



AG Platinum Income Annuity®

Guaranteed Source of Income

An Income Annuity Helps Secure Your Finances For Retirement

You have done all the right things to prepare for retirement. And as that day approaches, you will be assessing your financial picture to ensure that your money will work for you for as long as you need it. By using a portion of your retirement savings to purchase an income annuity, you can cover recurring expenses (food, utilities, housing, long-term care, etc.), while leaving the remainder to invest in other financial products and ensure proper diversification.

HOW BUYING POWER HAS CHANGED

What cost a \$1 in...	...costs this much today ²
2005	\$1.10
2000	\$1.25
1995	\$1.41
1990	\$1.65
1985	\$2.00
1980	\$2.61

Need for Income to be Adjusted Over Time

The cost-of-living is always changing and in 25 of the last 25 years, things have gotten more expensive (as measured by changes in the Consumer Price Index for Urban Consumers (CPI)¹ as published by the U.S. Bureau of Labor Statistics.) CPI is the most commonly used measurement regarding changes in buying power. When creating a stream of income that extends for years into the future, it's important to plan for changes in the cost-of-living.

People are often surprised to learn how our buying power has changed over time. For instance, did you know that if you had \$1 to spend in 1980, today you would need \$2.61 to purchase the same amount of goods and services? The chart shows the changes in CPI costs over different time periods. How do you want to plan for the changes in buying power?

Let Platinum Income Annuity's CPI Option Work for You

When you select to have the CPI option³ on your AG Platinum Income Annuity®, your account will be set to automatically change on January 1 of each year. There is no need for you to call in. Your new income payment will automatically reflect the changes in the cost of living in the last year. The CPI data that will be used will be as of September 30; it's the most current available.

There is no cap on the increases that can be made to your income payments. Therefore, even if CPI goes up by 20 percent, your payments will also go up by 20 percent. If the CPI ever goes down, your payments will also adjust downward. However, you are guaranteed to always receive at least the original payment amount. This protection against changes in cost of living can help provide peace of mind and financial security for your retirement. Sit back, relax and enjoy.

For More
Information Contact:

American General
Life Companies
Annuity Marketing
888.438.6933, option 3

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

American General
Life Companies

¹ As of December 2008

² Source data: December 2008, Bureau of Labor and Statistics

³ Subject to state approval

These product specifications are not intended to be all-inclusive of product information. 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.

Annuities issued by:

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

830 Third Avenue, New York, NY 10022

USL Platinum Income Annuity® Contract Number 01016N

The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by The United States Life Insurance Company in the City of New York (USL) are its responsibility. USL is authorized to do an insurance business in the state of New York. Annuities and riders may vary by state and are not available in all states.

The fixed annuity product is not insured by the FDIC or any Federal Government Agency. It is not a deposit of or guaranteed by the Financial Institution or any affiliate. The payments from this fixed annuity are solely the issuing insurer's responsibility.

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Guarantees are subject to the claims-paying ability of USL. 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.

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