Assured Edge Income Achiever℠

A fixed annuity with a guaranteed lifetime withdrawal benefit

Annuities issued by American General Life Insurance Company (AGL).
Guarantees are backed by the claims-paying ability of AGL.

With Assured Edge Income Achiever, it's easy

to generate predictable retirement income—for life

Assured Edge Income Achiever is a tax-deferred fixed annuity that features a guaranteed lifetime withdrawal benefit (GLWB).
Assured Edge Income Achiever can help you:

- GUARANTEE your retirement income—for life
- GROW your future lifetime income based on a 7.5% income growth rate each year that you wait to begin taking withdrawals
- MAINTAIN ACCESS to your money and protect your principal

Assured Edge Income Achiever can help you prepare today for a more secure retirement tomorrow.

Assured Edge Income Achiever is available to clients issue age 50-80.

GUARANTEE your retirement income—for life

Assured Edge Income Achiever can provide you with income certainty, along with the flexibility to receive guaranteed lifetime income now or in the future. You can elect to start lifetime income when the time is right for you.

Once you start taking lifetime income withdrawals, you can count on guaranteed income for as long as you—or you and your spouse—live, based on your choice of covering one person or two, provided your withdrawals are within the parameters of the guaranteed lifetime withdrawal benefit. You can receive your income on a monthly, quarterly, semi-annual or annual basis. These withdrawals continue throughout the lifetime of the covered person(s), even if the contract value is completely depleted as a result of your lifetime income withdrawals.

You can start receiving lifetime income as early as age 50.

When you purchase Assured Edge Income Achiever, a guaranteed lifetime withdrawal benefit is automatically included in the contract. The annual fee for the benefit is 0.95%. The fee is calculated as a percentage of the contract value and deducted from the contract value on each anniversary. Once the contract is issued, the fee will never change.

The guaranteed lifetime withdrawal benefit can't be cancelled within the first five contract years, unless you surrender the contract. After the fifth contract anniversary, you may cancel the guaranteed lifetime withdrawal benefit. Once cancelled, the fee for the benefit no longer applies and the guaranteed lifetime withdrawal benefit cannot be reinstated.

Please see the Glossary on pages 11 and 12 for a definition of key terms used in this brochure.

Additional information about the guaranteed lifetime withdrawal benefit:

- The covered person(s) under the guaranteed lifetime withdrawal benefit can be either a single person or spouses may choose to be joint covered persons.
- **Single covered person:** Lifetime withdrawal benefits are based on the lifetime of the single covered person. Upon the death of the covered person, the guaranteed lifetime withdrawal benefit terminates.
- **Joint covered persons:** Joint owners who are spouses or a single owner with the spouse as the sole primary beneficiary may choose to be joint covered persons. At the first death, if lifetime withdrawal benefits have not already been elected, the surviving spouse must continue the contract to receive lifetime benefits. Upon the death of the surviving spouse, the guaranteed lifetime withdrawal benefit terminates.
- The annual fee for the guaranteed lifetime withdrawal benefit will reduce the contract's value, but not the income credit or the annual guaranteed lifetime income amount.

KNOW today what your retirement income can be

The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit is referred to as the guaranteed lifetime income amount (GLIA).

Here's an example of how the initial guaranteed lifetime income amount is calculated.

Assumptions for hypothetical example below:

- $100,000 eligible premium
- Single covered person
- Income percentage: 6.50%

Income percentages are periodically set by the company and may be different than what is shown in this example. Please refer to the enclosed flyer for the current income percentages. The income percentage is not a rate of return and is not added to the contract value.

INITIAL Guaranteed Lifetime Income Amount (GLIA)	6.50%	x	$100,000	=	$6,500
	Income percentage		Eligible premium		Per year

The income percentage is a factor used to determine the initial guaranteed lifetime income amount.

The initial guaranteed lifetime income amount is set at the end of the eligible premium period (60 days after contract issue) and equals the total eligible premiums multiplied by an income percentage that is based on your age or the age of the younger person at issue if you choose joint covered persons.

