Annuity New Business Transmittal Form

American General Life Insurance Company (AGL)

A member of American International Group, Inc. (AIG) Annuity Service Center: 888-438-6933

Annuity Service Center Fax Number: 806-342-1703 • Annuity Service Center Email Address: AnnuityServiceCenter@AIG.com

This form or a coversheet with identical information must be provided with the application to ensure timely processing.

NEW BUSINESS TRANSMITTAL INFORMATION

Contract No. (if known):	Contract Owner:	DOB:						
	d (If none exists, enter NA):							
gent Name: Agent Number:								
IMO/BGA/AGENT CONTACT INFORMATION								
For Missing Doc	uments Fo	r Case Follow-up						
Name:	Name:							
Email Address:	Email Address:							
Phone:	Phone:							
	SPECIAL INSTRUCTIONS							
L								

Please submit the application and all required new business documents to one of the following addresses:

Mailing Address for Correspondence W/Premium: JP Morgan Chase (TX1-0029) ATTN: AGL 650545 Dept AGL 14800 Frye Road, 2ND Floor Fort Worth, TX 76155

Mailing Address for Correspondence W/O Premium: American General Life Insurance Company 1050 North Western Street Amarillo, TX 79106

Agent Toll Free Number for Servicing: 888-438-6933

By providing complete and accurate information, processing time can be expedited.

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Annuity Agent Report For Agent Use Only

American General Life Insurance Company (AGL) A member of American International Group, Inc. (AIG)

Annuity Service Center: 888-438-6933

Annuity Service Center Fax Number: 806-342-1703	Annuity Service Center Email Address: AnnuityServiceCenter@AIG.	com
In order to ensure accurate processing, plea	se fill out this form completely and submit with the annui	ty application.
	rough an IMO, Agency or other processing center, please	
do so. Encourage them to utilize the Annui	ty New Business Transmittal Form to increase processing	efficiency.
Name of Owner	SSN/Tax ID	
Name of Annuitant	Contract No. (if known)	
New Business Forms Checklist for Tradition Check and include all that apply: Check (payable to American General Life)		
1035 Exchange/Trustee Transfer Forms	Annuity Agent Report (this page) & a	oplication
Replacement Notice	☐ Client Profile	
State Notice (in applicable states)	Owner's Acknowledgement	
Non-natural owner proof of authorizatio (ex: Resolution, Trust Affidavit, Power of Affidavit):	Attorney Minimum Premium, Non-Natural Own	ner, etc.).
Agent Information		
REQUIRED	O P T I O N A L	
x	Split Case No Yes (If yes, complete the following sec	tions.)
Agent/Broker Signature	Percent to Primary Agent% PLUS Percent to 2nd Agent	t%
	PLUS Percent to Others% = TOTAL PERCENT	100%
Agent Name (Print)	TEGG Teresina outers	100 /0
Agent Number (Write pending if applicable)		
	Second Agent's Name (Print)	
Agent SSN (if agent number is pending)		
Agent e-mail address	Agent Number	
Agont o man addrood	Agone Number	
Agent Street Address		
	Agency Name/Number	
Agent City, State, Zip		

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American General Life Insurance Company

Single Premium Deferred Individual Annuity Application

Overnight Mail

800-424-4990 Address Mail to: Annuity Service Center	with checks: American General Life Insurance Company P.O. Box 650545, Dept. AGL Dallas, TX 75265-0545	without checks: P.O. Box 871 Amarillo, TX 79105-0871	with checks: JP Morgan Chase (TX1-0029) ATTN: AGL 650545 Dept. AG 14800 Frye Road, 2nd Floor Fort Worth, TX 76155	
	es a required response. Pleasection (Solicitation state indic		oplication is signed.)	
	Pathway Fixed 5 Pathway Fixed 7		Solicitation State (Enter two-character state co	-
2. Owner(s) Ir	formation			
contact the Annu	ertain non-naturally owned contra ity Service Center prior to submit	ting this application.		
	rust (MM/DD/YYYY)//			
Name				☐ Male ☐ Female
·				
	SSN or TIN		Email	
-	itizen? 🛘 Yes 🗖 No (If no, co			
	pplicable) Name			
Birth Date	SSN	Phone		
Are you a U.S. o	itizen? 🛘 Yes 🗖 No (If no, c	omplete form W8-BEN)		
3. Annuitant(s	s) Information Complete on	ly if different from Owner.		
Name				☐ Male ☐ Female
Address			Relationship to Own	er
	SSN	Phone	Email	
Are you a U.S. o	itizen? 🛘 Yes 🗖 No (If no, c	omplete form W8-BEN)		
Joint Annuitant (i	f applicable) Name			☐ Male ☐ Female
Birth Date	SSN	Phone		
Are you a U.S. o	itizen? 🛘 Yes 🗖 No (If no, c	omplete form W8-BEN)		

Regular Mail



4. Beneficiary Information

Please complete the beneficiary information below. Additional beneficiaries, if any, can be listed on the Additional Beneficiary Information form (AGL 020) and submitted with this Application.

Joint Owners (Joint Annuitants if non-individual owner) shall be each other's sole primary beneficiary and any other beneficiary(ies) listed will be designated as "contingent." If a single Owner is listed and the beneficiary type is not selected, the beneficiary will be designated as "primary." For non-individually owned or custodially held IRAs and tax-qualified plans if no beneficiary is listed, the beneficiary will default to the Owner listed on this Application. If multiple beneficiaries are specified, percentages must total 100% and the beneficiary type must be selected. If no percentages are referenced and the beneficiary type is not selected, the listed beneficiaries will be designated "primary" beneficiaries and will share the death benefit equally unless later modified by the Owner. Beneficiary Name □ Primary □ Contingent Address Relationship ______Beneficiary % _____SSN/TIN _____Phone_____ Beneficiary Name □ Primary □ Contingent Address Relationship Beneficiary % SSN/TIN Phone_____ ☐ Primary ☐ Contingent Beneficiary Name _____ Relationship Beneficiary % SSN/TIN Phone Birth/Trust Date _____Email ____ ■ Male ☐ Female If more than three Beneficiaries, list the same information on a separate sheet signed by the Owner and check this box. \square 5. Contract Type (select one) and Source of Funds Single Payment: Make check payable to American General Life Insurance Company. If this is a 1035 Exchange, Transfer, or Rollover, please complete the appropriate 1035 Exchange/Transfer form and submit it with this application. Single Premium Amount \$_____ 5a. Non-Qualified Contract 5b. Qualified Contract Indicate type and amount of single Payment OR below. Indicate type of plan for new contract, source of funds, and amount below. Type of Plan for New Source of Funds Amount Contract **Source of Funds** Amount □ IRA □ Amount enclosed □ Amount enclosed ☐ 1035 Exchange/Transfer ☐ Roth IRA □ Transfer Estimated dollars: □ SEP □ Rollover ☐ Other □ Other* □ Contribution Estimated dollars: IRA Tax Year:

☐ Funds coming direct

☐ Funds coming

direct



6 Initial Interest Guarantee Term and Optional Programs

6(a). Initial Interest Guarantee Term: 1 Year Initial Interest Guarantee Term 3 Year Initial Interest Guarantee Term 5 Year Initial Interest Guarantee Term 5 Year Initial Interest Guarantee Term MVA 7 Year Initial Interest Guarantee Term 7 Year Initial Interest Guarantee Term MVA
6(b). Return of Premium Guarantee Options: A selection must be made below for this Application to be in good order. Refer to the Owner Acknowledgment and/or your agent, broker or advisor for additional details. I elect no Return of Premium Guarantee I elect the Return of Premium Guarantee that begins on the Contract issue date

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7. Fraud Warning and Disclosures

In some states we are required to advise you of the following: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

USA PATRIOT ACT (This notice is printed in compliance with Section 326 of the USA Patriot Act)

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR AN INSURANCE POLICY OR ANNUITY CONTRACT To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions, including insurance companies, to obtain, verify, and record information that identifies each person who opens an account, including an application for an insurance policy or annuity contract. What this means for you: When you apply for an insurance policy or annuity contract, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



8. Acknowledgments and Signature(s)

8(a). Replacement

☐ Yes ☐ No	Do you have any existing life insurance or annuity contracts? (Must check either Yes or No.)
☐ Yes ☐ No	Will the purchase of this annuity result in the replacement, termination, or change in value of any existing I

Will the purchase of this annuity result in the replacement, termination, or change in value of any existing life insurance or annuity contracts? (Must check either Yes or No.)

Please provide the replacement information on the required forms, which can be obtained from your Agent, Broker, or Advisor and include them with this application, when applicable.

