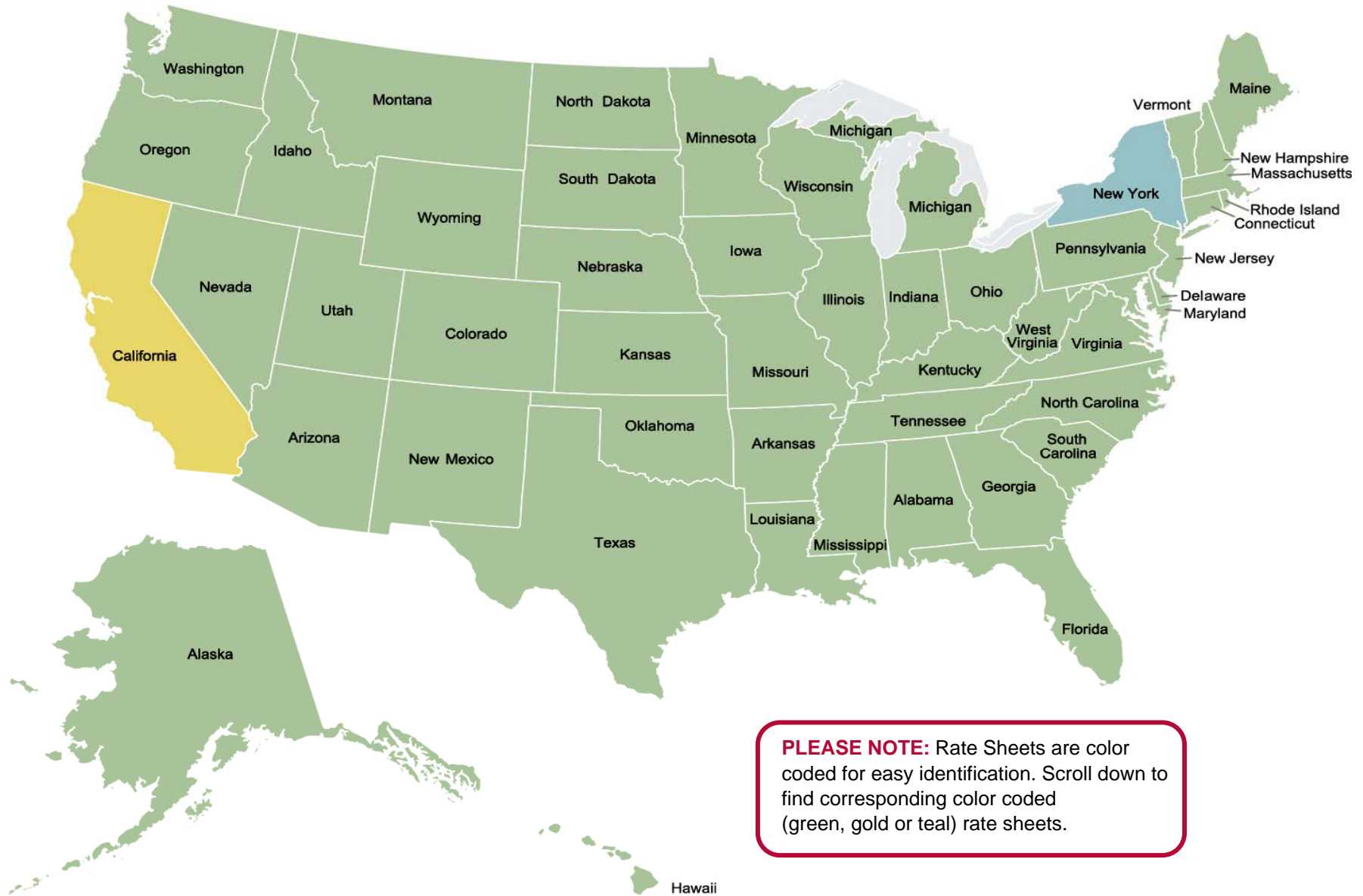


Effective January 2012
Annuity Rates

**DEFERRED ANNUITY RATES
VARY BY STATE**

American General
Life Companies



PLEASE NOTE: Rate Sheets are color coded for easy identification. Scroll down to find corresponding color coded (green, gold or teal) rate sheets.

