

Guaranteed growth...plus solid protection. Available only to New York Residents.



AG HorizonEmpireSecure[®]

Single-premium deferred annuity

Build a Solid Retirement

In today's financial market, a retirement strategy wouldn't be complete unless part of it provided for growth while making sure that the underlying assets are not subject to market risk.

AG HorizonEmpireSecure[®] can be an excellent choice for retirement goals that require safe, predictable growth, free from the fluctuations of the stock market.

This fixed annuity offers a guaranteed interest rate for a set period of time. And, while the rate of return may be adjusted at the end of your selected term, it will not fall below a guaranteed minimum. Your funds will accumulate on a tax-deferred basis until you're ready to begin receiving income.¹

Once you need to use the funds, AG HorizonEmpireSecure has options that can provide you with a reliable income stream that can't be outlived. Only annuities can make a claim this strong — and stand behind it regardless of future market conditions.

¹ Based on current federal income tax laws

² For the first contract year, 10% of the initial premium may be withdrawn. The value of the annuity may not fall below \$5000 after any withdrawal taken. Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age

59½. Beginning January 1, 2013, annuity income may be subject to an additional tax of 3.8% under specific factual situations. Annuity owners should consult a tax advisor regarding their specific situation. Partial withdrawals are subject to a \$250 minimum; systematic withdrawals are subject to a \$50 minimum.

Discover the Benefits

- **Multiyear Rate:** Earn a guaranteed interest rate for the first 5 or 7 contract years. Pick the term that suits your needs.
- **End-of-Term Option:** At the end of the selected term (5 or 7 yrs) you have the option to withdraw part or all the annuity value without a withdrawal charge. If you don't withdraw at the end of the term, you will receive another guaranteed interest rate valid until your 10th contract anniversary. Thereafter the interest rate is guaranteed annually.
- **Minimum Credited Interest Rate:** Regardless of future economic conditions, your annuity is guaranteed to grow at or above the minimum interest rate, which is listed in your contract.
- **Free Withdrawal Provision:** Each year (including the first one), you may withdraw up to 10% of your annuity value as of the previous contract anniversary through partial withdrawals or systematic withdrawals without any withdrawal charge.²
- **Death Benefit:** Heirs receive the full annuity value upon the death of the owner of the contract without any withdrawal charges being assessed.
- **Income Plan Options:** You can start an income plan any time after the 1st contract year. The full annuity value without withdrawal charge will be used to determine the amount of your payments. Please see contract for details.
- **Extended Care Rider:** If you find yourself facing a long-term stay in a nursing home or other qualified institution, you might be able to make a withdrawal without a withdrawal charge (some restrictions apply).

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Withdrawal Charges

For any amounts in excess of the free withdrawal provision, withdrawal charges are applied as a percentage of the annuity value.

Return of Premium Guarantee

No matter when you withdraw funds from your AG HorizonEmpireSecure contract, you will always receive the greater of

- annuity value less applicable withdrawal charge, or
- premium paid less net withdrawals³ previously made.

³ Net withdrawals are gross withdrawal amounts less withdrawal charges. And for the purposes of the return of premium guarantee, interest paid to you is considered a return of premium.

Contract Year	Charge (annuity value %)
1	10%
2	9
3	8
4	7
5	6
6	5
7	4
8	3
9	2
10	1
11+	0

This guide is designed to give you an overview of AG HorizonEmpireSecure. Please refer to the contract for complete details.

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plus solid protection

US Life

American General
Life Companies

Annuity issued by: **The United States Life Insurance Company in the City of New York**. One World Financial Center, 200 Liberty Street, New York, New York, 10281. Annuity Form Number 05376N, Extended Care Rider Form Number 03049N or 04049N. The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (USL) are its responsibility. Annuities and riders not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by, any bank or depository institution. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including, including USL.

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