8(b). Statement of Owner(s)

I represent that all statements and information provided herein are true and complete to the best of my belief and knowledge. I understand that the application will be attached to and made a part of the annuity contract. By signing below, I declare the following:

- I have received, read, and understand the Buyer's Guide for Deferred Annuities.
- I have consulted with my Agent, Broker, or Advisor, received and read the applicable product disclosure, Owner Acknowledgment and Disclosure Statement and any other related materials such as illustrations, and understand the various product features, including but not limited to: (a) withdrawals; (b) withdrawal charges; (c) withdrawal charge period; (d) early withdrawal tax penalty; (e) start of an income plan; (f) premium enhancement, if applicable to this annuity; and (g) market value adjustment (if applicable to this annuity).
- If I am a full-time, active-duty member of the US Armed Forces (to include a reserve unit serving under published orders for training), then form AGL 316-MP DISC is submitted with this application.
- I have consulted with my Agent, Broker, or Advisor for advice or recommendations regarding the purchase of this annuity contract. American General Life Insurance Company is not providing advice, guidance or recommendations and is not serving in any fiduciary capacity related to this contract.
- (If a market value adjustment feature is applicable to this annuity) I understand that this annuity includes a market value adjustment feature. During the initial interest guarantee term, any amount partially or totally withdrawn or annuitized prior to the maturity date may be subject to a market value adjustment. The adjustment may increase or decrease the amounts payable under the contract. I understand that: (a) if interest rates rise after the contract date, the market value adjustment will generally decrease the amount withdrawn and (b) if interest rates fall after the contract date, the market value adjustment will generally increase the amount withdrawn.

- I understand and acknowledge that American General Life Insurance Company does not offer legal, financial, tax, investment or estate-planning advice and I have had the opportunity to seek such advice from the proper sources before purchasing this annuity. I agree that the purchase of this annuity is appropriate and suitable to my particular legal, financial, tax, investment, estate-planning goals, and other circumstances.
- If I am funding a tax-qualified retirement plan with this annuity, I understand that (1) there are more robust insurance benefits offered in other annuities and (2) the annuity does not provide any additional tax deferral treatment beyond that which I already have under my plan.
- My answers are representations and not warranties, and are true and correct to the best of my knowledge and belief.

8(c). Signatures		
Owner's signature		Date
Joint Owner's signate	ure (if applicable)	Date
9. Agent, Broker	, or Advisor Information and Signature	s)
9(b). Acknowledgment I certify that the truly and accurated I have instrue on the required I have delived I have delived the materials sure understands charge period and (g) marked I understand serving in a servin	Do you have reason to believe that any existing life surrendered, withdrawn from, loaned against, chatransaction, assuming that the contract applied for transaction was signed and dated by the owner at tely recorded on this form all of the information proceed the applicant to answer the questions in Sected forms, which can be obtained at aig.com/annuit red a <i>Buyer's Guide for Deferred Annuities</i> to the owner at the various product disclosure, Owner Ack ch as illustrations to the owner and have explained to the various product features, including but not limited (d) early withdrawal tax penalty; (e) start of an interval and adjustment (if applicable to this annuity). If that American General Life Insurance Company in the form AGL 316-MP DISC is submitted to the suitability information gathered by me, I have in the elected features of the annuity; (b) this annuity is a reasonable product for the applicant	iter all answers and information were recorded herein; and I have vided by the owner. Further, by signing below, I certify: ion 8(a) appropriately. I am providing the replacement information es, and including them with this application, when applicable. In owledgment and Disclosure Statement, and any other related the information contained therein. I believe the applicant ted to: (a) withdrawals; (b) withdrawal charges; (c) withdrawal accome plan; (f) premium enhancement, if applicable to this annuity; is not providing advice, guidance or recommendations and is not deforces (to include a reserve unit serving under published with this application. The areasonable basis to believe that: (a) the applicant would ity, as a whole, is suitable; and (c) if this is a replacement,
	r Advisor Information	
•	, or Advisor's Signature	SSN (1st 5 digits only)
		erEmail
	, or Advisor's Signature	SSN (1st 5 digits only)

Address

Agent's, Broker's, or Advisor's Name (please print)

	Phone	Agent, Broker, or Advisor ID Number	Email							
3.	Agent's, Broker's, c	Agent's, Broker's, or Advisor's SignatureSSN (1st 5 digits only)								
	Agent's, Broker's, or Advisor's Name (please print)									
	Address									
	Phone	Agent, Broker, or Advisor Number	Email							

Rate Lock Policy

All states



Fixed annuities

Interest rate, as used in this section, refers to the interest rate credited to the contract that is guaranteed for the length of the initial interest rate guaranteed term.

For cash with application:

If the contract is issued within 14 calendar days from the date the application is signed, the interest rate credited will be the better of the rates in effect on:

- 1. The date the application is signed*; or
- 2. The date the contract is in good order

If the contract is NOT issued within 14 calendar days from the date the application is signed, the interest rate credited will be the rate in effect on the date the contract is issued.

For 1035 exchange or trustee transfer:

If the contract is issued within 60 (75 for the state of New York) calendar days from the date the application is signed, the interest rate credited will be the better of the rates in effect on:

- 1. The date the application is signed*; or
- 2. The date the contract is issued

If the contract is NOT issued within 60 (75 for the state of New York) calendar days from the date the application is signed, the interest rate credited will be the rate in effect on the date the contract is issued.

IMPORTANT NOTE: Transition rules may apply when the interest rate changes. If paperwork in good order is not received by the end date of the specified transition period, the rate lock will not apply and the contract will be issued with interest rates in effect on the contract issue date.

Income annuities (single premium immediate and deferred income annuities)

The described rate lock, as used in this section, refers to the payout rate and payout amount according to the valid quote submitted.

For cash with application:

If the new business forms, including a valid quote, are received in good order by the quote expiration date, the illustrated amounts based on the valid quote are guaranteed. However, the actual income payment amount calculated on the annuity issue date may differ from the quote submitted when any of the following parameters change:

- Age and gender of annuitant(s)
- Purchase premium amount
- Selected payout option (including any election of a reduction in survivor benefit for joint life payout options), payment frequency, state of residence, and income payment start date (which must be on or after the contract issue date)



If there is any change in these parameters, the contract may be issued with an income payment amount that is higher or lower than what is illustrated. The contract will be issued based on the factors listed on the application and the underlying locked payout rate.

If the contract is NOT issued within 14 calendar days from the quote date, the income payment amount will be calculated based on the payout rate effective on the date the contract is issued.

For 1035 exchange or trustee transfer:

A valid quote, signed application, exchange / transfer form and 60-day (75 for the state of New York) Payout Rate Lock Authorization form must be received in good order on or before the quote expiration date. If the contract is issued within 60 (75 for the state of New York) calendar days from the date the application is signed* and:

- YES is selected on the 60-day (75 for the state of New York) Payout Rate Lock Authorization form the illustrated amounts based on the valid quote are guaranteed (regardless if payout rates are higher or lower at the time of issue). However, the actual income paymet amount calculated on the annuity issue date may differ from the valid quote submitted when any of the following parameters change:
 - Age and gender of annuitant(s)
 - Purchase premium amount
 - Selected payout option (including any election of a reduction in survivor benefit for joint life payout options), payment frequency, state of residence, and income payment start date (which must be on or after the contract issue date)

If there is any change in these parameters, the contract may be issued with an income payment amount that is higher or lower than what is illustrated. The contract will be issued based on the factors listed on the application and the underlying locked payout rate.

NO is selected on 60-day (75 for the state of New York) Payout Rate Lock Authorization form – the income payment amount will be calculated based on the payout rate effective the date the contract is issued.

If the contract is NOT issued within 60 (75 for the state of New York) calendar days from the date the application was signed*, the income payment amount will be calculated based on the payout rate effective the date the contract is issued.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Noninsurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.aig.com.

May not be available in all states and product features may vary by state. Please refer to your contract.

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^{*}For Regulation 60, the 75 calendar day rate lock begins on the application signed date (1-Step) or the Definition of Replacement signed date (2-Step).

American General Life Insurance Company Annuity Service Center

P.O. Box 871 Amarillo, TX 79105-0871

Website: www.aig.com/annuities

American Pathway Fixed 5 Annuity American Pathway Fixed 7 Annuity Annuity Disclosure Contract ICC16: S225-MWV-MVA

Riders ICC15: MVA-B (1/15), R342-06-NJ, R347-06, R389-06, R384-05-NJ

Owner's Name Contract #

The American Pathway Fixed 5 Annuity and American Pathway Fixed 7 Annuity are a fixed single premium deferred annuity with Market Value Adjustment ("MVA") offered by American General Life Insurance Company. A deferred annuity is a contract under which the Owner can receive a lump sum payment or the Annuitant can receive a series of periodic income payments at some future date for a specified period of time or for life. Withdrawals made during the Withdrawal Charge period and/or subject to an MVA could result in your receiving less than the single premium paid.

You can use an annuity to save money for retirement and to receive retirement income for life. An annuity is **not** meant to be used to meet short-term financial goals.

If you have any questions about this annuity, please ask your agent or contact an AGL representative at (800) 424-4990.

DEFINITIONS

- Owner The person(s) or entity entitled to the ownership rights as specified in the "Owner" provision of the annuity.
- Annuitant The natural person to whom payments will be made after an income plan begins.
- **Beneficiary** The person or persons who will receive the death benefit proceeds.

INTEREST CREDITING

How will the value of my annuity grow?

The premium you made to your annuity will earn a fixed rate of interest (which is set by AGL).

Your single premium earns interest at a guaranteed rate for a Guarantee Term. When you purchased your annuity, you chose either the Five Year or Seven Year Guarantee Term with MVA which is reflected on your annuity application. The Guarantee Term for the single premium is either five or seven years, the period of time for which the initial interest rate is guaranteed. After the Guarantee Term expires, future interest rates will be declared annually and are guaranteed for one year.

To achieve the effective annual interest rate for the Guarantee Term, the value at the beginning of each Contract Year must be left in the annuity for a full year without any withdrawals. Interest is credited and compounded daily.

