest is credited annually on the contract anniversary and AGL's interest will never be less than zero percent, USL's interest will never be less than Guaranteed Minimum Account Rate. <ul style="list-style-type: none"> ▶ Global Multiple Index Account[®] with Cap: Annual point-to-point methodology using changes in three global indices: S&P 500[®] Index², the Dow Jones EURO STOXX 50[®] Index (EURO STOXX)³ and the Nikkei 225SM Index⁴ (NikkeiSM) up to a Cap. The Cap will be declared when the contract is issued and then again on every anniversary. Annual credited interest is determined by adding the following three values⁵ together and then comparing the sum to the Cap: <ul style="list-style-type: none"> 50 percent of the calculated change in the index with the highest return during the year 30 percent of the calculated change in the index with the 2nd highest return during the year 20 percent of the calculated change in the index with the lowest return during the year ▶ Annual Point-to-Point Account with Participation Rate: Annual credited interest is based on the percentage calculated change in the S&P 500 Index over a contract year multiplied by a declared Participation Rate. Participation Rate is declared when the contract is issued and then again on every anniversary. While we have no intention of doing so, we reserve the right to add an index cap or spread if conditions warrant ▶ Monthly Additive Account with Cap: Annual credited interest will equal the sum of 12 monthly point-to-point S&P 500 Index value change percentages, with each month's positive percentage subject to the declared Cap. The Cap will be declared when the contract is issued and then again on every anniversary. ▶ Fixed Interest Account: AGL's crediting rate is declared when the contract is issued and then again on every anniversary. All declared rates are guaranteed to be at least two percent. USL's crediting rate is declared when the contract is issued and then again on every anniversary. All declared rates are guaranteed to be at least Guaranteed Minimum Account Rate. AGL and USL annual reallocations can be made into or out of the Fixed Interest Account. Fixed Interest is credited to the contract on a daily basis.



“Save money for THEIR retirement by saving money in a tax-deferred index annuity.”

<p>Guaranteed Minimum Withdrawal Benefit: (GMWB)</p>	<p>Through GMWB, clients maintain control of their account value, and can also have a guaranteed income stream.⁶ There is no up-front charge for this rider, and it is included in all contracts. GMWB payments are based upon attained age and annuity value, may begin after first contract year, age 55, account balance of \$50,000; GMWB payments are recalculated each year. And, even if the calculation results in a lower number due to a decrease in your annuity value, we guarantee that GMWB will never decrease from year to year as long as no excess withdrawals have been taken. Payments can increase each year due to attained age reaching a higher income percentage bracket⁷ as well as due to an increased annuity value.⁸ Keep in mind, like all withdrawals, GMWB payments decrease annuity values</p> <table border="1" data-bbox="378 604 1528 831"> <thead> <tr> <th colspan="8">Income Percentage Table</th> </tr> <tr> <th>Attained Age*</th> <th>55 – 59</th> <th>60 – 64</th> <th>65 – 69</th> <th>70 – 74</th> <th>75 – 79</th> <th>80 – 84</th> <th>85+</th> </tr> </thead> <tbody> <tr> <td>Single Owner Percent</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> <td>7.0%</td> <td>7.5%</td> </tr> <tr> <td>Joint Owner Percent</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>5.0%</td> <td>5.5%</td> <td>6.0%</td> <td>6.5%</td> </tr> </tbody> </table> <p>*For Joint Owners, average the two ages</p> <p>When GMWB payments begin, the client’s Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4 percent on Participation Rate, 0.4 percent on monthly additive Cap, 1 percent on Annual Cap, 0.4 percent on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract. Example of Rate Differential: if an Index Cap is 7 percent and the Rate Differential is 25bp, then the client receiving GMWB payments would have an Index Cap of 6.75 percent (7.00 percent – 0.25 percent).</p>	Income Percentage Table								Attained Age*	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85+	Single Owner Percent	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	Joint Owner Percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%
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Joint Owner Percent	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%																										
<p>Annual Statement:</p>	<p>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 as well as the interest-crediting rates for the Fixed Interest Account and the Interim Account) and available GMWB payment and Rate Differentials.</p>																																
<p>Annual Reallocation:</p>	<p>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.</p>																																
<p>Death Benefit:</p>	<p>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.</p>																																
<p>Free Withdrawal Provision:</p>	<p>In all contract years, up to 10 percent of the annuity value, as of the previous contract anniversary (10 percent of the initial premium in the first contract year), may be withdrawn without a withdrawal charge.⁶ 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. GMWB payments are considered partial withdrawals; however, they are not subject to withdrawal charges as long as no excess withdrawals are made in that year.</p>																																