In this example, the initial guaranteed lifetime income amount is $6,500 per year. What's more, if you wait to take any money out of the contract before you elect to start taking lifetime income withdrawals, the guaranteed lifetime income amount can increase.

GROW future lifetime income by 7.5% each year

When you purchase Assured Edge Income Achiever, your guaranteed lifetime income amount will increase based on a 7.5% income growth rate each year that withdrawals (including Required Minimum Distributions) are not taken. The growth rate is multiplied by the initial GLIA to determine an income credit which is then added to the GLIA in years in which withdrawals are not taken. The opportunity for annual increases ends once lifetime withdrawals begin.

Here's an example of how Assured Edge Income Achiever can help you ensure more annual lifetime income for retirement.

Assumptions for the hypothetical example below:

- $100,000 eligible premium
- Income percentage: 6.50%
- Income growth rate: 7.5%
- No withdrawals are taken for five years
- Guaranteed lifetime income withdrawals begin in five years

Step 1: First, we calculate your initial guaranteed lifetime income amount (GLIA):

INITIAL Guaranteed Lifetime Income Amount (GLIA)	6.50%	x	$100,000	=	$6,500
	Income percentage		Eligible premium		Per year

Step 2: Then, we calculate your annual income credit:

Income Credit	$6,500	x	7.5%	=	$488
	Initial GLIA		Income growth rate		Per year withdrawals are not taken

Step 3: When you elect to begin taking lifetime income withdrawals, we recalculate your GLIA:

Guaranteed Lifetime Income Amount (GLIA)	$6,500	+	$488 x 5	=	$8,938
	Initial GLIA		Income credit x deferral years		Per year

In this example, the guaranteed lifetime income amount increases from $6,500 at purchase to $8,938 per year. **This amount is guaranteed to be paid each year for as long as the covered person is living**—even if the contract value is completely depleted as a result of the lifetime income withdrawals, provided withdrawals (with the exception of certain Required Minimum Distributions) do not exceed the guaranteed lifetime income amount.

When you're ready to start taking lifetime income

To start taking guaranteed lifetime income withdrawals from your Assured Edge Income Achiever fixed annuity, simply contact our service center at 800-242-4079 to request an election form. When the completed form has been received, you will start receiving lifetime income withdrawals based on your chosen start date and payment frequency.

Once the first lifetime income withdrawal is taken, your guaranteed lifetime income amount is set and will no longer increase with an income credit. However, this amount can decrease if you take a withdrawal in excess of the guaranteed lifetime income amount.

Assured Edge Income Achiever gives you the flexibility to choose when you take lifetime income withdrawals and other types of withdrawals from the contract.

Keep in mind, if you take a withdrawal (including a Required Minimum Distribution) from the contract before lifetime income withdrawals begin, the withdrawal will be considered an **excess withdrawal**. As a result:

- The income credit will not be added to your guaranteed lifetime income amount for the year the excess withdrawal is taken.
- The excess withdrawal amount will reduce your income credit and your guaranteed lifetime income amount.
- If the excess withdrawal reduces the contract value to zero, you will not receive lifetime income withdrawals under the guaranteed lifetime withdrawal benefit and the contract will be terminated.

After lifetime income withdrawals begin, a withdrawal is only considered to be an excess withdrawal if it exceeds the guaranteed lifetime income amount. Note: Required Minimum Distributions (RMDs) based on the annuity contract are not considered excess withdrawals after lifetime income withdrawals begin, even if they exceed the guaranteed lifetime income amount.

To qualify for this treatment, RMDs must be taken under the company's automated systematic RMD program.

Additional information about the guaranteed lifetime withdrawal benefit:

- The income growth rate is not a rate of return and the income credit is not added to the contract value.
- During the benefit deferral period (before you elect to begin lifetime income withdrawals), your guaranteed lifetime income amount will increase by the income credit each year withdrawals are not taken. After you elect to begin lifetime income withdrawals, excess withdrawals will reduce the guaranteed lifetime income amount in all future years.
  The reduction is equal to the percentage by which the contract value was reduced by the excess withdrawal.
  If an excess withdrawal reduces the contract value to zero, you will receive no further lifetime income withdrawals under the withdrawal benefit and the contract will be terminated.
- Guaranteed lifetime income withdrawals continue throughout the lifetime of the covered person(s) even if the contract value is completely depleted (for reasons other than an excess withdrawal).