FEES, EXPENSES & OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You can withdraw all or a portion of your funds at any time before an income plan (payout) begins. You can take a partial withdrawal as long as the amount you withdraw is at least \$250 and you leave at least \$2,000 in the annuity.

The Contract Value is used to determine partial withdrawal or surrender amounts. The Contract Value equals the single premium paid, minus any previous withdrawals and related early withdrawal charges, plus or minus any previous market value adjustment, plus all interest earned.

• Free Withdrawal Amount: After 30 days from the effective date of your annuity, you may take multiple penalty-free withdrawals each year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of your previous anniversary Contract Value. If you do not use all of the 15% free withdrawal percentage in a contract year, you may carry over the unused portion to the next contract year up to a maximum of 20% of your previous anniversary Contract Value.

• Early Withdrawal Charge: We will deduct an early withdrawal charge from amounts you withdraw during the first five or seven years, depending on your selection, that exceed the amount of any permitted free withdrawals. The early withdrawal charge is equal to the percentage shown in the chart below of the amount withdrawn which exceeds the permitted free amount. Additionally, an MVA, as described below, may also apply to withdrawals in excess of permitted free withdrawals during the Guarantee Term.

Early Withdrawal Charge Schedule									
Contract Year	1 2	2	3	4 5		Thereafter			
Charge	9%	8%	7%	6%	5%	0%			

Example of early withdrawal charge calculation: Assume that you purchase your annuity with a single premium of \$20,000. You choose to withdraw \$5,000 six months after the annuity has been in force. At the time of withdrawal, the annuity value is \$20,500. You may withdraw \$3,000 free of any early withdrawal charge (15% x \$20,000 = \$3,000). However, the remaining amount of \$2,000 (\$5,000 - \$3,000 = \$2,000) would be subject to an early withdrawal charge of \$180 (9% x \$2,000 = \$180).

Early Withdrawal Charge Schedule										
Contract Year 1 2 3 4 5 6 7 Thereafte										
Charge	9%	8%	7%	6%	5%	4%	2%	0%		

Example of early withdrawal charge calculation: Assume that you purchase your annuity with a single premium of \$20,000. You choose to withdraw \$5,000 six months after the annuity has been in force. At the time of withdrawal, the annuity value is \$20,500. You may withdraw \$3,000 free of any early withdrawal charge (15% x \$20,000 = \$3,000). However, the remaining amount of \$2,000 (\$5,000 - \$3,000 = \$2,000) would be subject to an early withdrawal charge of \$180 (9% x \$2,000 = \$180).

Your annuity includes a Premium Guarantee Endorsement (R384-05-NJ). If you make a full withdrawal at any time, you will receive at least the amount of the single premium paid, less any previous withdrawals.

- Market Value Adjustment (ICC15: MVA-B (1/15): The MVA will be assessed on any withdrawals in excess of the free withdrawal amount during the Guarantee Term. The MVA does not apply upon death or at annuitization. The MVA is based on the changes in the Barclays US Credit Index* since you purchased your Contract. An MVA may be positive or negative and is calculated using a formula that utilizes the referenced index. Generally, if the Index has risen since your Contract was issued, an MVA may decrease the amount you receive when you make a withdrawal and, if it has fallen, an MVA may increase the amount you receive when you make a withdrawal. Should a negative adjustment apply, the amount charged will not result in your receiving less than the Contract's Minimum Withdrawal Value.
- Minimum Withdrawal Value: The amount guaranteed to be available for withdrawal upon full surrender, payment of a death benefit or to fund an Income Plan. It is equal to 87.5% of the single premium, less prior withdrawals, plus interest accumulated at the Interest Rate for Minimum Withdrawal Value, which is 1.0%.

Do I pay other fees or charges?

No. There are no other fees or explicit expense charges on this annuity (other than the early withdrawal charge previously described).

BENEFIT RIDERS AND ENDORSEMENTS

What benefit riders or endorsements are included with my annuity?

Your annuity includes an Extended Care Rider, Activities of Daily Living Endorsement, and Terminal Illness Rider which provide for waiver of the early withdrawal charge and any MVA decrease (if applicable) if certain conditions are met. There are no fees or charges for these riders and endorsement.

- Extended Care Rider (R347-06): We will waive the early withdrawal charge and any MVA decrease if (1) you (the Owner) receive extended care in a qualified institution for at least 90 consecutive days; and (2) the extended care begins at least one year after the effective date of the annuity. Coverage terminates on the earliest of the date income payments begin or the date on which the annuity terminates
- Amendatory Endorsement for Waiver of Early Withdrawal Charges (Activities of Daily Living Endorsement) (R389-06): We will waive the early withdrawal charge and any MVA decrease if (1) a Licensed Health Care Practitioner certifies that you (the Owner) are unable to perform at least 2 of 6 Activities of Daily Living for at least 90 consecutive days; and (2) certification by a Licensed Health Care Practitioner occurs at least one year after the effective date of the annuity. Coverage terminates on the earliest of the date income payments begin or the date on which the annuity terminates.
- **Terminal Illness Rider (R342-06-NJ):** In the event you (the Owner) have a disease or medical condition which a qualified physician expects will result in death within one year, you may take one free partial or full withdrawal of the Contract Value. Coverage terminates on the earliest of the date a withdrawal is taken according to the provisions of this rider, the date income payments begin, or the date the annuity terminates.

INCOME PLANS

How do I get income payments from my annuity?

An income plan allows you to apply the greater of the Contract Value or the Minimum Withdrawal Value to create a guaranteed income for life or for a specified period. An Income Plan may be elected any time after three years from the Contract Date. Available income plan options include:

- Life Income: Provides income payments for as long as the Annuitant lives. Income payments end upon the Annuitant's death.
- Joint and Survivor Life Income: Pays income for as long as the Annuitant lives and a designated second person lives.

- Joint and Survivor Life Income with 120 or 240 Monthly Payments Guaranteed: Pays income for as long as the Annuitant lives and then for as long as a designated second person lives. If the Annuitant and the second designated person die before the guaranteed annuity income payments have been made, income payments will be continued to the beneficiary for the rest of the period.
- **Life Income with 120 or 240 Monthly Payments Guaranteed**: Pays income for as long as the Annuitant lives. If the Annuitant dies before the guaranteed annuity income payments have been made, the income payments will be continued to the beneficiary for the rest of the period.
- **Period Certain**: Pays income for a specified period of years. The minimum fixed amount payment period is 10 years if an income plan begins within five years from the Contract Date. If an income plan begins after five years from the Contract Date, the minimum fixed amount payment period is five years.

If you do not choose an income plan, payments will be made under the Life Income with 10 Years Guaranteed option. The Contract Value will be applied to provide income under the income plan you select. You may change the annuity date and the income plan option up until payout begins. Once income payments begin, the annuity cannot be surrendered.

DEATH BENEFITS

When are death benefits payable?

The greater of the Contract Value or the Minimum Withdrawal Value will be paid to the named Beneficiary upon your (the Owner's) death or the Joint Owner's death before an income plan begins. The named Beneficiary may choose to receive the death benefit proceeds:

- In a single sum paid within five years of the date of death; or
- Under any of the income plans previously described. The income must start no later than one year after the date of death.

Exception: If your spouse or civil union partner, as defined in Section 37:1-29 New Jersey Statutes ("partner"), is the sole beneficiary, upon your death, your spouse or partner may, upon request, become the Owner and Annuitant of the Contract. Your spouse may (or your partner must) choose one of the options shown above. Your spouse or partner may also continue the Contract until his or her death.

TAXES

What is the tax status of my annuity?

If the premium made to your annuity consists of pre-tax dollars, then your annuity is considered to be qualified. However, if the premium made consists of after-tax dollars, then your annuity is considered to be non-qualified. The tax status of your annuity is shown on your annuity application.

How will withdrawals and income payments from my annuity be taxed?

This annuity is tax-deferred, which means that you do not pay taxes on the interest until it is withdrawn. When you make a withdrawal or receive income payments, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59 ½. There may be some exceptions to this tax penalty; therefore, you may wish to consult a tax advisor for further guidance.

You can transfer or exchange one tax-deferred annuity for another without paying taxes on the earnings.

Does buying an annuity in a retirement plan provide extra tax benefits?

No. Tax-qualified plans such as IRAs, 401(k)s, etc. are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

OTHER INFORMATION

What else do I need to know?

- **Right to Cancel** You may return this Contract by delivering it or mailing a written notice to Our Annuity Service Center or to the agent through whom the Contract was purchased within twenty (20) days or, if the Contract replaced any other life insurance or annuity contract(s), within thirty (30) days after You receive it, if You are not satisfied with it. The Company will refund the Single Premium paid plus any fees or charges minus any Withdrawals when the Contract is received by Us. Upon such refund, the Contract shall be void.
- **Regulatory Oversight** The sale and suitability of annuities is regulated by the New Jersey Department of Banking and Insurance. You may obtain assistance by contacting the Department at 609-292-7272 or 1-800-446-7467, or by visiting the Department's website at www.njdobi.org.

What should I know about American General Life Insurance Company?

AGL is licensed in 49 states and the District of Columbia and is a leading provider of tax-deferred annuities.

This is a summary document and not part of your annuity.

