



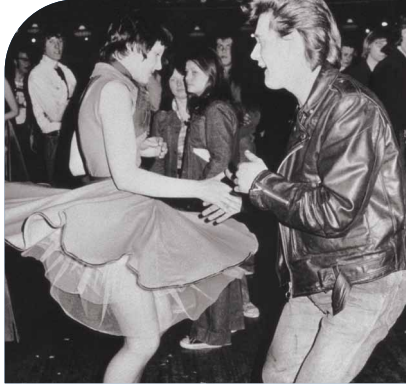
Remember when  
your life was  
“carefree” ...

Today “carefree” means  
financial independence  
and security

**US Life**







Carefree means knowing your account value can never go down due to market volatility.

Now that's something to twist and shout about!

You've come a long way since dancing the night away and yet you still have so much ahead of you. To make the next chapter of your life one marked by financial independence and a feeling of security, you need a retirement strategy that emphasizes safety, growth, and the ability to create retirement income that lasts as long as you do.

AG Global 8 Index<sup>®1</sup> Annuity is designed with those needs in mind. Each includes a remarkable array of features tailored for a new generation of American retirees. These features include:

- **Three ways to earn interest**, including one that bases your credited interest rate in part on three of the world's major stock market indices—giving the most weight to the index that performs best each year. Read more about it on page 4. We call it 50/30/20 hindsight.

Two index-based accounts

offer you the potential of higher credited interest than other traditional principal-protected accounts.

- **Guaranteed Minimum Account Rate.** Although you will not participate fully in the gains of an index, you are guaranteed that your interest will be at least the Guaranteed Minimum, Account Rate specified in your contract.<sup>2</sup> Once interest is credited to your contract, the gains can never be lost.
- **To help you enhance your retirement savings**, you may contribute to your contract at any time. You can choose to contribute as little as \$100 in a monthly EFT\* with an initial \$5,000 contribution or \$300 monthly EFT without any upfront contribution.
- **A Guaranteed Minimum Withdrawal Benefit<sup>3</sup>** that lets you withdraw an increasing proportion of your annuity value

as you age, while keeping the option to cash out if you need to. It's just one of many ways to create income from your annuity tomorrow — and there's no up-front charge for it today.

- **An extended care rider** that provides access to your full annuity value for qualifying medical situations.

In addition, an AG Global 8 Index Annuity qualifies for favorable tax treatment — you'll pay no income tax on your annuity's interest until you take it out<sup>4</sup>.

Sound financial planning is built on informed decisions. Use this guide to learn how an AG Global 8 Index Annuity may provide the retirement security you need and the peace of mind you deserve.

Guarantees are subject to the claims-paying ability of The United States Life Insurance Company in the City of New York.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE  
NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

<sup>1</sup> Products are underwritten by The United States Life Insurance Company in the City of

New York (US Life)  
<sup>2</sup> See contract for complete details.

<sup>3</sup> See page 10 for more information.  
<sup>4</sup> Based on current federal income tax laws.

\*EFT (Electronic Funds Transfer) is an automated process of withdrawing funds on a regular basis from your bank account.

Product and plan options not available in all states.  
Features and provisions vary by state. See Owner's Acknowledgement for state specifics.



## Other retirement vehicles make you jump through hoops ... this one is different

**Some retirement savings vehicles put way too much pressure on you...** especially when it comes to deciding how to allocate your money in a way that captures growth without risking everything you've saved along the way.

**An AG Global 8 Index® Annuity is different.** It offers three ways to earn interest, including an innovative account that bases your credited interest rate in part on the performance of three stock market indices.

**Why three? In a given year, any single market's return can vary dramatically.** By utilizing three different market indices from around the world, the Global Multiple Index Account® reduces the risk of relying on a single market index to drive your savings growth.

But it gets even better. When calculating your credited interest rate, the Global Multiple Index Account weights the performance of each index — giving more emphasis to the market that fared best.

