Rates Effective 1/6/2009

AIG American General Life's Annuity Hot Picks

American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

For information on the ABS Awards program, visit us at www.absgo.com

5-Jan-09

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
AIG American General Life	Best A S&P A+ Fitch AA- Moody's Aa3					
AGL Horizon Plus	**10.25% Year 1**	$5,000	10% per year	9 Years	0-85	**6.00%**
SPDA	**4.25% Years 2-6**		or systematic withdrawal of 10%	9-8-7-6-5-4-3-2-1-0	0-70 IRA	3.20% 76-80
not available in: MN,NJ,NY, OR,PA,UT,WA	Guaranteed minimum 2%		avalable in year 1 5X5 Annuitization Optional RMD permitted in 1st YR.	+/- MVA Waived for Extended Care: 0-75 Waived at Dth if taken over min 5 yrs.		1.35% 81-85
HorizonMYG	**8.25% Year 1**	$5,000	10% per year	10 Years	0-85	**7.50%**
SPDA	**4.25% Years 2-6**		or systematic withdrawal of 10%	10-9-8-7-6-5-4-3-2-1		5% 76-80
not available in: AK,MN,NJ,NY,UT State Variation: PA	Guaranteed minimum 2%		avalable in year 1 5X5 Annuitization Optional	Decreases monthly after 1st yr (+/- MVA) Waived for Extended Care: 0-75, where available		3% 81-85
Global Bonus Index	Global Multiple Index with Cap: 7.25%	$15,000	10% per year	10 Years	0-80	**7.00%**
SPDA	(combination of S&P 500, DJ Euro, Nikkei 225 weighted 50%-30%-20%)		or systematic withdrawal of 10%	10-10-10-10-10-9-8-7-6-4		4.50% 76-80
includes 5**% Premium Bonus**	Adjustable participation rate: 40.00%		avalable in year 1	+/- MVA		
not available in: AK, CT, DE MA,MN,NV,NJ,OR,PA, UT, WA VT	Monthly Additive Account with Cap: 2.60% Fixed Interest Account: 4.20% Guaranteed Min. 3% interest on 100% of premium		5X5 Annuitization Optional	Extended Care Rider Guar Min Withdrawal Benefit: no upfront fee, payments increase with age & higher annuity value		
Vision Advantage 5	100% Part. Rate Annual Cap: 8.00%	$15,000	10% per year	5 Years	0-85	**5.00%**
SPDA	80% Part. Rate Annual Cap: 8.50% Ajustable Participation Rate: 35%		or systematic withdrawal of 10% avalable in year 1	9-7.5-6-4.5-3 +/- MVA		4% 76-85
not available in: CT,DE,MN,NJ, NY,OR,PA,UT,VT,WA	Monthly Avg. Index Spread 8.00% Fixed Interest Account: 3.85% Guaranteed Min. 3% interest on 90% of premium Guaranteed Min. Fixed Interest Acct. 2%		5X5 Annuitization Optional	Waived for Extended Care: ages 0-75 at issue		
Vision Advantage 7	100% Part. Rate Annual Cap: 9.50%	$15,000	10% per year	7 Years	0-85	**6.00%**
SPDA	80% Part. Rate Annual Cap: 10.00% Ajustable Participation Rate: 40%		or systematic withdrawal of 10% avalable in year 1	9-8-7-6-5-4-3 +/- MVA		5% 76-85
not available in: CT,DE,MN,NJ, NY,OR,PA,UT,VT,WA	Monthly Avg. Index Spread 8.00% Fixed Interest Account: 4.45% Guaranteed Min. 3% interest on 90% of premium Guaranteed Min. Fixed Interest Acct. 2%		5X5 Annuitization Optional	Waived for Extended Care: ages 0-75 at issue		
Vision Advantage 9	100% Part. Rate Annual Cap: 10.50%	$15,000	10% per year	9 Years	0-80	**6.00%**