Annuity rates for all states EXCEPT: CA & NY

Index Annuity rates effective Monday, January 30

	Product	Global Multiple Index Cap	100% PR Annual Pt to Pt Cap	80% PR Annual Pt to Pt Cap	2Yr Pt to Pt Cap	Monthly Avg Spread	Monthly Additive Cap	Participat. Rate	Current Fixed Interest Rate	Product Available in All States EXCEPT	Guar. Min Fixed Rate*	GMWV**	NICE TO KNOW
INDEX ANNUITIES - ISSUE DATES: 5 TH , 12 TH , 20 TH , and 28 TH of each month	AG HorizonIndex 9 4% Bonus Contract #04367	—	—	—	6.75%	—	1.50%	—	1.40%	AK, MN, NJ, NY, OR, VT	1.00%	90% @ 1.50%	AG Lifetime Income Builder SM Rider available
	AG HorizonIndex 12 5% Bonus Contract #04367	—	—	—	6.75%	—	1.50%	—	1.55%	AK, CT, DE, FL, MN, NJ, NY, OH, OR, SC, TX, UT, VT, WA	1.00%	90% @ 1.50%	AG Lifetime Income Builder SM Rider available
	AG VisionMaximizer 5% Bonus Contract #05490	—	3.00%	—	—	8.00%	—	30%	1.50%	AK, DE, FL, IL, MN, MO, MS, NJ, NY, OH, OR, PA, TX, UT, VT, WA	1.00%	90% @ 1.50%	AG Lifetime Income Builder SM Rider available
	AG VisionAdvantage 5 Contract #06401	—	—	—	—	—	—	—	—	—	—	—	Temporarily Unavailable
	AG VisionAdvantage 7 Contract #06401	—	3.50%	3.75%	—	8.00%	—	30%	1.60%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, UT, VT, WA	1.00%	90% @ 1.50%	AG Lifetime Income Builder SM Rider available
	AG VisionAdvantage 9 Contract #06401	—	4.50%	4.75%	—	7.00%	—	30%	2.15%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, UT, VT, WA	1.00%	90% @ 1.50%	AG Lifetime Income Builder SM Rider available
	AG Global Bonus Index 5% Bonus Contract #07109	3.00%	—	—	—	—	—	30%	1.85%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, SC, TX, UT, VT, WA	1.00%	100% @ 1.50 less wc	AG Lifetime Income Builder SM Rider available
FLEXIBLE PREMIUM	AG Global 6 Index Contract 07371	—	—	—	—	—	—	—	—	—	—	—	Temporarily Unavailable
	AG Global 8 Index Contract #07371	3.00%	—	—	—	—	1.40%	30%	1.85%	VT	1.00%	90% @ 1.50%	
INDEX ANNUITY RIDER	AG Lifetime Income Builder optional living benefit rider Rider Form Number 11760	Annual Cost	Roll Up Rate	<p>Bold text indicates the change from the previous rate. Applicable rate is determined by the date the contract is issued. A contract will be issued on the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.</p> <p>FOR PRODUCER USE ONLY-NOT FOR DISTRIBUTION TO THE PUBLIC.</p> <p>For more information: 888.438.693 OPTION 2</p>									
		0.75%	6.00%	<p>Rates subject to change at any time. *Interest rate minimums subject to change at any time. **Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter</p>									