It all adds up to a great value for your retirement assets:

- Interest rates based in part on the performance of three stock market indices provide diversity.
- No need to guess which of the three leading stock market indices will perform best — **our rate calculation gives the greatest emphasis to that year's best performer.**

### THE INDICES BEHIND THE GLOBAL MULTIPLE INDEX ACCOUNT®

<b>S&amp;P 500®<sup>5</sup></b>	Widely regarded as the best single gauge of the U.S. equities market, this index includes 500 leading companies in leading industries of the U.S. economy.
<b>Dow Jones EURO STOXX 50®<sup>6</sup></b>	Europe's leading blue-chip index for the Eurozone, this index covers 50 stocks from 12 Eurozone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain.
<b>Nikkei 225<sup>SM7</sup></b>	The leading and most-respected index of Japanese stocks, the Nikkei <sup>SM</sup> tracks 225 top-rated companies listed on the Tokyo Stock Exchange.

Your AG Global Index Annuity's growth potential is based in part on the performance of these indices, excluding dividends.

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## All Account Options

In addition to the Global Multiple Index Account with Cap, an AG Global 8 Index Annuity offers three other Account Options. All three Account Options are described in the accompanying chart below. You'll find more detailed descriptions — including sample interest rate calculations — on the following pages.

When you establish your contract, you can allocate as much or as little money as you like to each of the three Account Options, and you can change your strategy each year on your annuity's anniversary.

No matter which accounts you choose, some things are constant:

- Once interest is credited, it can't be lost due to market downturns.
- Your annual credited interest will never be less than the Guaranteed Minimum Account Rate specified in your Contract.

Interest Account Options	How It Works	Advantage
<b>Global Multiple Index Account with Cap<sup>8</sup></b>	The interest rate reflects changes in three stock market indices, subject to an annually declared cap. A formula gives more weight to the best-performing index each year.	A more diversified approach that uses 3 indices and limits the negative impact of a single poorly-performing index
<b>Annual Point-to-Point Account with Participation Rate<sup>8</sup></b>	The credited interest rate is based on the percentage change in the S&P 500 over a contract year multiplied by an annually declared participation rate.	Once the participation rate is applied, there is no limit to the amount of interest this strategy can generate.
<b>Fixed Account</b>	Interest is credited daily at a rate declared at the beginning of each contract year. Each year's rate is guaranteed to be at least the Guaranteed Minimum Account Rate, which is listed in your contract.	Each year's return is known in advance.

### Understanding Caps and Participation Rates

Depending on the index-based interest account option you choose, your interest rate may be influenced by either a cap or a participation rate.

- An Index Cap is the maximum rate of interest the account option can earn per time period. For example, if the annual calculated change in an index is 8% and the annual cap is 6%, you would earn 6% interest.

- A Participation Rate is the percentage of the annual increase in the index that will be used to calculate interest. For example, if the participation rate is set at 40% and the calculated change in the index is 12%, you would earn 4.8% interest.