Assured Edge Income Achiever: Case study

Consider this hypothetical example that helps to illustrate how Assured Edge Income Achiever can help grow future lifetime income.

Meet Janey

Janey wants to retire in seven years.

OBJECTIVE:

- Janey wants income that will last for the rest of her life when she retires.
- She is looking to generate more retirement income without the risk of a market downturn.
- Janey also wants to have access to her money for unexpected situations.

SOLUTION:

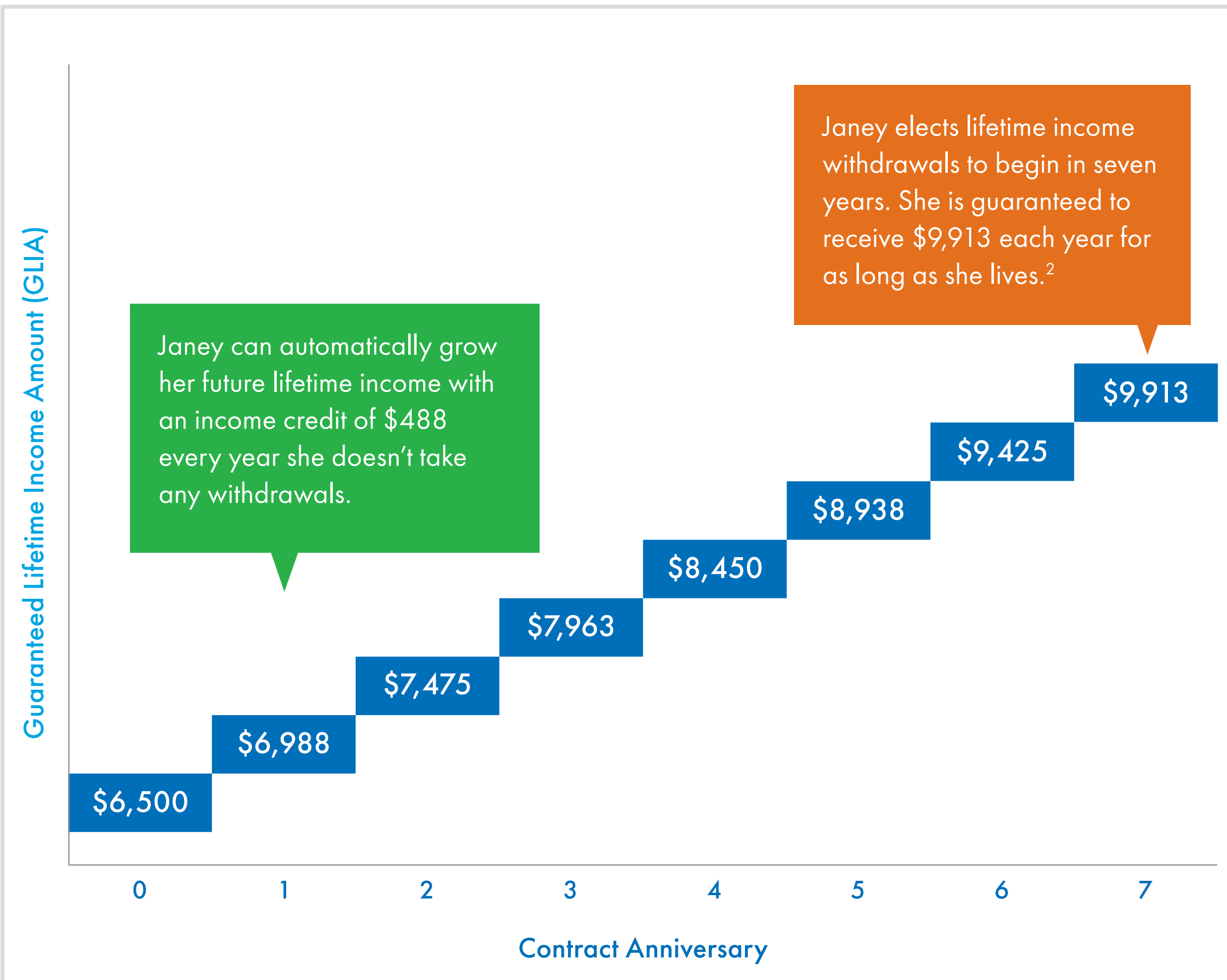
Janey uses $100,000 of her savings to purchase the Assured Edge Income Achiever fixed annuity.

