



AG HorizonPlus 2004SM Annuity

Take charge of tomorrow

Product Specifications																							
Contract Description	Single-premium deferred annuity with market value adjustment (MVA)																						
Issue Ages	0 – 85 nonqualified 0 – 85 qualified (0 – 70 for IRA)																						
Premium Type	Single																						
Minimum Deposit	\$5,000 nonqualified and qualified																						
Maximum Deposit	\$1,000,000 (\$500,000 above age 75) without home office approval																						
Current Interest	Initial declared rates in effect for first 6 contract years (1st-year rate includes an interest bonus). Thereafter, the interest rate in effect on the anniversary date will be good for 1 year.																						
Guaranteed Interest	A 2% guaranteed interest rate on annuity value. Minimum guaranteed withdrawal amount is equal to 90% of the premium, less prior withdrawals, increasing at 2% per year (or higher if designated by the state).																						
Current Interest Rate Bonus	A 6% interest rate bonus during the 1st contract year ¹																						
Death Benefit	Annuity value utilized if annuitized for a minimum of 5 years; withdrawal value without MVA is used otherwise, but not less than premium paid less any prior withdrawals																						
Annuitizations	Allowed without withdrawal charges or MVA if after 5th contract year and for a minimum of 5 years																						
Free Withdrawals	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.																						
Minimum Withdrawals	Minimum remaining annuity value is \$5,000; minimum partial withdrawal is \$250 and minimum systematic withdrawal is \$50 per month																						
Withdrawal Charge Schedule	<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 9 years from issue date as shown below.</p> <table border="1"> <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> </tr> <tr> <td>Withdrawal Percentage:</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> </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+	Withdrawal Percentage:	9%	8	7	6	5	4	3	2	1	0
Contract Year:	1	2	3	4	5	6	7	8	9	10+													
Withdrawal Percentage:	9%	8	7	6	5	4	3	2	1	0													
Riders	Extended Care																						

¹ 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 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 04362

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.

© 2004 American International Group, Inc. All rights reserved.

AGLC101202

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.

**FOR AGENT USE ONLY —
NOT FOR DISSEMINATION TO THE PUBLIC**