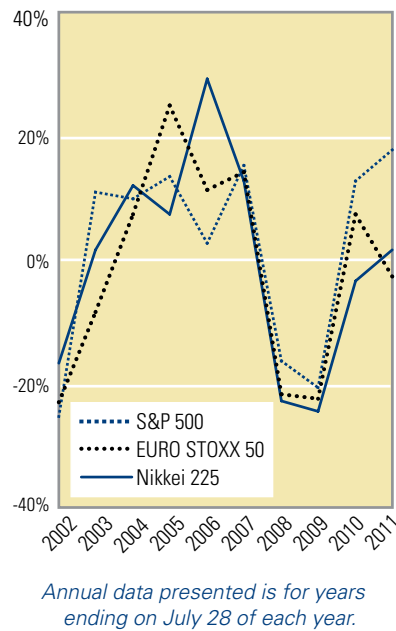
<sup>7</sup> The Nikkei Stock Average ("Index") is an intellectual property of Nikkei Inc.\* "Nikkei", "Nikkei Stock Average", and "Nikkei 225" are the service marks of Nikkei Inc. Nikkei Inc. reserves all the rights, including copyright, to the index. Nikkei Digital Media, Inc., a wholly owned subsidiary of Nikkei Inc. calculates and disseminates the Index under exclusive agreement with Nikkei Inc. Nikkei Inc. and Nikkei Digital Media Inc. are collectively "Index Sponsor". \* Formerly known as Nihon Keizai Shimbun, Inc. Name changed on January 1, 2007. The Products are not in any way sponsored, endorsed or promoted by the Index Sponsor. The Index Sponsor does not make any warranty or representation whatsoever, express or implied, either as to the results to be obtained as to the use of the Index or the figure at which the Index stands at any particular day or otherwise. The Index is compiled and calculated solely by the Index Sponsor. However, the Index Sponsor shall not be liable to any person for any error in the Index and the Index Sponsor shall not be under any obligation to advise any person, including a purchaser or vendor of the Products, of any error therein. In addition, the Index Sponsor gives no assurance regarding any modification or change in any methodology used in calculating the Index and is under no obligation to continue the calculation, publication and dissemination of the Index.

<sup>8</sup> The values of the stock market indices change daily. Interest credited to these Account Options is calculated using the values of the indices as of your contract effective date as well as on subsequent anniversaries. Therefore, interest credited is dependent upon, and will vary based upon, your contract effective date.

## Global Multiple Index Account® with Cap

The Global Multiple Index Account® with Cap (Global Multiple Index Account) determines credited interest based in part on the values of three major stock market indices. The graph shows the returns of these indices during the last 10 years. It's quickly apparent that each of the indices had years where it finished first and others where it finished last.

**Gain 50/30/20  
Hindsight with the  
Global Multiple  
Index Account.**



The graph also demonstrates how difficult it would have been to predict which index would perform best in any given year.

That's the beauty of the Global Multiple Index Account. Since its interest rate formula gives more weight to the year's best performing index, it's like having perfect hindsight vision: You always receive the greatest benefit from the market index that performed best. 50/30/20 Hindsight. It's global and guaranteed.

	LAST 10 YEARS		
	5% or greater per year	Between 0% and 5%	Negative annual change
<b>50%/30%/20% weighting<sup>9</sup> of 3 indices</b>	64% of the time	8% of the time	27% of the time
<b>S&amp;P 500</b>	65% of the time	11% of the time	23% of the time
<b>EURO STOXX 50</b>	58% of the time	8% of the time	33% of the time
<b>Nikkei 225</b>	43% of the time	28% of the time	27% of the time

The Global Multiple Index Account may give you powerful upside potential through diversification, but with sturdy downside protection. To see it in action, look at the table that compares the performance of the 3 indices using 50/30/20 weightings for highest/2nd highest/lowest performers. As the table demonstrates, the 50/30/20 weighting, in this example, would have posted more years with growth of 5% or greater<sup>9</sup> than the more common approaches of only using U.S. based indices.

The Global Multiple Index Account offers diversity with the opportunity for higher credited-interest, subject to a cap, and it provides the downside protection of not a single year with a loss in your annuity value.

<sup>9</sup> The 50/30/20 weighting of the 3 indices (highest/2nd highest/lowest performers) is included to demonstrate the effect of weighting and diversification. These numbers do not reflect how the Global Multiple Index Account would have credited interest because the account would be subject to interest rate caps and would never credit less than the Guaranteed Minimum Account Rate.

## How does the Global Multiple Index Account work?

### Annual point-to-point methodology using changes in three global indices:

- S&P 500
- EURO STOXX 50
- Nikkei 225

### Your rate is determined with a two-step process.

#### 1. Add the following 3 values:

- 50% of the calculated change in the index with the highest return during the year, plus
- 30% of the calculated change in the index with the 2nd highest return during the year, plus
- 20% of the calculated change in the index with the lowest return during the year,

#### 2. Compare the sum to the Cap.

If the Cap is lower, the Cap is your credited interest rate for the year.

