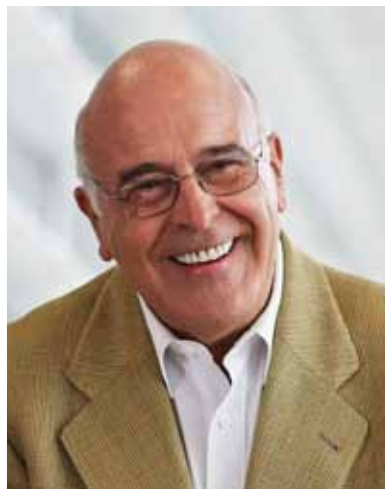


# CASE STUDY

## WALTER



NOT AN ACTUAL CASE;  
PRESENTED FOR ILLUSTRATIVE PURPOSES ONLY.

## Annuities Strengthen Retirement<sup>®</sup> INDEX. TRADITIONAL FIXED. IMMEDIATE INCOME.

### WALTER: 70 Year Old Male

- \$100,000 in CDs
- Has not touched funds in 10 years
- Likes security of having access if he needs some of the funds
- Frustrated with low CD renewal rates

### SOLUTION:

## AG HorizonMYG<sup>®</sup>

Use the client questionnaire called "Would a Fixed Annuity be better than a CD<sup>1</sup> for my long term goals?" to determine if a tax-deferred annuity with a multi-year guaranteed rate is a good solution for him. If it is, AG HorizonMYG<sup>®</sup> could be an excellent solution. It will give him:

- 4% first year interest rate bonus<sup>2</sup> that helps jump start growth again
- Competitive interest rate guaranteed for the first 6 years
- Flexibility to withdraw 10% each year in case he needs access to some of the funds<sup>3</sup>
- At death, his heirs will receive the full annuity value (no withdrawal charges applied)

As with all insurance and annuity contracts, guarantees are subject to the claims-paying ability of the company that issues them. And as with all financial decisions, Walter should give careful consideration to his financial goals and time horizon.

**American General**  
Life Companies

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

<sup>1</sup>Fixed annuities offer tax deferral of interest earnings during the accumulation period and are guaranteed by the issuing insurance company, whereas interest income from CDs is reportable and taxable as it is earned, but they are guaranteed by the FDIC. As with any long-term investment, annuities typically impose a schedule of preset early withdrawal charges (though a portion of the annuity may be available penalty-free each year). CDs are generally for more short-term use and have preset early withdrawal penalties on any amounts accessed prior to end of the term; a CD's withdrawal penalties renew each time the CD is renewed

<sup>2</sup>As of November 2009.

<sup>3</sup>For the 1st contract year, 10% of the premium may be withdrawn. The value of the annuity may not fall below \$5000 after any withdrawals taken

NOT FDIC INSURED | MAY LOSE VALUE | NOT A DEPOSIT | NO BANK GUARANTEE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Annuities issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Annuity Contract Form Number 04370. Extended Care Rider Number 04049, 03049. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by American General Life Insurance Company (AGL) are its responsibility. American General Life Companies, [www.americangeneral.com](http://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. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states. Guarantees are subject to the claims-paying ability of AGL. Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age 59½. Annuity owners should consult a tax advisor regarding their specific situation. ©2009. All rights reserved. AGLC103512