- Because she waits seven years before taking any withdrawals from her contract, she will receive $9,913 each year for life.[1]
- Janey can be confident knowing that her principal is protected.
- What's more, she still has access to her contract value in case of an emergency.

[1] Income may be less than shown if any withdrawals are taken before the election of lifetime income withdrawals, if excess withdrawals are taken after the election of lifetime income withdrawals, or if the contract is annuitized using the contract's annuity provisions.

Predictable lifetime income that increases!

Hypothetical example



Hypothetical example assumptions: Assured Edge Income Achiever (Single Life); $100,000 premium; 6.50% hypothetical income percentage to establish initial guaranteed lifetime income amount; no withdrawals are taken during the first seven years; 7.5% income growth rate for seven years (income growth rate multiplied by the initial GLIA determines income credit); lifetime income withdrawals begin in seven years. This hypothetical example is not to scale. It is provided for illustrative purposes only and is not an actual case. The chart is intended solely to depict how Assured Edge Income Achiever might work and does not reflect the performance of any specific contract.

Income percentages are periodically set by the company and may be different than what is shown in the example.

[2] To realize the full benefit of lifetime income, no excess withdrawals should be taken.

MAINTAIN ACCESS to your money and protect your principal

Assured Edge Income Achiever offers you the security and flexibility you may be seeking for a portion of your retirement assets, along with valuable protection for your beneficiaries.

You can add premiums to your Assured Edge Income Achiever during the first 60 days after contract issue. These premiums will be included in the calculation of your contract value and initial guaranteed lifetime income amount.

Access to your money

Assured Edge Income Achiever gives you the flexibility to choose when you take lifetime income withdrawals and other types of withdrawals from the contract. Keep in mind, if you take any money out of your annuity (including RMDs) before you elect to begin lifetime income withdrawals, these withdrawals are considered excess withdrawals and will decrease your future lifetime income benefits.

Once you elect to start taking lifetime income, withdrawals of up to the guaranteed lifetime income amount are free of withdrawal charges and market value adjustment (MVA).

In the event that you need access to your contract value before or after lifetime income withdrawals begin, Assured Edge Income Achiever allows for certain withdrawals that are available without a withdrawal charge or market value adjustment (MVA). These withdrawals are referred to as penalty-free:

- 10% withdrawal privilege: Beginning in the first contract year, you may take annual withdrawals of up to 10% of the contract value, as of the previous anniversary.
- Withdrawals taken to satisfy RMDs for amounts held within the contract.
- Withdrawals taken under the following waivers: Extended Care, Terminal Illness or Activities of Daily Living. Please see page 10 for details.

After lifetime income withdrawals begin, any withdrawal is considered an excess withdrawal if it exceeds the guaranteed lifetime income amount, with the exception of RMDs based on this contract only.

Withdrawals are subject to a $250 minimum (unless otherwise noted).

With Assured Edge Income Achiever, your future income grows each year that you wait to begin taking withdrawals. When you elect to begin taking lifetime income withdrawals and stay within the parameters of the rider, you can count on a guaranteed amount of income for life while maintaining access to your money and protecting your principal.

Additional information about Assured Edge Income Achiever

A guaranteed death benefit to help provide for your beneficiaries

The contract includes a guaranteed death benefit that provides for your beneficiaries to be paid the greater of the contract value (without withdrawal charges or MVA), or the minimum withdrawal value, upon the death of the owner. You should also know that annuities that have a specified beneficiary may avoid the probate process.