SPDA	80% Part. Rate Annual Cap: 11.00% Ajustable Participation Rate: 45%		or systematic withdrawal of 10% avalable in year 1	10-9-8-7-6-5-4-3-2 +/- MVA		5% 76-80
not available in: AK,CT,DE,MN, NJ,NY,OR,PA,UT,VT,WA	Monthly Avg. Index Spread 8.00% Fixed Interest Account: 4.90% Guaranteed Min. 3% interest on 90% of premium Guaranteed Min. Fixed Interest Acct. 2%		5X5 Annuitization Optional	Waived for Extended Care: ages 0-75 at issue		
HorizonIndex Annuity-9	**Index Options:**	$5,000	10% (after 1st yr)	9 Years	0-85	**7.00%**
SPDA	All EIA options guarantee **100%**			10-10-9-8-7-6-5-4-2	0-70 IRA	4.50% 76-80
includes **3% Premium Bonus** on initial funds	**participation** in the S&P 500 Index Only the cap can vary.			+/- MVA		3.00% 81-85
	1-Year Term Account					
HorizonIndex Annuity-12	monthly cap of 2.50**%**			12 Years		**9.00%**
SPDA	**2-Year Term Accoun**t- 2 year			12-12-12-12-12-11-		5.00% 76-80
includes 4**% Premium Bonus** on initial funds	point to point with cap of 19**.00%**			10-9-8-7-5-3		3.50% 81-85
	Fixed Interest Account- **4.25%** / **4.35%**			+/- MVA		
Not available in AK,MN,NJ,NY,OK OR, UT,VT,WA	Guar Min Fixed Interest- 2%			Extended Care Rider-where available		
State Variation: PA	Guar Min Caps: 1% monthly, 5% biannual			Death Benefit: SV, or annuitize AV for min. 5 years		
CT: Annuity 9 Only	Guar Min SV: 2% on 90% premium			Full Account Value at death: 1% less premium bonus		
VisionMaximizer	100% Part. Rate Annual Cap: 8.50%	$20,000	10% per year	10 Years	0-75	**8.00%**
*with 5 % **Premium Bonus***	Ajustable Participation Rate: 40%		or systematic withdrawal of 10%	17-16-15-14-13-10-9-8-7-6		
	Monthly Avg. Index Spread 8.00%		avalable in year 1	+/- MVA		
SPDA	Fixed Interest Account: 4.10%		5X5 Annuitization Optional			
not available in: AK,DE,HI,IL,MN, MS,MT,NV,NJ,NY,OR,PA,UT, VT,WA	Guaranteed Min. 3% interest on 90% of premium			Waived for Extended Care: ages 0-75 at issue where available-call for details		
AGL HorizonSelect	Rate					
not available in AK,MN,NJ,	5 Year: 4.75%	$5,000	10% including year 1	Surrender fee matches	0-85	**4.00%**
NY,OR,PA,UT,WA	7 Year: 5.00%		($250 min.)	Guar period	0-85	3.00% 81-85
SPDA	10 Year: 5.20%		Int only available immed ($50)	10-9-8-7-6-5-4-3-2-1	0-85	
	Guaranteed minimum 2% on 90% Prem		5x5 Annuitization optional	(+/- MVA)		
			5 yr has 30 day window at end of MVA to surrender w/o charge			
				Waived for Extended Care: 0-75, where available		
AG HorizonFlex						
not available in: AK,NY,UT	**6.55% 1st Year Rate**	$5,000 NQ	10% including year 1	8 Years	0-85	**5.00%**
	includes 2% interest rate bonus for yr. 1	$2,000 Qual	($250 min partial)	8-8-8-7-6-5-3-1		4.00% 76-80
	Guaranteed minimum 2%	($50/mo EFT)	($50 min systematic)	Surrender Charges		3.00% 81-85
			5x5 Annuitization optional	follow contract date		

Rates and Commissions Subject to Change without Notice-For Agent Use Only-Not for Public Dissemination