Annuity rates for all states EXCEPT: CA & NY

Traditional Fixed Annuity rates effective Monday, January 30

	Product	Year One	Base Rate for remaining years	1st Year Interest Bonus	Product Available in all states EXCEPT	Guar Min Fixed Rate*	GMWV**	NICE TO KNOW
SINGLE PREMIUM	AG Horizon Select 5 Contract #05377	1.80%	1.80%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	1.00%	90% @ 1.5%	30 day walkaway option after year 5
	AG Horizon Select 7 Contract #05377	2.40%	2.40%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	1.00%	90% @ 1.5%	30 day walkaway option after year 7
	AG Horizon Select 10 Contract #05377	2.60%	2.60%	—	AK, DE, MN, MO, NJ, NY, NV, OH, OR, PA, SC, TX, UT, WA	1.00%	90% @ 1.5%	
	AG HorizonAchiever Contract #05377	2.35%	2.35%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	1.00%	90% @ 1.5%	30 day walkaway option after year 6
	AG HorizonSecure 5 Contract #05376	1.50%	1.50%	—	AK, CA, NY, UT	1.00%	90% @ 1.5%	30 day walkaway option after year 5
	AG HorizonSecure 7 Contract #05377	2.10%	2.10%	—	AK, NY, UT	1.00%	90% @ 1.5%	NO MVA 30 day walkaway option after year 7
	AG HorizonMYG Contract #04370	5.35%	1.35%	4.00%	AK, NJ, NY, UT	1.00%	90% @ 1.5%	
FLEXIBLE PREMIUM	AG HorizonPlus Contract #04362	7.25%	1.25%	6.00%	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	1.00%	90% @ 1.5%	
	AG HorizonFlex Contract #04371	3.60%	1.60%	2.00%	AK, UT (NY Issued by USL)	1.5%	N/A	

IMMEDIATE INCOME	Platinum Income Contract #01016	Female 65	Male 65
		Rates effective as of 01-11-2012	
	Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar)		
	5 yr Certain Period	NA	NA
	10 yr Certain Period	\$887	\$887
	Life Only	519	570
	Life w/ 10 yr Certain Period	499	540
	Life w/ 20 yr Certain Period	462	479
<p>Run an Immediate Income Annuity quote:</p> <ul style="list-style-type: none"> - www.RetirementRaise.com - CANNEX - www.americangeneral.com and log in 			
FIXED UL SINGLE PREMIUM	INHERITANCE LIFE Contract #06440	Rate Effective 9/28/11	
	NICE TO KNOW: Guaranteed DB, Simplified Issue (age 40-84), RoP. Available in all states.		3.45%

For more information:
888.438.6933
OPTION 2

Rates subject to change at any time. *Interest rate minimums subject to change at any time. **Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter; rate in effect on contract issue date is the GMWV. Annuities issued by: American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. The United States Life Insurance Company in the City of New York, 70 Pine Street, New York, New York 10270. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. 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. USL is authorized to conduct insurance business in New York. Annuities and riders are not available in all states.

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Guarantees are subject to the claims-paying ability of the issuing insurance companies. American General Life Companies, ww.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL. Important: If you are an agent, 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 American General Life Companies representative for assistance. © All rights reserved. AGLC103676 Page 3 of 6