A minimum withdrawal value

Upon full surrender, payment of a death benefit, or if you choose to annuitize the contract, you (or your beneficiaries, as applicable) will never receive less than 87.5% of eligible premiums, less prior net withdrawals (excluding any withdrawal charges and MVA), earning an annual rate as specified in your contract.

10-year initial interest rate guarantee period (nine years in California)

Assured Edge Income Achiever features an initial 10-year interest rate guarantee (nine-year rate guarantee in California only). After the initial guarantee period expires, interest rates will be set annually. Interest is credited to the contract daily to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The interest credited does not apply to the guaranteed lifetime withdrawal benefit or your guaranteed lifetime income amount.

Withdrawal charges

The withdrawal charge is a percentage of the amount withdrawn in excess of penalty-free amounts (before application of any MVA) during the withdrawal charge period only. After the withdrawal charge period, no MVA or withdrawal charge will apply to any withdrawals.

10-year initial guarantee rate term

Contract year	1	2	3	4	5	6	7	8	9	10	Thereafter
Withdrawal charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Nine-year initial guarantee rate term (California only)

Contract year	1	2	3	4	5	6	7	8	9	Thereafter
Withdrawal charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Please see page 10 for information about certain withdrawal charge and MVA waivers.

Withdrawals may be subject to federal and/or state income taxes and an additional 10% federal early withdrawal tax penalty may apply if taken before age 59½.

Additional information about Assured Edge Income Achiever (continued)

Market value adjustment (MVA)

Withdrawals above the penalty-free withdrawal amount during the initial interest rate guarantee period may be increased or decreased by an MVA. The MVA is based on a formula designed to react to changes in interest rates at the time of a withdrawal. Generally, if interest rates have risen since the contract issue date, the MVA can decrease the amount you will receive, subject to certain limits. If interest rates have fallen, the MVA can increase the amount you will receive, up to a maximum percentage.

- An MVA will apply to withdrawals above the penalty-free withdrawal amount made during the first 10 years (nine years in California).
- An MVA will <u>not</u> apply to the penalty-free withdrawal amount; death benefit; annuitization; RMDs from qualified contracts that apply to amounts held under the contract; amounts withdrawn after the initial interest rate guarantee period; or withdrawals less than or equal to the guaranteed lifetime income amount during the benefit income period.

An external index referenced in your contract is used to determine the MVA. When applicable, withdrawals made under a withdrawal charge waiver will receive an MVA increase, but will not be charged an MVA decrease.

Withdrawal charge and MVA decrease waivers

Extended Care: Withdrawal charges and MVA decrease (if applicable) will be waived if the owner is confined to a qualifying institution or extended care facility for 90 consecutive days or longer beginning after the first contract year.

Terminal Illness: Withdrawal charges and MVA decrease (if applicable) will be waived for one full or partial withdrawal if the owner is diagnosed with a terminal illness that is expected to result in death within one year. This requires written certification by a qualified physician.

Activities of Daily Living: After the first contract year, withdrawal charges and MVA decrease (if applicable) will be waived if the owner cannot perform two or more of the six defined activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for at least 90 consecutive days. Written certification by a licensed healthcare practitioner is required.

Glossary of key terms

Age. An owner's, annuitant's or covered person's age as of their last birthday. Age refers to the age of the covered person or the younger covered person if joint coverage is selected.

Annual guaranteed lifetime withdrawal benefit (GLWB) fee. The fee for the benefit is deducted from the contract value at the end of each contract year. The fee for the benefit is also deducted on a pro-rata basis if the contract is surrendered.

Annuitant. The person who receives annuity income payments under an annuity contract upon annuitization.

Annuitization. The process of permanently converting funds accumulated in the contract into a series of payments under an annuity income option. Annuitization is not required in order to receive guaranteed lifetime income with Assured Edge Income Achiever. Annuitization terminates the guaranteed lifetime withdrawal benefit.

Beneficiary(ies). The party(ies) who will receive the death benefit upon the death of the owner.