American General Life Insurance Company Annuity Service Center P.O. Box 871

Amarillo, TX 79105-0871 Website: www.aig.com/annuities

American Pathway Fixed 5 Annuity American Pathway Fixed 7 Annuity Annuity Disclosure Contract ICC16: S225-MWV Riders R342-06-NJ, R347-06, R389-06, R384-05-NJ

Contract # Owner's Name

The American Pathway Fixed 5 Annuity and American Pathway Fixed 7 Annuity are a fixed single premium deferred annuity offered by American General Life Insurance Company. A deferred annuity is a contract under which the Owner can receive a lump sum payment or the Annuitant can receive a series of periodic income payments at some future date for a specified period of time or for life. Withdrawals made during the Withdrawal Charge period could result in your receiving less than the single premium paid.

You can use an annuity to save money for retirement and to receive retirement income for life. An annuity is **not** meant to be used to meet short-term financial goals.

If you have any questions about this annuity, please ask your agent or contact an AGL representative at (800) 424-4990.

DEFINITIONS

- Owner The person(s) or entity entitled to the ownership rights as specified in the "Owner" provision of the annuity.
- **Annuitant** The natural person to whom payments will be made after an income plan begins.
- **Beneficiary** The person or persons who will receive the death benefit proceeds.

INTEREST CREDITING

How will the value of my annuity grow?

The premium you made to your annuity will earn a fixed rate of interest (which is set by AGL).

- One Year Guaranteed Term (with premium enhancement) The effective annual interest rate on the single premium is guaranteed for one year. Additionally, AGL will credit your annuity with a one-time premium enhancement on the effective date of your annuity.
- One Year Guaranteed Term (with interest enhancement) The effective annual interest rate on the single premium is guaranteed for one year. This rate includes an interest enhancement payable for the first year only.
- Three Year Guaranteed Term The effective annual interest rate on the single premium is guaranteed for three years. This rate includes an interest enhancement payable for the first three years only.
- Five Year Guaranteed Term The effective annual interest rate on the single premium is guaranteed for five years.
- Seven Year Guaranteed Term The effective annual interest rate on the single premium is guaranteed for seven years.

To achieve the effective annual interest rate for the Guarantee Term, the value at the beginning of each Contract Year must be left in the annuity for a full year without any withdrawals. Interest is credited and compounded daily.

Guaranteed Minimum Interest Rate: We guarantee that your annuity will always earn at least a Guaranteed Minimum Interest Rate of _%, regardless of future economic conditions.

FEES, EXPENSES & OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You can withdraw all or a portion of your funds at any time before an income plan (payout) begins. You can take a partial withdrawal as long as the amount you withdraw is at least \$250 and you leave at least \$2,000 in the annuity.

The Contract Value is used to determine partial withdrawal or surrender amounts. The Contract Value equals the single premium paid, minus any previous withdrawals and related early withdrawal charges, plus all interest earned.

Free Withdrawal Amount: After 30 days from the effective date of your annuity, you may take multiple penalty-free withdrawals each year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of your previous anniversary Contract Value. If you do not use all of the 15% free withdrawal percentage in a contract year, you may carry over the unused portion to the next contract year up to a maximum of 20% of your previous anniversary Contract Value.

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• Early Withdrawal Charge: We will deduct an early withdrawal charge from amounts you withdraw during the first five or seven years, depending on your selection, that exceed the amount of any permitted free withdrawals. The early withdrawal charge is equal to the percentage shown in the applicable chart below of the amount withdrawn which exceeds the permitted free amount.

Early Withdrawal Charge Schedule									
Contract Year 1 2 3 4 5 There									
Charge	9%	8%	7%	6%	5%	0%			

Early Withdrawal Charge Schedule										
Contract		_	_				_			
Year	1	2	3	4	5	6	7	Thereafter		
Charge	9%	8%	7%	6%	5%	4%	2%	0%		

Example of early withdrawal charge calculation: Assume that you purchase your annuity with a single premium of \$20,000. You choose to withdraw \$5,000 six months after the annuity has been in force. At the time of withdrawal, the annuity value is \$20,500. You may withdraw \$3,000 free of any early withdrawal charge $(15\% \times $20,000 = $3,000)$. However, the remaining amount of \$2,000 (\$5,000 - \$3,000 = \$2,000) would be subject to an early withdrawal charge of $$180 (9\% \times $2,000 = $180)$.

Example of early withdrawal charge calculation: Assume that you purchase your annuity with a single premium of \$20,000. You choose to withdraw \$5,000 six months after the annuity has been in force. At the time of withdrawal, the annuity value is \$20,500. You may withdraw \$3,000 free of any early withdrawal charge (15% x \$20,000 = \$3,000). However, the remaining amount of \$2,000 (\$5,000 - \$3,000 = \$2,000) would be subject to an early withdrawal charge of \$180 (9% x \$2,000 = \$180)

Your annuity includes a Premium Guarantee Endorsement (R384-05-NJ). If you make a full withdrawal at any time, you will receive at least the amount of the single premium paid, less any previous withdrawals.

• Minimum Withdrawal Value: The amount guaranteed to be available for withdrawal upon full surrender, payment of a death benefit or to fund an Income Plan. It is equal to 87.5% of the single premium, less prior withdrawals, plus interest accumulated at the Interest Rate for Minimum Withdrawal Value, which is 1.0%.

Do I pay other fees or charges?

No. There are no other fees or explicit expense charges on this annuity (other than the early withdrawal charge previously described).

BENEFIT RIDERS AND ENDORSEMENTS

What benefit riders or endorsements are included with my annuity?

Your annuity includes an Extended Care Rider, Activities of Daily Living Endorsement, and Terminal Illness Rider which provide for waiver of the early withdrawal charge if certain conditions are met. There are no fees or charges for these riders and endorsement.

- Extended Care Rider (R347-06): We will waive the early withdrawal charge if (1) you (the Owner) receive extended care in a qualified institution for at least 90 consecutive days; and (2) the extended care begins at least one year after the effective date of the annuity. Coverage terminates on the earliest of the date income payments begin or the date on which the annuity terminates.
- Amendatory Endorsement for Waiver of Early Withdrawal Charges (Activities of Daily Living Endorsement) (R389-06): We will waive the early withdrawal charge if (1) a Licensed Health Care Practitioner certifies that you (the Owner) are unable to perform at least 2 of 6 Activities of Daily Living for at least 90 consecutive days; and (2) certification by a Licensed Health Care Practitioner occurs at least one year after the effective date of the annuity. Coverage terminates on the earliest of the date income payments begin or the date on which the annuity terminates.
- **Terminal Illness Rider (R342-06-NJ):** In the event you (the Owner) have a disease or medical condition which a qualified physician expects will result in death within one year, you may take one free partial or full withdrawal of the Contract Value. Coverage terminates on the earliest of the date a withdrawal is taken according to the provisions of this rider, the date income payments begin, or the date the annuity terminates.

INCOME PLANS

How do I get income payments from my annuity?

An income plan allows you to apply the greater of the Contract Value or the Minimum Withdrawal Value to create a guaranteed income for life or for a specified period. An Income Plan may be elected any time after three years from the Contract Date. Available income plan options include:

- Life Income: Provides income payments for as long as the Annuitant lives. Income payments end upon the Annuitant's death.
- Joint and Survivor Life Income: Pays income for as long as the Annuitant lives and a designated second person lives.
- Joint and Survivor Life Income with 120 or 240 Monthly Payments Guaranteed: Pays income for as long as the Annuitant lives and then for as long as a designated second person lives. If the Annuitant and the second designated person die before the guaranteed annuity income payments have been made, income payments will be continued to the beneficiary for the rest of the period.
- **Life Income with 120 or 240 Monthly Payments Guaranteed**: Pays income for as long as the Annuitant lives. If the Annuitant dies before the guaranteed annuity income payments have been made, the income payments will be continued to the beneficiary for the rest of the period.

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• **Period Certain**: Pays income for a specified period of years. The minimum fixed amount payment period is 10 years if an income plan begins within five years from the Contract Date. If an income plan begins after five years from the Contract Date, the minimum fixed amount payment period is five years.

If you do not choose an income plan, payments will be made under the Life Income with 10 Years Guaranteed option. The Contract Value will be applied to provide income under the income plan you select. You may change the annuity date and the income plan option up until payout begins. Once income payments begin, the annuity cannot be surrendered.

DEATH BENEFITS

When are death benefits payable?

The greater of the Contract Value or the Minimum Withdrawal Value will be paid to the named Beneficiary upon your (the Owner's) death or the Joint Owner's death before an income plan begins. The named Beneficiary may choose to receive the death benefit proceeds:

- In a single sum paid within five years of the date of death; or
- Under any of the income plans previously described. The income must start no later than one year after the date of death.

Exception: If your spouse or civil union partner, as defined in Section 37:1-29 New Jersey Statutes ("partner"), is the sole beneficiary, upon your death, your spouse or partner may, upon request, become the Owner and Annuitant of the Contract. Your spouse may (or your partner must) choose one of the options shown above. Your spouse or partner may also continue the Contract until his or her death.

TAXES

What is the tax status of my annuity?

If the premium made to your annuity consists of pre-tax dollars, then your annuity is considered to be qualified. However, if the premium made consists of after-tax dollars, then your annuity is considered to be non-qualified. The tax status of your annuity is shown on your annuity application.

How will withdrawals and income payments from my annuity be taxed?

This annuity is tax-deferred, which means that you do not pay taxes on the interest until it is withdrawn. When you make a withdrawal or receive income payments, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59 ½. There may be some exceptions to this tax penalty; therefore, you may wish to consult a tax advisor for further guidance.