AG Global 8 Index Annuity continued

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 \$250 with no minimum remaining value requirement in each Account Option. Exception: Minimums do not apply when receiving GMWB payments. The minimum systematic withdrawal is \$50 and may come from any combination of Account Options. Interest only systematic withdrawals must be based on the value in the Fixed Interest Account. 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 ⁹ : No withdrawal charge on RMDs pertaining to this contract; however, the RMD payments will count against the Free Withdrawal Provision in a given year. ⁶																				
Withdrawal Charges:	<p>Withdrawal charges are based on a percentage of the annuity value that exceeds the Free Withdrawal Provision. If your client surrenders their contract during the first six contract years for AGL or the first three* contract years for USL; it is possible they may receive less than their premium.</p> <p>*Based on Guaranteed Minimum Account Rate of 2 percent (valid in 2009).</p> <table border="1"> <thead> <tr> <th>Contact 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> </tr> </thead> <tbody> <tr> <td>8-Year Contract</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Contact Year	1	2	3	4	5	6	7	8	9+	8-Year Contract	8%	7%	6%	5%	4%	3%	2%	1%	0%
Contact Year	1	2	3	4	5	6	7	8	9+												
8-Year Contract	8%	7%	6%	5%	4%	3%	2%	1%	0%												
AGL Guaranteed Minimum Withdrawal Value:	Contracts issued in 2009: this value is equal to 90 percent of premium, less prior withdrawals, accumulated at 2%																				
USL Minimum Withdrawal Value:	Annuity Value less withdrawal charges. (Annuity value is guaranteed to be the sum of all account values. Each account is guaranteed to grow each year by a Guaranteed Minimum Account Rate.)																				
Income Plan Options:	<p>For the client who prefers a higher guaranteed income payment in lieu of retaining liquidity (available with GMWB):</p> <ul style="list-style-type: none"> ▶ AGL 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 applied) can be converted into an income plan. ▶ USL client can turn the annuity value into a steady stream of income following the first contract year. <p>Income plan options include life contingency options and certain period options. See the contract regarding annuitization for details. State variations may apply.</p>																				
Extended Care Rider:	<p>Waives withdrawal charges 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 Dates:	Contracts are issued on the 5th, 12th, 20th and 28th of each month																				

- ¹ See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy and annuity owners should consult a qualified tax advisor.
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- ⁵ The weighting percentages are set for the life of the contract on the contract effective date. The company reserves the right to change the percentages for new business. The sum of the three percentages will always be at least 30 percent.
- ⁶ Withdrawals may be subject to federal and/or state income taxes. A 10 percent federal penalty tax may apply if withdrawals or surrender occurs before 59 ½. Annuity owners should consult a tax advisor regarding specific situations.
- ⁷ Once the Income Percentage table is set for an in-force contract, it will not be changed. The company reserves the right to change the Income Percentage table for future business; the guaranteed minimum Income Percentage is 1 percent for both single and joint owner contracts.
- ⁸ Annuity value can increase due to interest earned and additional premium.
- ⁹ The Worker, Retiree, and Employer Recovery Act of 2009 (The Act) was signed into law December 23, 2008. The Act waives the RMD rules for calendar year 2009. You should consult your tax advisor regarding any questions you have about this Act.

American General

Life Companies

Policies and annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Income Advantage Term Policy Form Number 07007, Select Income Rider Form Number 08818, Accidental Death Benefit Rider Form Number 79002, Child Rider Form Number 79410, Disability Income Rider Form Number 06305, Terminal Illness Rider Form Number 91401, Waiver of Premium Rider Form Number 79001, Flexible-Premium Deferred Annuity Contract Number 07371 (AG Global 8 Index[®] Annuity), 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 05201, Global Multiple Index Account[®] with Cap Rider Form Number 07611, Guaranteed Minimum Withdrawal Benefit Rider Form Number 07760, Term Conversion Endorsement Form Number 103527

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

70 Pine Street, New York, New York 10270

Income Advantage Term Policy Form Number 09007N, Select Income Rider Form Number 08818N, Accidental Death Benefit Rider Form Number ADB 79-1E, Child Rider Form Number CI 79-1E, Waiver of Premium Rider Form Number WP 79-1E, Flexible-Premium Deferred Annuity Contract Number 07371N (AG Global 8 Index[®] Annuity), Extended Care Rider Form Number 03049N, Monthly Additive Account with Cap Rider Form Number 05200N, Annual Point-to-Point Account Rider Form Number 05201N, Global Multiple Index Account with Cap Rider Form Number 07611N, Guaranteed Minimum Withdrawal Benefit Rider Form Number 07760N, Term Conversion Endorsement Form Number 103527N

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