

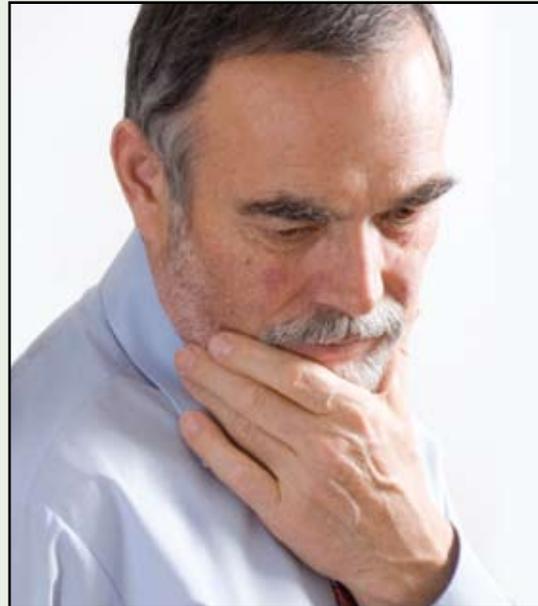
Does your retirement income have you experiencing withdrawal withdrawal?

S-t-r-e-t-c-h Your Assets with an Income Annuity

The news is sobering. With the many nest eggs down over 20% in the last year, many retirees are facing tough choices. Go back to work, or see their retirement income shrink as their retirement nest egg shrinks.

Consider the following hypothetical example:

- Bob, age 65, retired in 2007
- \$500,000 in retirement assets
- Taking 4% withdrawals = \$20,000/year
- September 2008: His retirement asset is worth \$400,000
- He's lost \$100,000, or 5 years worth of income
- Readjusting his 4% withdrawal, income drops to \$16,000/year



Considerations:

- Still wants \$20,000 year, but can't risk the higher withdrawal rate required
- Wants to protect income from further downturns
- Needs \$20,000/yr to last as long as he and his wife

Solution:

- Bob redirects \$283,358 of his remaining \$400,000 to an income annuity from American General Life Insurance Company
- Creates \$20,000/year guaranteed to last the longer of Bob or his wife, or 20 years
- A minimum of \$400,000 (the size of the original nest egg) will be returned over time through the income annuity payments
- \$116,642 remains in an accumulation product, with an opportunity to grow and provide liquidity to Bob, his wife, and heirs.



Contact your financial consultant today to learn more about Income Annuities.

Annuities Strengthen Retirement®
INDEX. TRADITIONAL FIXED. IMMEDIATE INCOME.

¹ Illustration reflects a joint + survivor income annuity funded with a \$283,358 premium for a male annuitant, age 65, and a female joint annuitant, age 65, with payments guaranteed to last the longer of 20 years or through the life of the last surviving spouse. Monthly payments begin in one month. Quotes are based on rates in effect on December 3, 2008; state of issue has no premium tax.

Annuities issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Platinum Income Annuity

Single-premium immediate fixed income annuity

Contract Number 01016

The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. 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. Guarantees are subject to the claims-paying ability of 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.

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