Interest is credited annually on the contract anniversary and will never be less than the Guaranteed Minimum Account Rate.

Carefree.

A more diversified approach by using the 3 indices and limiting the negative impact of a single poorly-performing index.

### Hypothetical examples:

Assumption

- 100% of annuity value is in this account.
- Guaranteed Minimum Account Rate is 1%.

In Example 1, all three indices have gains for the year and the account credits 5% interest.

In Example 2, two indices have gained, while one has lost ground; the account credits almost 5% interest.

In Example 3, despite the fact that all three indices post losses for the year, the account will always be credited with at least the Guaranteed Minimum Account Rate so the account credits 1% interest.

Most people are familiar with the concept that diversification is an important goal. Meaning, it is not a good idea to put "all your eggs in one basket." The Global Multiple Index Account provides a level of diversification by using three indices to calculate your credited interest.

	INDEX	BEGINNING OF YEAR VALUE	END OF YEAR VALUE	ANNUAL CHANGE	WEIGHT	CALCULATION
EXAMPLE 1	S&P	1,000	1,100	10.0%	50%	5.0%
	EURO	4,250	4,463	5.0%	20%	1.0%
	Nikkei	14,000	14,980	7.0%	30%	2.1%
Total						8.1%
Compared to Cap of						5.0%
Interest Credited						5.0%

EXAMPLE 2	S&P	1,000	940	-6.0%	20%	-1.2%
	EURO	4,250	4,548	7.0%	30%	2.1%
	Nikkei	14,000	15,120	8.0%	50%	4.0%
Total						4.9%
Compared to Cap of						5.0%
Interest Credited						4.9%

EXAMPLE 3	S&P	1,000	940	-6.0%	20%	-1.2%
	EURO	4,250	4,080	-4.0%	30%	-1.2%
	Nikkei	14,000	13,720	-2.0%	50%	-1.0%
Total						-3.4%
Compared to Minimum of						1.0%
Interest Credited						1.0%



## Annual Point-to-Point Account with Participation Rate

Performs best in a contract year when the ending S&P 500 value is significantly higher than the beginning value.

This account's credited interest rate is based in part on the performance of the S&P 500, and performs best in a contract year when the ending index value is significantly higher than the beginning value. Once the participation rate is applied, there is no limit to the amount of interest this strategy can generate.

**The credited interest rate is determined with this two-step process:**

**1. Determine the calculated percentage change in the S&P 500** during the contract year

**2. Multiply that percentage by the declared Participation Rate.** The Participation Rate is declared when the contract is issued and then again on every anniversary for the following contract year.

Interest is credited on each contract anniversary and will never be less than the Guaranteed Minimum Account Rate.

### Hypothetical Examples: Assumptions

- 100% of annuity value is in this account.
- Participation Rate is 40% in all years.
- Guaranteed Minimum Account Rate is 1%
- S&P Value on beginning of contract year: 1,000

In Example 1, the index falls from the beginning to the end of the year. The account, which can never have less than the Guaranteed Minimum Account Rate, credits 1% interest.

In Example 2, the index increases 6% and the account credits 2.4% interest.

In Example 3, the index increases 16% and the account credits 6.4% interest.

	S&P 500 VALUE END OF CONTRACT YEAR	INCREASE OR DECREASE IN S&P 500	MULTIPLIED BY ADJUSTABLE PARTICIPATION RATE	CALCULATION OF CREDITED INTEREST
EXAMPLE 1	980	-2.0%	N/A	1.0%
EXAMPLE 2	1,060	6.0%	40%	2.4%
EXAMPLE 3	1,160	16.0%	40%	6.4%

NOTE: Every year we will declare a Participation Rate on the Annual Statement. While we have no intention of adding a Cap or Index Spread (charge), we reserve the right to do so if conditions warrant.