Annuity rates for California

Index Annuity rates effective Monday, January 30

INDEX ANNUITIES - ISSUE DATES: 5 th , 12 th , 20 th , and 28 th of each month	Product	Global Multiple Index Cap	100% PR Annual Pt to Pt Cap	80% PR Annual Pt to Pt Cap	2Yr Pt to Pt Cap	Monthly Avg Spread	Monthly Additive Cap	Participat. Rate	Current Fixed Interest Rate	Product Available in All States EXCEPT	Guar. Min Fixed Rate*	GMWV**	NICE TO KNOW	
SINGLE PREMIUM	AG HorizonIndex 9 4% Bonus Contract #04367	—	—	—	6.75%	—	1.50%	—	2.00%	AK, MN, NJ, NY, OR, VT	2.00%	90% @ 2.0%	AG Lifetime Income Builder SM Rider Now Available.	
	AG HorizonIndex 12 5% Bonus Contract #04367	—	—	—	6.75%	—	1.50%	—	2.00%	AK, CT, DE, FL, MN, NJ, NY, OH, OR, SC, TX, UT, VT, WA	2.00%	90% @ 2.0%	AG Lifetime Income Builder SM Rider Now Available.	
	AG VisionMaximizer 5% Bonus Contract #05490	—	3.00%	—	—	8.00%	—	30%	2.00%	AK, DE, FL, IL, MN, MO, MS, NJ, NY, OH, OR, PA, TX, UT, VT, WA	2.00%	90% @ 2.0%	AG Lifetime Income Builder SM Rider Now Available.	
	AG VisionAdvantage 5 Contract #06401	—	—	—	—	—	—	—	—	—	—	—	Temporarily Unavailable	
	AG VisionAdvantage 7 Contract #06401	—	3.50%	3.75%	—	8.00%	—	30%	2.00%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, UT, VT, WA	2.00%	90% @ 2.0%	AG Lifetime Income Builder SM Rider Now Available.	
	AG VisionAdvantage 9 Contract #06401	—	4.50%	4.75%	—	7.00%	—	30%	2.15%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, UT, VT, WA	2.00%	90% @ 2.0%	AG Lifetime Income Builder SM Rider Now Available.	
	AG Global Bonus Index 5% Bonus Contract #07109	3.00%	—	—	—	—	1.40%	30%	2.00%	AK, CT, DE, MN, MO, NJ, NY, OH, OR, PA, SC, TX, UT, VT, WA	2.00%	100% @ 2.0% less wc	AG Lifetime Income Builder SM Rider Now Available.	
FLEXIBLE PREMIUM	AG Global 6 Index Contract 07371	—	—	—	—	—	—	—	—	—	—	—	Temporarily Unavailable	
	AG Global 8 Index Contract #07371	3.00%	—	—	—	—	1.40%	30%	2.00%	VT	2.00%	90% @ 2.0%		
INDEX ANNUITY RIDER	AG Lifetime Income Builder optional living benefit rider Rider Form Number 11760	Annual Cost	Roll Up Rate	Bold text indicates a change from the previous rate. Applicable rate is determined by the date the contract is issued. A contract will be issued on the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.							FOR PRODUCER USE ONLY-NOT FOR DISTRIBUTION TO THE PUBLIC.		For more information: 888.438.693 OPTION 2	
		0.75%	6.00%	Rates subject to change at any time. *Interest rate minimums subject to change at any time. **Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter										

Annuity rates for California

Traditional Fixed Annuity rates effective Monday, January 30

TRADITIONAL FIXED DEFERRED ANNUITIES	SINGLE PREMIUM	Product	Year One	Base Rate	1st Year Interest Bonus	Product Available in all states EXCEPT	Guar Min Fixed Rate*	GMWV**	NICE TO KNOW
		AG Horizon Select 5 Contract #05377	2.00%	2.00%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	2.00%	90% @ 2.0%	30 day walkaway option after year 5
		AG Horizon Select 7 Contract #05377	2.40%	2.40%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	2.00%	90% @ 2.0%	30 day walkaway option after year 7
		AG Horizon Select 10 Contract #05377	2.60%	2.60%	—	AK, DE, MN, MO, NJ, NY, NV, OH, OR, PA, SC, TX, UT, WA	2.00%	90% @ 2.0%	
		AG Horizon Achiever Contract #05377	2.35%	2.35%	—	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	2.00%	90% @ 2.0%	30 day walkaway option after year 6
		AG HorizonSecure 5 Contract #05376	—	—	—	AK, CA, NY, UT	—	—	Temporarily Unavailable
		AG HorizonSecure 7 Contract #05377	2.10%	2.10%	—	AK, NY, UT	2.00%	90% @ 2.00	NO MVA 30 day walkaway option after year 7
		AG HorizonMYG Contract #04370	6.00%	2.00%	4.00%	AK, NJ, NY, UT	2.00%	90% @ 2.0%	
		AG HorizonPlus Contract #04362	8.00%	2.00%	6%	AK, MN, MO, NJ, NY, OH, OR, PA, UT, WA	2.00%	90% @ 2.0%	
		FLEXIBLE PREMIUM	AG HorizonFlex Contract #04371	4.00%	2.00%	2%	AK, UT (NY Issued by USL)	2.00%	N/A