Benefit deferral period. The time period from the contract effective date until you elect to begin lifetime income withdrawals.

Benefit income period. The time period from the date you elect to begin lifetime income withdrawals until the death of the covered person(s).

Cash surrender value. The amount that is paid to the owner when the contract is surrendered. It equals the greater of the withdrawal value or the minimum withdrawal value.

Contract owner. The purchaser of the annuity contract.

Contract value. Total eligible premiums plus interest credited, minus previous withdrawals (including associated withdrawal charges and MVAs) and the annual guaranteed lifetime withdrawal benefit fee.

Contract year. The one-year period starting on the issue date and ending on the day preceding the contract anniversary in the following calendar year, and every year thereafter.

Eligible premium(s). The initial and any additional premiums added to the contract during the eligible premium period.

Eligible premium period. After the initial premium, additional premiums will be permitted only in the first 60 days after contract issue.

Excess withdrawal. During the benefit deferral period: any withdrawal, including Required Minimum Distributions. During the benefit income period: withdrawals that exceed the guaranteed lifetime income amount, except for Required Minimum Distributions.

Fixed annuity. A contract between an insurance company and an individual where the insurance company pays a fixed rate of interest on funds placed in the contract. A fixed annuity may also be used to provide income through annuitization. Annuitization will terminate the guaranteed lifetime withdrawal benefit.

Glossary of key terms (continued)

Guaranteed death benefit. The greater of the contract value or the minimum withdrawal value.

Guaranteed lifetime income amount (GLIA). The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit.

Guaranteed lifetime withdrawal benefit (GLWB). For an annual fee, the benefit guarantees lifetime income payments for the life of the covered person(s) even if the contract value is completely depleted due to lifetime income withdrawals, as long as withdrawals are within specified parameters.

Guaranteed minimum interest rate. The minimum rate of interest the insurance company agrees to credit each period (usually a year). The actual crediting rate is equal to or greater than this guaranteed rate. The guaranteed minimum interest rate applies to eligible premiums and the interest that is credited to the contract; it does not apply to the guaranteed lifetime withdrawal benefit or your guaranteed lifetime income amount.

Income credit. The dollar amount determined by multiplying the initial guaranteed lifetime income amount by the income growth rate. The income credit is then added to the GLIA each year withdrawals are not taken, until lifetime income withdrawals are elected. It is not a rate of return and is not added to your contract value.

Income growth rate. The percentage of simple interest applied to the initial guaranteed lifetime income amount to determine the income credit in any year that withdrawals are not taken, until lifetime income withdrawals are elected.

Income percentage. A factor used to determine the initial guaranteed lifetime income amount under the guaranteed lifetime withdrawal benefit. The issue age and number of covered persons (one or two) determines the income percentage. This percentage, multiplied by the total eligible premiums, equals the initial guaranteed lifetime income amount.

Interest credited. The amount of interest credited to the contract in a given time frame. Interest is credited daily to the contract value at a rate which compounds over one year to the annualized effective interest rate. Interest credited does not apply to the guaranteed lifetime withdrawal benefit or your guaranteed lifetime income amount.

Minimum withdrawal value. The amount equal to 87.5% of eligible premiums, less prior net withdrawals (excluding any withdrawal charges and MVA), earning an annual rate as specified in your contract.

Tax deferred. Income taxes are delayed or postponed on annuity earnings until withdrawn. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal early withdrawal tax penalty may apply.

Withdrawal value. Contract value less applicable withdrawal charge and MVA.

