

## American General Life Launches Index Annuity with Five-Year, Seven-Year and Nine-Year Terms

by Business-Wire

VisionAdvantage<sup>SM</sup> Index Single-premium Deferred Annuity Combines Duration Flexibility with Potential for Market Growth

HOUSTON--(BUSINESS WIRE)--American General Life Insurance Company (American General Life), a member company of American International Group, Inc. (AIG), today introduced VisionAdvantage Annuity, an index single-premium deferred annuity that combines duration flexibility with potential for market growth. "Financial needs change," said Michael Harrison, Vice President of Annuity Sales and Marketing, AIG American General. "That's why VisionAdvantage offers a choice of three duration options -- five-, seven- and nine-year terms -- to give clients the opportunity to benefit from potential market growth and the freedom to re-evaluate their financial situations in the not-too-distant future."

VisionAdvantage annuity buyers can allocate their funds among four indexed accounts that credit interest based in part on the performance of the S&P 500<sup>®</sup> Index<sup>1,2</sup> excluding dividends, plus a fixed interest account that earns at least a minimum guaranteed interest rate. With five easy-to-understand accounts from which to choose, clients can customize their allocation to fit their specific risk tolerance and financial goals. Annuity owners can then reallocate their contract values among the accounts on each contract anniversary -- without withdrawal charges or market value adjustment. Another benefit of VisionAdvantage is free withdrawals in all contract years when withdrawing up to 10 percent of the annuity value as of the previous contract anniversary.

"Clients looking for a product that may have a better chance of keeping up with inflation than other fixed annuities should consider VisionAdvantage," said Harrison. "VisionAdvantage's four index accounts credit interest based in part on the performance of the S&P 500 Index excluding dividends, and once interest is credited to a client's contract, the gains cannot be lost, even in years of negative market returns."

Whether used as a retirement savings vehicle or to create a steady stream of income, an annuity can be a complete solution or part of an overall diversification of assets, depending on an individual's situation. Because an index annuity can pay interest based in part on the performance of a financial index, it offers the potential to earn more interest than traditional fixed deferred annuities.<sup>3</sup> An index annuity may be a solution for consumers wary of market risks, looking for a better chance to keep up with inflation, saving for retirement, who are already contributing the maximum to their 401(k) and are seeking other tax-deferred options (based on current federal income tax laws). It also may be a fit for those who want the opportunity to benefit from market growth while protecting their principal should the market decline.

For more information on VisionAdvantage annuity, send an email to [AnnuityMarketing@aigag.com](mailto:AnnuityMarketing@aigag.com).

- (1) Guarantees are subject to the claims-paying ability of American General Life Insurance Company
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- (3) The annuity owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock or other investment in securities.

VisionAdvantage 06401 issued by American General Life Insurance Company (American General Life), Houston, Texas, a member of American International Group, Inc. Product descriptions are not intended to be all inclusive of product information. State variations may apply. Please refer to the annuity contract and any riders, as applicable, for complete details. The underwriting risks, financial obligations and support functions associated with the products issued by American General Life are 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 and riders are not available in all states.

This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution.

AIG American General is the marketing name for the companies comprising the domestic life operations of American International Group, Inc. (AIG), including American General Life. AIG American General companies offer a broad spectrum of life insurance, annuity, investment and accident and health products to

serve the financial and estate planning needs of customers throughout the United States.

American International Group, Inc., world leaders in insurance and financial services, is the leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In addition, AIG companies are leading providers of retirement services, financial services and asset management around the world. AIG's common stock is listed in the U.S. on the New York Stock Exchange as well as the stock exchanges in London, Paris, Switzerland and Tokyo.

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