



## AG HorizonMYG<sup>SM</sup> Annuity

Build a brighter tomorrow

Product Specifications																									
<b>Contract Description</b>	Single-premium deferred annuity with market value adjustment (MVA)																								
<b>Issue Ages</b>	0 – 85 nonqualified and qualified																								
<b>Premium Type</b>	Single																								
<b>Minimum Deposit</b>	\$5,000 nonqualified and qualified																								
<b>Maximum Deposit</b>	\$1,000,000 (\$500,000 above age 75) without home office approval																								
<b>Current Interest</b>	Initial declared rates in effect for first 6 contract years (1st-year rate includes an interest bonus). Thereafter, the declared interest rate in effect on the anniversary date will be guaranteed for 1 year.																								
<b>Guaranteed Interest</b>	A 2% guaranteed credited interest rate on annuity value. Minimum guaranteed withdrawal amount is equal to 90% of the premium, less any prior withdrawals, plus 2% interest per year (or higher if designated by the state).																								
<b>Current Interest Rate Bonus</b>	A 4% interest rate bonus during the 1st contract year <sup>1</sup>																								
<b>Death Benefit</b>	Equal to the annuity value, but not less than the withdrawal value. Beneficiary may elect to apply the death benefit amount under an income plan option or as a single sum.																								
<b>Annuitizations</b>	Allowed without withdrawal charges or MVA if after 5th contract year and is either life-contingent or for a minimum of 5 years																								
<b>Free Withdrawals</b>	Up to 10% of the annuity value as of previous contract anniversary (or of premium in contract year 1). Includes partial withdrawals, systematic withdrawals (including interest-only or designated amount) or a combination of the two. See contract for more details.																								
<b>Minimum Withdrawals</b>	Minimum remaining annuity value is \$5,000; minimum partial withdrawal is \$250 and minimum systematic withdrawal is \$50 per month																								
<b>Withdrawal Charge Schedule</b>	<p>Withdrawal charges are applied as a percentage of the annuity value (before application of the MVA) which exceeds the permitted free withdrawals. Withdrawal charges decline over 10 years from issue date as shown below.</p> <table border="1"> <tbody> <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> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>Withdrawal Percentage:</td> <td>10%</td> <td>9</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> <p>MVA applies to withdrawals in excess of free withdrawals. Does not apply to death benefits, to annuitizations (if certain conditions are met) or after the expiration of the withdrawal charge schedule.</p>	Contract Year:	1	2	3	4	5	6	7	8	9	10	11+	Withdrawal Percentage:	10%	9	8	7	6	5	4	3	2	1	0
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Withdrawal Percentage:	10%	9	8	7	6	5	4	3	2	1	0														
<b>Riders</b>	Extended Care																								

<sup>1</sup> As of August 2004

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 contract 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 04370

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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AGLC101203

**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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