IMMEDIATE INCOME	Platinum Income Contract #01016	Female 65	Male 65	
	Rates effective as of 01-11-2012		Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar)	
	5 yr Certain Period	NA	NA	
	10 yr Certain Period	\$887	\$887	
	Life Only	519	570	
	Life w/ 10 yr Certain Period	499	540	
	Life w/ 20 yr Certain Period	462	479	
<p>Run an Immediate Income Annuity quote:</p> <ul style="list-style-type: none"> - www.RetirementRaise.com - CANNEX - www.americangeneral.com and log in 				
FIXED UL	SINGLE PREMIUM	INHERITANCE LIFE Contract #06440		
		Rate Effective 9/28/11		
		NICE TO KNOW: Guaranteed DB, Simplified Issue (age 40-84), RoP. Available in all states.		
		3.45%		

For more information:

888.438.6933

OPTION 2

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Rates subject to change at any time. *Interest rate minimums subject to change at any time. **Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter; rate in effect on contract issue date is the GMWV. Annuities issued by: American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. The United States Life Insurance Company in the City of New York, 70 Pine Street, New York, New York 10270. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. 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. USL is authorized to conduct insurance business in New York. Annuities and riders are not available in all states.

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Rate Lock Policies

Previous Rate Sheet

Product Literature

Annuity rates for New York

Traditional Fixed Annuity rates effective Monday, January 30

TRADITIONAL FIXED DEFERRED ANNUITIES	Product	Year One	Base Rate	1st Year Interest Bonus	Guar. Min. Fixed Rate*	NICE TO KNOW
SINGLE PREMIUM	AG HorizonEmpireSecure 5 Contract #03049N	—	—	—	—	Temporarily Unavailable
	AG HorizonEmpireSecure 7 Contract #03049N	1.90%	1.90%	—	1.50%	No MVA 30 day walkaway option after year 7
FLEXIBLE PREMIUM	AG Horizon Flex Contract #04371N	3.60%	1.60%	2.00%	1.50%	

Index Annuity rates effective Monday, January 30

INDEX ANNUITIES Issue Dates: 5 th , 12 th , 20 th , and 28 th of each month	Product	Global Multiple Index Cap	Monthly Additive Cap	Participat. Rate	Current Fixed Interest Rate	Guar Min. Fixed Rate*	NICE TO KNOW
FLEXIBLE PREMIUM	AG Global 6 Index Contract #07371N	—	—	—	—	—	Temporarily Unavailable
	AG Global 8 Index Contract #07371N	3.00%	1.00%	30%	1.85%	1.00%	Guaranteed to earn interest every year

IMMEDIATE INCOME	Platinum Income Contract #01016N	Female 65	Male 65
		Rates effective as of 01-11-2012	
	5 yr Certain Period	NA	NA
	10 yr Certain Period	\$887	\$887
	Life Only	519	570
	Life w/ 10 yr Certain Period	499	540
	Life w/ 20 yr Certain Period	462	479

Run an Immediate Income Annuity quote:

- www.RetirementRaise.com
- CANNEX
- www.americangeneral.com and log in

FIXED UL SINGLE PREMIUM	INHERITANCE LIFE Contract #06440N	Rate Effective 9/28/11
		NICE TO KNOW: Guaranteed DB, Simplified Issue (age 40-84), RoP. Available in all states.

Bold text indicates a change from the previous rate. Applicable rate is determined by the date the contract is issued. A contract will be issued on the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.

<p>For more information: 888.438.6933 OPTION 2</p>	<p>Rates subject to change at any time. *Guaranteed Minimum Fixed Rate subject to change at any time. Policies issued by: The United States Life Insurance Company in the City of New York, 70 Pine Street, New York, New York 10270. 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 it's responsibility. 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. Guarantees are subject to the claims-paying ability of the issuing insurance companies. 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., including USL.</p>
<p>FOR PRODUCER USE ONLY NOT FOR DISTRIBUTION TO THE PUBLIC.</p>	<p>Important: If you are an agent, 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 American General Life Companies representative for assistance. © All rights reserved. AGLC103676-NY Page 6 of 6</p>