You can transfer or exchange one tax-deferred annuity for another without paying taxes on the earnings.

Does buying an annuity in a retirement plan provide extra tax benefits?

No. Tax-qualified plans such as IRAs, 401(k)s, etc. are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

OTHER INFORMATION

What else do I need to know?

- **Right to Cancel** You may return this Contract by delivering it or mailing a written notice to Our Annuity Service Center or to the agent through whom the Contract was purchased within twenty (20) days or, if the Contract replaced any other life insurance or annuity contract(s), within thirty (30) days after You receive it, if You are not satisfied with it. The Company will refund the Single Premium paid plus any fees or charges minus any Withdrawals when the Contract is received by Us. Upon such refund, the Contract shall be void.
- **Regulatory Oversight** The sale and suitability of annuities is regulated by the New Jersey Department of Banking and Insurance. You may obtain assistance by contacting the Department at 609-292-7272 or 1-800-446-7467, or by visiting the Department's website at www.njdobi.org.

What should I know about American General Life Insurance Company?

AGL is licensed in 49 states and the District of Columbia and is a leading provider of tax-deferred annuities.

This is a summary document and not part of your annuity.

WNL 89-AP57-MWV (NJ) (11/16)

American General Life Insurance Company

Mailing Address: Annuity Service Center • P.O. Box 871 • Amarillo, TX 79105-0871

Overnight Mailing Address: Annuity Service Center • 1050 North Western Street • Amarillo, TX 79106-7011

American Pathway[®]
Fixed 5 & 7 Annuity
Owner Acknowledgment

www.aig.com/annuities • 800-424-4990

This is a summary of the provisions of your annuity, but it is not a part of your Contract. Your annuity Contract contains complete details. Your Contract may include one or more riders or endorsements containing additional terms affecting how the Contract may work. You should carefully read the entire Contract, including all riders and endorsements attached to the Contract.

General Description: The American Pathway Fixed 5 & 7 Annuity is a single premium fixed deferred annuity issued and guaranteed by American General Life Insurance Company (AGL or the Company). This product may or may not include a market value adjustment (MVA) provision. Guarantees are backed by the claims-paying ability of AGL. This annuity Contract may be used to save money for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals.

RIGHT TO Examine the Contract (Free Look): You may review your annuity Contract for a specified number of days following your purchase, as shown on page one of your Contract. If you decide during that time that you do not want the Contract, please contact our Annuity Service Center or your financial professional for a refund of your premiums, less any withdrawals. Please see the Right to Examine provision on page one of your Contract to learn more about your specific free look period

Premium Guarantee: The Return of Premium Guarantee, if chosen, provides that your value at cancellation will be equal to or greater than your premium(s) paid less any previous net withdrawals of interest or premium (gross withdrawals adjusted for any applicable withdrawal charges or MVA). If you do not elect the Optional Return of Premium Guarantee, withdrawals made during the Withdrawal Charge period (and/or subject to an MVA) could result in your receiving less than the premium(s) paid.

Initial Interest Guarantee Term and Subsequent Guaranteed Rates: The Initial Interest Guarantee Term (Initial Term) is the period of time for which the initial interest rate is guaranteed. Additionally if you chose a one-year Initial Term which includes a premium enhancement, the Company will credit your annuity, on the Contract Date, a one-time dollar amount addition to your beginning Contract Value which is equal to a percentage of your premium. For example, if your premium is \$100,000 and the premium enhancement is equal to 1.0%, then on the Contract Date, the Company would credit your premium with \$1,000 resulting in a beginning Contract Value of \$101,000. This amount will then earn interest at the rate specified for the Initial Term.

If you choose a three-year Initial Term, then the Initial Interest rate may be increased by an interest rate enhancement, resulting in a higher interest rate during the Initial Term. Initial Interest rates may also be higher for contracts funded with higher premium amounts. Any such interest rate increases will be credited during the Initial Term only. After the Initial Term, the Company will declare an annual renewal interest rate each contract year, which will not include any enhancement. You may obtain current initial interest rates and premium enhancements for the Initial Term from your financial professional but your actual initial rates and premium enhancement will be determined when your Contract is issued and shown on your Contract Data Page along with the Initial Term length you selected. After the Initial Term, the Company will declare an annual interest rate upon each Contract anniversary, and this rate will never be lower than the Minimum Guaranteed Interest Rates as defined in your Contract.

The renewal rates for contracts with an interest rate or premium enhancement, and/or a higher interest rate based on higher premium amounts, may be set to the same level as renewal interest rates for contracts without any such enhancements or higher rates. Factors that influence declared annual renewal interest rates include, but are not limited to, the level of US Treasury rates, credit spreads on corporate bonds and other fixed income instruments, company asset-liability matching strategies, the length of the contract withdrawal charge period and the number of years since your annuity Contract was issued.

The interest rates mentioned above are annual effective rates. To achieve the effective annual interest rate, the Contract Value at the beginning of each Contract Year must be left in the annuity for a full year without any withdrawals. Interest is credited and compounded daily (based on a 365 day year).

Your Contract Value on any given day equals (a) your premium(s), (b) minus any prior withdrawals and related charges, and (c) plus credited interest at the rates described above.

Minimum Guaranteed Interest Rate: The minimum guaranteed interest rates applicable to your Contract are shown on your Contract Data Page. The minimum guaranteed interest rate applicable to your Contract during the withdrawal charge period may be higher than the minimum guaranteed rate applicable in subsequent years. You can obtain the minimum guaranteed interest rates for currently issued contracts from your financial professional but your actual minimum guaranteed interest rates will be determined when your Contract is issued, and will not change.

Minimum Withdrawal Value: This product includes a minimum withdrawal value which is an amount guaranteed to be available for withdrawal upon full surrender, payment of a death benefit or upon beginning an Income Plan. It is equal to 87 ½% of premium(s), less prior net withdrawals (gross withdrawals adjusted for any applicable withdrawal charges or MVA), plus interest accumulated on a daily basis at the Interest Rate for Minimum Withdrawal Value as shown on your Contract Data Page. Note that this interest rate may differ from the guaranteed minimum interest rate in your Contract and is set at issue based on state minimum value regulations.

Withdrawal Privileges: After 30 days from the Contract Date, you may take multiple penalty-free withdrawals each Contract year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of the previous anniversary Contract Value. If you do not use all of the 15% penalty-free withdrawal percentage in a Contract year, you may carry over the unused portion (up to 5%) to the next Contract year, increasing the annual withdrawal up to a maximum of 20% of the previous anniversary Contract Value. The minimum withdrawal amount is \$250 (\$100 for systematic withdrawals) and the minimum amount that must remain in your annuity is \$2,000.

Withdrawals in excess of permitted penalty-free withdrawals are subject to a withdrawal charge during the withdrawal charge period. These withdrawals, along with any withdrawal charges will be deducted from your Contract Value.

<u>If you selected a five or seven year Initial Term with an MVA option</u>: Your contract includes an MVA provision. This means that in addition to a withdrawal charge, an MVA may also apply to withdrawals made in excess of free amounts during the Initial Guarantee Term. Please see the Market Value Adjustment provision below.

5-Year Withdrawal Charge ScheduleContract Year12345ThereafterCharge9%8%7%6%5%0%

(% of Excess Amount Withdrawn)

7-Year Withdrawal Charge Schedule									
Contract Year 1 2 3 4 5 6 7 Thereafter									
Charge	9%	8%	7%	6%	5%	4%	2%	0%	
(% of Excess Amount Withdrawn)									

Market Value Adjustment: An MVA applies to any withdrawal in excess of penalty-free amounts (penalty-free amounts include any compliant RMD withdrawals, if applicable) during the MVA Term. The MVA term is equal to the length of time the MVA is in effect, generally the same length as the withdrawal charge period or the initial interest guarantee term. The adjustment is based on changes in an external index referenced in your Contract since the beginning of the MVA Term and may decrease or increase the amount you receive when you make a withdrawal. If the index has risen since the beginning of the MVA Term, the adjustment may decrease the amount you receive and, if it has fallen, an MVA may increase the amount you receive. Provisions within the Contract effectively limit both the MVA increases and decreases.

Withdrawal Charge Waivers: The following riders allow you to make withdrawals without a withdrawal charge (or MVA if applicable) when certain conditions are met. There is no charge for these riders. Details about utilizing the riders, including qualifying conditions and waiting periods, are set forth in the riders. These riders may not be available in all states.

- Extended Care Rider: The Owner must receive Extended Care for at least 90 consecutive days, beginning after the first Contract Year. The Extended Care may not have begun until after the first Contract Year.
- Activities of Daily Living Rider: The Owner must be unable to perform two of six Activities of Daily Living for at least 90 consecutive days, beginning after the first Contract Year.
- **Terminal Illness Rider:** The Owner must be initially diagnosed with a Terminal Illness after the Contract Date. Only one partial withdrawal or a full withdrawal is permitted.

Income Plans: (**Provisions may vary from state to state.**) An income plan allows you to use your annuity to create guaranteed income for life or for a specified period. Income payments may be set up under one of the options below or under another income plan mutually agreeable to you and the company. The Contract Value, or Minimum Withdrawal Value if greater, will be applied to the income plan if elected any time after three years (one year in FL) from the Contract Date. If elected before that time, withdrawal charges may be assessed on the amount applied to the income plan. Available income plan options include:

- Life Income
- Joint and Survivor Life Income
- Joint and Survivor Life Income with 10 or 20 Years Guaranteed
- Life Income with 10 or 20 Years Guaranteed
- Fixed period

The minimum income payment amount is \$50. Once payments begin, the income plan option cannot be changed.