Benefit from the strength and experience of American General Life Insurance Company

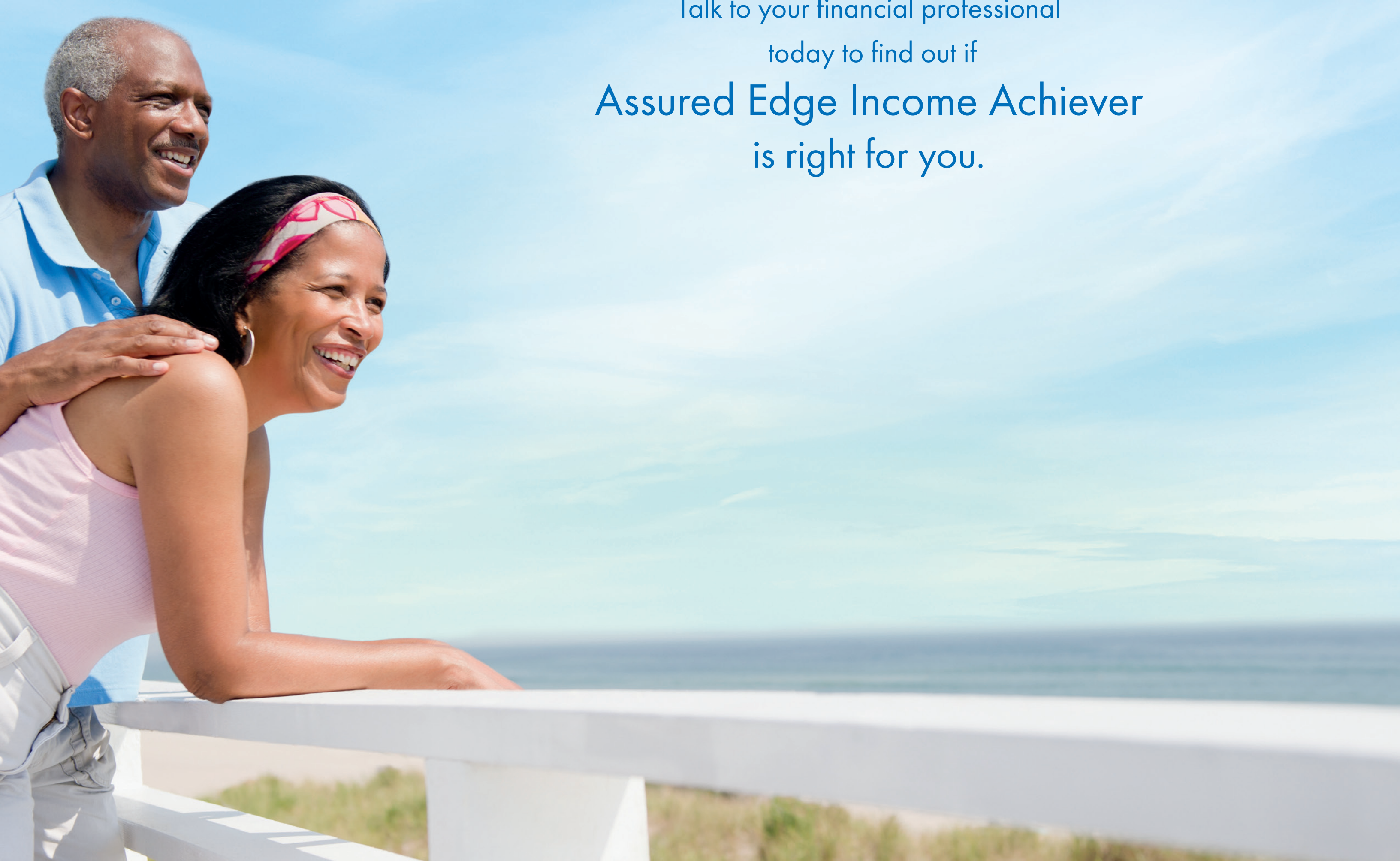
AGL, the issuer of Assured Edge Income Achiever, is part of American International Group, Inc. (AIG), one of the world's largest insurance organizations providing protection and financial solutions.

AGL has received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and ability to meet its obligations to policyholders.

For details on specific insurer ratings, please visit the Investor Relations section of aig.com/annuities.

Talk to your financial professional
today to find out if

Assured Edge Income Achiever
is right for you.



Annuities are long-term retirement saving vehicles.

Retirement plans and accounts such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. Investment in an annuity within a plan does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc., (AIG).

May not be available in all states and product features may vary by state. Please refer to your contract.

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