



Product Specifications																			
Contract Description	Single-premium, deferred annuity with market value adjustment (MVA). Check with your marketing support team for lengths of term available.																		
Issue Ages	0 – 85																		
Premium Type	Single																		
Minimum Deposit	\$5,000 nonqualified \$2,000 qualified																		
Maximum Deposit	\$1,000,000 (\$500,000 for issue ages above 75) without home office approval																		
Current Interest	Interest will be earned at the initial declared interest rate for the initial MVA term. Thereafter interest rates will be declared before the beginning of each subsequent MVA term.																		
Guaranteed Interest	A 2 percent guaranteed interest rate on annuity value																		
Current Interest Rate Bonus	None																		
Death Benefit	Death benefit is equal to the annuity value without market value adjustment. Payable on the death of the owner, not the annuitant, if different.																		
Free Withdrawals	One free withdrawal is allowed annually after the 1 st contract year and is equal to 10 percent of the previous anniversary annuity value. The policy owner has a 30-day window, following the end of the MVA term, to withdraw any amount without market value adjustment. In addition, no withdrawal charges will be levied during the 30-day window if the MVA term is 3 years or longer. Minimum withdrawal is \$250. Minimum remaining annuity value is \$2,000.																		
Systematic Withdrawals	By company practice, free systematic withdrawal of interest is allowed after 30 days. The 10 percent free withdrawal provision is offset by any systematic withdrawals taken since the last anniversary. Minimum systematic withdrawal is \$50.																		
Withdrawal Charge Schedule	<table border="0"> <tr> <td>Contract Year:</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8+</td> </tr> <tr> <td>Withdrawal Percentage:</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> </table> <p>Return of premium less prior partial withdrawals is guaranteed on full withdrawal.</p>	Contract Year:	1	2	3	4	5	6	7	8+	Withdrawal Percentage:	7%	6	5	4	3	2	1	0
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Riders	Extended Care																		

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the reference guide in APEX or the policy for complete details.

Annuities issued by:

American General Life Insurance Company

*A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019*

Annuity Contract Number 03360

The underwriting risks, financial obligations and support functions associated with the annuities issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

American General Life does not solicit business in the state of New York. Annuities not available in all states.

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AGLC101325

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 profit center for assistance.



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