Death Benefits: A death benefit will be paid to the named Beneficiary upon an Owner's death before an income plan begins. The death benefit is equal to the Contract Value or the Minimum Withdrawal Value, if greater.

Tax Status and Income Tax Consequences: Taxable withdrawals from your Contract may be subject to federal and state income taxes. Tax rules vary depending on whether the Contract is offered under an employer's tax-qualified retirement program, an individual retirement plan, or is instead a non-qualified contract. Withdrawals from an annuity contract under a tax-qualified retirement program or an individual retirement plan are generally reported to the IRS as fully taxable, and withdrawals from a non-qualified annuity contract are generally reported to the IRS as taxable to the extent of untaxed earnings in the annuity. Taxable withdrawals from your Contract prior to age 59¹/₂ are generally subject to a 10% federal early withdrawal penalty. Effective January 1, 2013, certain contract owners may be subject to an additional net investment income tax (NIIT) on income received from non-qualified annuities. Distributions from certain qualified contracts (such as annuities under tax-qualified retirement programs and traditional and Roth IRAs) are generally not subject to NIIT. You should consult your tax advisor regarding your specific situation.

Tax-qualified contracts such as IRAs, 401(k) s, etc. are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

For tax-qualified contracts, the Internal Revenue Code (IRC) requires that you begin withdrawing assets from your tax-qualified annuities when you reach age 70 ½. These are known as Required Minimum Distributions or RMDs. The annual RMD amount must generally be taken by December 31 each year. The Company is not responsible for the satisfaction of RMDs. We recommend that you consult with your tax advisor as to your obligations with regard to the RMD distributions from the Contract. Note: Roth IRAs are not subject to RMD during the lifetime of the Roth IRA owner

Annual Statements: A statement of your Contract will be provided at least once each Contract year.

Not a deposit | Not insured by any federal government agency

May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

Owner(s) Certification: By signing below, I (I denotes the Owner and Joint Owner, if applicable) acknowledge and attest that:

- 1. I (a) have read and understand the information contained in this document, (b) have received a copy of this Owner Acknowledgment, and (c) have received a copy of a Buyer's Guide if required by my state. I certify that my financial objectives and situation were assessed and that this annuity is suitable for me, given my financial goals;
- 2. I understand that, during the withdrawal charge period, the Contract will be subject to withdrawal charges. If my contract includes a Market Value Adjustment (MVA) provision, an MVA may apply to withdrawal taken during the Initial Interest Guarantee Term. Both of these may result in a partial loss of premium and any interest credits earned previously unless I elected the premium guarantee;
- 3. I understand that incentive compensation may be paid to my financial professional in connection with the sale of this product; and
- 4. I agree that this product meets my individual needs, and I do not knowingly have need of these funds except for those provided for within the time frames of the withdrawal charge period; and
- 5. I had the Contract explained to me by my financial professional, with opportunity to ask questions, and that I make this purchase with a full understanding of the material features, benefits and terms of the Contract.
- 6. I understand that the Company offers several different types of fixed annuity contracts to meet the diverse needs of applicants. I further understand that other contracts available may provide different features and benefits offered with different rates and/or charges. When working with my financial professional to determine the best product to meet my needs, I have considered among other things, whether the features and benefits of this annuity contract and the related rates and charges provide the most appropriate package to help me meet my retirement savings goals.

Signed this day of	,
OMPIEDIO NAME (DI D. C)	OWNERS SIGNATURE
OWNER'S NAME (Please Print)	OWNER'S SIGNATURE
JOINT OWNER'S NAME, IF ANY (Please Print)	JOINT OWNER'S SIGNATURE, IF ANY
the suitability information gathered by me, I have a rea	accurate information to the Owner(s) regarding this annuity. Based on a sonable basis to believe that: (a) the Owner(s) would benefit from the suitable, and (c) if this is a replacement, the sale of this annuity is a
FINANCIAL PROFESSIONAL'S NAME (Please Print)	FINANCIAL PROFESSIONAL'S SIGNATURE

American General Life Insurance Company (AGL)

Client Profile Form

Instructions:

- Complete this form if the contract owner is an individual or a revocable trust.
- This form should be completed using the contract owner's information. If the contract owner is a revocable trust, use the trust grantor's information.
- If the contract owner is a non-natural entity, other than a revocable trust, complete Suitability Form A1005CPT.
- Check that all questions are answered completely and accurately.
- This form must be completed, signed, and dated to consider your application.
- Corrections or updates to information on this form must be initialed by the client.

Incomplete forms will delay processing. Do not leave any questions blank. All responses must be legible.

If any information provided changes before the contract is issued, you must provide notice to AGL. A change in information may require an explanation and further review. You may be asked to verify the accuracy of the information on this form. Please be aware, AGL may decline to issue an annuity contract based on the suitability information provided on this form.

Section I – Owner Information

1a.	a. Owner Name		1b	. Owner Date of Birth	1c. Owner SSN		
2a.	2a. Joint Owner Name (If applicable)			2b	. Joint Owner Date of Birth	2c. Joint Owner SSN	
3.	Please indicat	e your expe	rience level with financ	ial, insurance,	or ir	nvestment products:	
	■ None		1 Limited	☐ Moderate)	☐ Extensive	
4.	What is your ritthis annuity? (c		e with respect to the pur	chase of	5.	What are your financial goals (check all that apply)	for purchasing this annuity?
	☐ Conservativ	e I prefer li	ttle to no market risk.			☐ Guaranteed Income	☐ Education Financing
	☐ Moderate		ng to accept some market higher returns.	risk to		☐ Safety of Principal ☐ Tax Savings	☐ Estate Planning ☐ Other
	☐ Aggressive		ing to accept maximum ma maximum returns.	arket risk to		☐ Asset Growth	
6.	How long do you anticipate keeping this annuity with AGL?						
	☐ Less than 3	years	☐ 4-7 years	□ 8-10 ye	ars	☐ Longer than 10 years	3
7.	. Do you anticipate taking any withdrawals prior to age 59½?						
	□ Yes □	⊒ No	☐ N/A (Over 59 ½)				
	(If yes, please e	xplain)					
8.	. Do you anticipate accessing more than the penalty-free amount in any year during the annuity's surrender charge period?						
	□ Yes □	⊒ No	□ N/A (Single Premium	Immediate Ann	nuity (SPIA) or Deferred Income Annuit	y (DIA))
9.	Do you have a this sale?	iny existing	life insurance or annuity	y contracts tha	at we	re sold to you by the same ag	ent that has recommended
	□Yes	l No					

Section II - Financial Information

		ion			
10.	. What is your total <u>annual</u> household gross income?		 Please identify the source(s) of your household income. (check all that apply) □ Employment/Self Employment □ Pension/Retirement Benefits □ Annuity 		
	\$ (annual amount	")		Reverse Mortgage	
12.	What are your approximate <u>annual</u> how expenses (include housing, insurance, taxes, etc.)?		13. What is your federal income tax bracket? ☐ Less than 15% ☐ 15-28%		
	\$ (annual amou	nt)	☐ Greater than 28%		
14.	After the purchase of this annuity, will ☐ Yes ☐ No	you have sufficient cas	h or other sources of income available for en	nergencies?	
15.	5. Source of funds for this annuity: ☐ Savings/Checking/Money Market ☐ Annuity (Page 3 Required) ☐ Life Insurance (Page 3 Required) ☐ Life Insurance (Page 3 Required) ☐ Certificate of Deposit (CD) ☐ Home Equity Loan ☐ Reverse Mortgage ☐ Other ☐ Other				
16.	Complete the Asset Inventory below annuity. If you do not own a specific a value of \$0.	 Please provide the to sset type, please comp 	otal value for each asset type below, <u>after the</u> olete with \$0. All asset(s) below left blank will	e purchase of this be assumed to have a	
	Expected Premium Amount for this	Annuity:	(Do not include this value in the g	rid below)	
	Non-Qualified Asset Types	Value	Non-Qualified Asset Types	Value	
	Cash/Checking/Savings/Money Market/CD	\$	b. Real Estate Equity (excluding primary residence)	\$	
c.	Stocks/Bonds	\$	d. Life Insurance Cash Value	\$	
e.	Stocks/Bonds Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges)	\$ \$	d. Life Insurance Cash Value f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges)	\$ \$	
e. g.	Non-Qualified Mutual Funds (exclude		f. Non-Qualified Class B Mutual Funds	\$ \$	
e. g.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to	\$	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to	\$	
e. g. i.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to surrender penalties	\$ \$	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to surrender penalties	\$ \$	
e. g. i.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to surrender penalties Qualified Asset Types Qualified Mutual Funds (exclude Class B	\$\$Value	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to surrender penalties	\$\$ Value	
e. g. i. k.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to surrender penalties Qualified Asset Types Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Qualified Annuities subject to	\$	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to surrender penalties Qualified Asset Types j. Class B Qualified Mutual Funds (subject to deferred sales charges) I. Qualified Annuities not subject to	\$	
e. g. i. k.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to surrender penalties Qualified Asset Types Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Qualified Annuities subject to surrender penalties Other Qualified Plans (401(k), 403(b), 457, Pension, IRA's, etc.)	\$\$ Value \$\$ \$ \$ s nt you from meeting an	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to surrender penalties Qualified Asset Types j. Class B Qualified Mutual Funds (subject to deferred sales charges) I. Qualified Annuities not subject to	\$\$ Value \$\$	
e. g. i. k. m.	Non-Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Non-Qualified Annuities subject to surrender penalties Qualified Asset Types Qualified Mutual Funds (exclude Class B funds subject to deferred sales charges) Qualified Annuities subject to surrender penalties Other Qualified Plans (401(k), 403(b), 457, Pension, IRA's, etc.) Will the purchase of this annuity preve auto loans, credit card debt, insurance Yes No (If yes, please explain) Are you purchasing this annuity in order program, such as Medicaid or a veteral Yes No (If yes, please explain)	\$	f. Non-Qualified Class B Mutual Funds (subject to deferred sales charges) h. Non-Qualified Annuities not subject to surrender penalties Qualified Asset Types j. Class B Qualified Mutual Funds (subject to deferred sales charges) l. Qualified Annuities not subject to surrender penalties y financial liabilities and/or obligations (included) or or become eligible for any needs-based general Security and Medicare)? fying the requirements of 'spend down' strategies to	\$\$ Value \$ \$ ding mortgage loans, governmental benefit	

