

All annuities have three primary financial advantages:

1. **TAX DEFERRAL**

2. **GUARANTEED INCOME**

3. **AVOID PROBATE**

■ Why pay taxes now if you're not using the money? Make current federal income tax laws work for you. Money in an annuity grows tax deferred!

■ Create a guaranteed¹ stream of income for a fixed period of time or for one or more person's lifetime.

■ An annuity with a named individual as the beneficiary, who is living at the time of the owner's death, can avoid probate.

Gain these financial advantages with an annuity from American General Life

Solutions if you want:

Guaranteed interest	Traditional Fixed Annuity
Greater upside potential but need downside protection in order to sleep at night	Index Annuity
To convert accumulated wealth into a guaranteed income stream	Income Annuity

Annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

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

70 Pine Street, New York, New York 10270

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. USL is authorized to conduct insurance business in New York. Annuities and riders not available in all states.

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., including AGL and USL.

Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply if you make withdrawals or surrender your annuity before age 59 ½. Consult a tax advisor regarding your specific situation.

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Insurance Company**

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Company in the City of New York**

American General
Life Companies