Section III - Replacement Information

	otion in Propiacomon information				
20.	Will the purchase of this annuity result in the replacement of an exist	sting annuity cont	ract or life insu	rance policy?	
	☐ Yes ☐ No (If no, please skip questions 21-24 and the table belo	w)			
21.	Please indicate the type of replacement taking place:				
	☐ Annuity to Annuity (Please complete the table below) ☐ Life In	nsurance to Annu	ity		
22.	2. Are you replacing your life insurance and/or annuity policy(ies) because the annuity being purchased is better suited for your current financial goals?				
	☐ Yes ☐ No				
23.	23. Excluding this replacement, have you had any other annuity exchange or replacement within the past 36 months (60 months in California & Minnesota)?				
	□ Yes □ No				
COMPLETE TABLE IF THIS IS AN ANNUITY-TO-ANNUITY REPLACEMENT ONLY Please complete this section in its entirety. If the requested information is unknown, please contact your existing annuity company. If information is not applicable, please fill in "not applicable" or "N/A". If replacing more than one contract, please completely fill in the information for each replacement. If replacing more than two contracts, complete additional charts, and the owner(s) and agent(s) should sign and date the additional paperwork.					
	Existing Annuity Contract Information	Existing Co	ontract #1	Existing Co	ontract #2
Coi	mpany Name				
Cor	ntract Number				
Anr	nuity Type (Fixed, Index or Variable)				
Coi	ntract Issue Date				
Cui	rent Contract Value	\$		\$	
Dea	ath Benefit Value	\$		\$	
Act	ual or Estimated Amount Being Transferred to AGL	\$		\$	
Sur	render Charge or Penalty Assessed on Amount Being Transferred	\$		\$	
Ма	rket Value Adjustment (MVA)?	☐ Yes	□ No	☐ Yes	□ No
MV	imated MVA amount that will apply (if none, list \$0). Indicate if the A amount will be added (+) to or subtracted (-) from the amount ng transferred as listed above.	\$		\$	
Opt	tional Living Benefit	☐ Yes	□ No	□ Yes	□ No
Fixed Annuity Interest Rates (Also Fixed Account where applicable for Variable and Index Annuities)		Current:	%	Current:	%
		Minimum:	%	Minimum:	%
Sar	me selling agent on existing contract and new contract?	☐ Yes	□ No	☐ Yes	□ No
24.	Please provide a summary explaining why the annuity contract beir how the replacing annuity contract will meet your current needs and			your financial ob	jectives and

Se	ction IV – Complete for SPIA or DIA Only		
25.	Is the "Lifetime Income Only" payout option selected?		
	☐ Yes ☐ No ☐ N/A (Fixed or Index Annuity)		
	Note: If yes, no further income payment will be made and this contract will terminate	at the death of the annuitant(s).	
26.	Are you aware that the income annuity being purchased permanently convergements and your access to the premium used to purchase the annuity with		
	☐ Yes ☐ No ☐ N/A (Fixed or Index Annuity)		
27.	If this purchase will result in a replacement of a deferred annuity, will the income stream than what you would be able to receive under the terms of y	come annuity being purchased provide a higher your existing annuity contract that is being replaced?	
	☐ Yes ☐ No ☐ N/A (Not a replacement, or purchasing Fixed or I	ndex Annuity)	
	(If no, please explain)		
Se	ction V – Disclosure		
con: ann	erican General Life Insurance Company requires that your licensed agent desistent with your financial needs and objectives. AGL relies on the information uity purchase is suitable for you.		
The	New Jersey residents only: sale and suitability of annuities is regulated by the Department of Banking a Department's website at <i>www.state.nj.us/dobi</i> or by contacting (609) 292-72		
Se	ction VI – Acknowledgements and Signatures		
OWNER: By signing this form, I (and Joint Owner, if any) affirm each of the following: To the best of my knowledge and belief, the information I provided to my agent and shown above is true and complete, and was obtained prior to my purchase of the annuity. I understand that my failure to provide true and complete information may affect the ability of my agent and AGL to determine the suitability of the product being applied for and may limit the protection provided by regulations regarding suitability of the annuity being purchased.			
	I have been informed of the various features of the annuity being purchased, and I certify that it is suitable for me based on my financial needs and objectives.		
or th	If I am purchasing this annuity contract for a Traditional or Roth IRA, I understand that a Traditional IRA already provides tax deferral or that Roth IRAs, subject to certain restrictions, provide tax-free accumulation and that such deferral will NOT be enhanced by this annuity contract. I understand that I should consult my tax advisor if I have any questions about tax savings and the purchase of this annuity.		
	Index and Fixed Deferred Only: I understand that access to the funds usedrawal amount during the withdrawal charge period, may result in a penalty		
For	SPIA or DIA Only: I understand that, with limited exceptions, I am permane	ently converting my premium into an income stream.	
Owr	ner's Signature	Date	
Join	nt Owner's Signature	Date	
AGENT: By signing this form, I affirm the following: To the best of my knowledge and belief, the information on the form is true and complete, and was obtained prior to the purchase of the annuity. Based on information provided by the owner(s) and my review of such information, I have recommended this annuity as suitable for the financial needs and objectives of the owner(s).			
Age	ent's Signature	Date	
Brol	ker/Dealer, Firm or Affiliation		

American General Life Insurance Company

Mailing Address: Annuity Service Center • P.O. Box 871 • Amarillo, TX 79105-0871 Overnight Mailing Address: Annuity Service Center • 1050 N. Western Street • Amarillo, TX 79106-7011

IMPORTANT NOTICE: REPLACEMENT OF LIFE INSURANCE OR ANNUITIES

This document must be signed by the applicant and the producer, if there is one, and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy or contract and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the back of this form.

1.	Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?YESNO					
2.	Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? YESNO					
		of the above questions, list each exist or annuitant, and the policy or contributions:				
	INSURER NAME	CONTRACT OR POLICY #	INSURED OR ANNUITANT	REPLACED (R) OR FINANCING (F)		
1. <u></u>						
in for	sure you know the facts. Contact yoe illustration, policy summary or	our existing company or its agent fo available disclosure documents mus esentation. Be sure that you are maki	r information about the old policy of t be sent to you by the existing ins	or contract. If you request one, an		
The e	xisting policy or contract is being re	eplaced because				
premi contra premi	ums or considerations paid on it, ict, a payment of the cash surrende ums or considerations or imposed	contract within (30) days of the delincluding any policy fees or charge er value provided under the policy of under such policy or contract. Howal full refund of all premiums or contract.	s or, in the case of a variable or m or contract plus the fees and other of wever in Utah, for a variable or many	arket value adjustment policy or charges deducted from the gross		
I certi	fy that I 🗖 do 🗖 do not have exis	sting policies or contracts.				
I certi	fy that the responses herein are, to t	he best of my knowledge, accurate:				
Appli	cant's Signature and Printed Na	ne		Date		
Joint	Applicant's Signature and Printe	d Name		Date		
	fy that the responses herein are, to t copy of all sales material was left w	he best of my knowledge, accurate. I with the applicant.	also certify that I only used compa	ny-approved sales material and		
Produ	ncer's Signature and Printed Nan	ne		Date		
I do n	ot want this notice read aloud to me	e(Applicants must initial	only if they do not want the notice	read aloud.)		
ACLO	42 (5 (4.5)	71. C V 11 A	P. J. A.	D 1 C2		

White – Company Yellow – Applicant AK, AL, AR, AZ, CO, HI, IA, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NJ, NM, ÔH, OR, RI, SC, SD, TX, UT, VA, VT, WI, WV A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS: Are they affordable?

Could they change?

You're older—are premiums higher for the proposed new policy?

How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES: New policies usually take longer to build cash values and to pay dividends.

Acquisition costs for the old policy may have been paid; you will incur costs for the new one.

What surrender charges do the policies have?

What expense and sales charges will you pay on the new policy?

Does the new policy provide more insurance coverage?

INSURABILITY: If your health has changed since you bought your old policy, the new one could cost you more, or you could be

turned down.

You may need a medical exam for a new policy.

Claims on most new policies for up to the first two years can be denied based on inaccurate statements.

Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:

How are premiums for both policies being paid?

How will the premiums on your existing policy be affected?

Will a loan be deducted from death benefits?

What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST SENSITIVE LIFE PRODUCT:

Will you pay surrender charges on your old contract?

What are the interest rate guarantees for the new contract?

Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:

What are the tax consequences of buying the new policy?

Is this a tax free exchange? (See your tax advisor.)

Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?

Will the existing insurer be willing to modify the old policy?

How does the quality and financial stability of the new company compare with your existing company?

American General Life Insurance Company

REQUEST TO TRANSFER FUNDS TO AMERICAN GENERAL LIFE

Mailing Address: Annuity Service Center • P.O. Box 871 • Amarillo, TX 79105-0871
Overnight Mailing Address: Annuity Service Center • 1050 N. Western Street • Amarillo, TX 79106-7011

1. PERSONAL INFORMATION	
Owner:	Joint Owner:
Annuitant (if different from owner):	Social Security Number:
Address:	
City/State/Zip:	Phone:
2. CONTRACT/POLICIES TO BE TRANSFERRED	
Account/Contract No.	Company
	Address
The above contract(s) is \square enclosed \square misplaced	Phone
	1 Hone
3. TYPE OF WITHDRAWAL	
☐ Total withdrawal FROM ☐ Annuities ☐ Life Insurance	al
4. SOURCE OF TRANSFER (For Direct Rollovers, use form number AGL 175)
TYPE OF REQUEST Trustee-to-Trustee Transfer	☐ Non-Qualified Funds (Non-Insurance)
☐ IRA/SEP ☐ Roth IRA ☐ Other	Certificate of Deposit:
☐ Liquidate on maturity date of	Before the maturity date, I understand there may be a penalty
(Before the maturity date, I understand there may b	e a On the maturity date of
☐ Immediately penalty.)	☐ Mutual Fund / Money Market
Participants who are age 70 ½ or older may be required to take a required minimum	
☐ IRC Section 1035(a) Non-Taxable Exchange of Non-Qualified Funds	(For partial exchanges, use form AGL 163.)
ABSOLUTE ASSIGNMENT I do absolutely assign and transfer the above identified life/annuity contract to Ameri	can General Life Insurance Company (AGL), its successors and/or assigns, along with
any and all claims, options, privileges, rights, title, and interest therein, and subject to	all conditions of such contract as consideration and in exchange for an annuity contract
to be issued by AGL in conformance with section 1035 of the Internal Revenue Code. contract (including the right to surrender this contract) are now exercisable by AGL, su	All power, election, appointments, options or rights exercisable by me as owner of the
•	t to proceedings in bankruptcy, federal tax levy, collection proceedings or any other
legal action. There is no outstanding loan on the contract.	t to proceedings in bankrupicy, rederal tax revy, confection proceedings of any other
No coverage takes effect with AGL because of this assignment or any application	for a AGL contract. The contract issued by AGL will be deemed to be issued in
exchange for the contract listed above when the proceeds of such contract are receive	red by AGL and applied to its contract. If a claim should arise before payment of the
surrender value in full is received by AGL, the undersigned understands no insurance the contract number noted above for relief. For ALL 1035 Exchanges, please provide	that taken effect with AGL and the undersigned agrees to look solely to the insurer of
5. SIGNATURES	
	ct with American General Life Insurance Company (AGL) in the same calendar year,
AGL will be required to treat all such contracts as a single contract for tax purposes.	Such policies are referred to as "serial policies." I understand and agree that this means
	and taxes paid on each contract in succession before any withdrawals of principal are contract for multiple non-qualified annuity contracts issued by more than one insurance
company may not qualify for treatment as a nontaxable Section 1035 exchange of co	ontract to multiple hori-quarified annuary contracts issued by more than one insurance ontracts. I hereby authorize AGL to rely upon the information provided by the current
insurer, trustee, or custodian, and to assume, in the absence of such information, that m	
	American General Life Insurance Company. I am aware of any penalties or surrender
charges that will result from this liquidation by the previous company. I am further aw to consult my tax advisor.	are that any tax consequences of this transaction are solely my own and that I may wish
Contract Owner:	Date:
Joint Owner:	Date:
Spouse/Irrevocable Beneficiary (if any)	Date:
Witness to all signatures:	Date:
6. ACCEPTANCE For transfers of tax-qualified funds, the new contract mu	ast meet the same Internal Revenue Code requirements as the existing contract. On
the above authorization and/or assignment, please liquid	
Assets will be accepted in new contract # Make check(s) payable and mail to:	Or if IRA Transfer
American General Life Insurance Company	American General Life Insurance Company
FBO: SSN:	FBO:
P.O. Box 650545, Dept. AGL	
Dallas, Texas 75265-0545	
By: Date: Date:	
American General Life Representative/Title	

American General Life Insurance Company

Mailing Address: Annuity Service Center • P.O. Box 871 • Amarillo, TX 79105-0871 Overnight Mailing Address: Annuity Service Center • 1050 N. Western Street • Amarillo, TX 79106-7011 REQUEST FOR DIRECT ROLLOVER OF FUNDS TO AMERICAN GENERAL LIFE INSURANCE COMPANY

CUSTOMER INFORMATION Contract owner / Plan Participant Name & Address			Current Insurer / Trustee / Custodian Name & Address
			-
			Telephone Number:
Social	Securi	ty/Tax ID No.:	Contract/Account No.:
		ive an eligible distribution as a Direct Rollover as describing age 2 prior to completing this form.	bed below. (Complete items 1,2,3,4 and 5 or 6). Please read the information
1.		ent Retirement Plan Qualified Employer Plan - IRC Sec. 401(a), 401(k), 401 Tax Sheltered Annuity - IRC Sec. 403(b) Tax Sheltered Custodial Account - IRC Sec. 403(b)(7) Individual Retirement Account or Annuity - IRC Sec. 4 Governmental 457(b) Deferred Compensation Plan	
2.	Basis	for Distribution Termination of Plan (Not applicable to a TSA) Termination of Employment Total Disability - IRC Sec. 72(m)(7) Age 59 ½ or Older Qualified Domestic Relations Order Other (Explain)	
3.	Type □ □	of Distribution Partial, % or \$	
4.		t Rollover to: Individual Retirement Annuity - IRC Sec. 408(b) Simplified Employee Pension - IRC Sec. 408(k)	
5.		Rollover to an existing contract, number	
6.		Rollover to a new contract, application attached.	
Date		Signa	ture & SSN of Plan Participant or Contract Owner
		AC	CEPTANCE
		American General Life Insurance Company, we agree to the following type of contract	accept the Direct Rollover identified above. Further, the rollover proceeds wil
Dlagge	malsa	phock(s) moveble and mail to:	Traditional IRA, SEP
Piease	шаке (check(s) payable and mail to: American General Life Insurance Comp	any
		FBO: (participant) P.O. Box 650545, Dept. AGL Dallas, Texas 75265-0545	SSN or Contract No.
Date		Auth	orized Officer and Title

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LEGAL INFORMATION

The information in this notice applies to IRAs, Roth IRAs, and employer-sponsored plans, including tax-sheltered annuity arrangements and governmental 457 deferred compensation plans.

Direct Transfers

The accumulated value to be transferred may have been subject to sales and/or administration charges. The amount transferred will be subject to the terms of American General Life Insurance Company contract. You are responsible for any taxes or penalties due should this transaction not comply with the applicable IRC provisions. Please consult with qualified tax counsel prior to electing this transaction.

Although the amount transferred is in general not subject to withholding requirements because it is not includible in your gross income for the year of transfer, if this transfer does not comply with applicable legal requirements, you may be responsible for estimated tax payments if you do not have enough federal income tax withheld from income.

Eligible Rollovers

Most withdrawals from tax-favored retirement plans are eligible for rollover either to an IRA or to another plan if the receiving plan accepts such rollovers. Some plans do not accept rollovers of certain types of distributions. Check with the administrator of that plan about whether the plan accepts rollovers and, if so, the types of distributions it accepts.

Rollovers by Beneficiary

Only spousal beneficiaries are allowed to roll over distributions to an IRA or another plan. The receiving plan must accept such rollovers. Non-spousal beneficiaries are not allowed to roll over distributions.

Direct Rollovers

Any amounts under your employer-sponsored plan that will not be subject to federal income tax when distributed may be rolled over directly to an employer-sponsored plan, if such plan accepts such rollovers, or to an IRA.

Rollovers may be subject to the plan restrictions of the receiving plan. The new plan restrictions may be different, or more or less restrictive, than the plan from which the amounts were rolled. Check with the administrator of the receiving plan prior to making your decision in order to clearly understand what restrictions may apply.

Distributions Paid Directly to You

If the distribution you are rolling over was paid directly to you, you may roll over any pre-tax amounts to another employer-sponsored plan or to an IRA within 60 days. Any distributions of after-tax contributions paid directly to you may not be rolled over to another employer-sponsored plan. However, they may be rolled over to an IRA within 60 days.

Amounts Not Eligible For Rollover

Some amounts not eligible for rollover include amounts paid to non-spousal beneficiaries, amounts paid from a non-qualified (after-tax) annuity that is not part of your employer's plan, financial hardship withdrawals, and amounts paid from certain deferred compensation plans. In addition, non-deductible (after-tax) IRA contributions are not eligible for rollover to an employer-sponsored plan.

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