## Index Annuity performance in varying market conditions.

### Hypothetical Examples:

Reading how an index annuity works is helpful, but for most of us, a picture is worth a thousand words. These graphs show hypothetical examples of how AG Global 8 Index Annuity might have performed over three historical periods<sup>10</sup>: the most recent 8-year period, the best 8 years, and the worst 8 years' performance of the S&P 500.

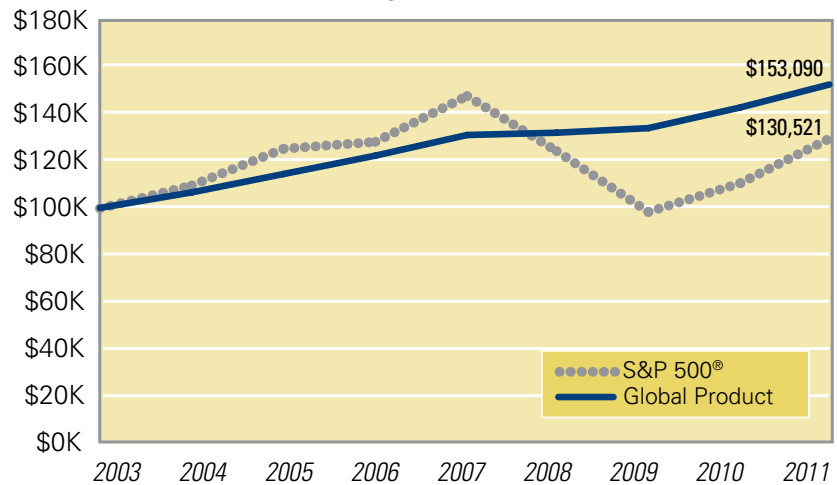
Because these periods contain both good and bad years for the indices used to calculate credited interest, the graphs can give you a sense of how different index results affect the growth of your annuity.

These graphs assume a \$100,000 premium, no withdrawals and 1/3 of the premium allocated to each of the three index accounts:

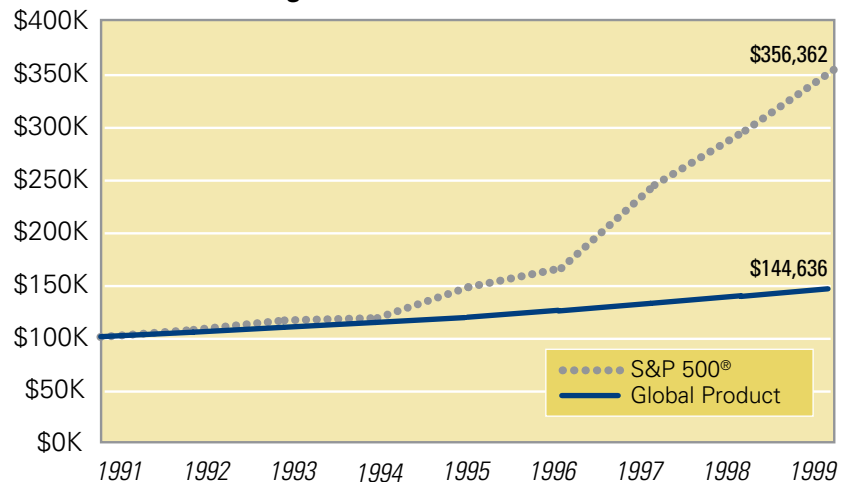
- Global Multiple Index Account with 5% Cap
- Annual Point-to-Point Account with 40% Participation Rate
- **Guaranteed Minimum Account Rate is 1%**

As you can see the AG Global 8 Index Annuity can provide guaranteed growth while protecting you from the sometimes painful losses associated with stock market investing.

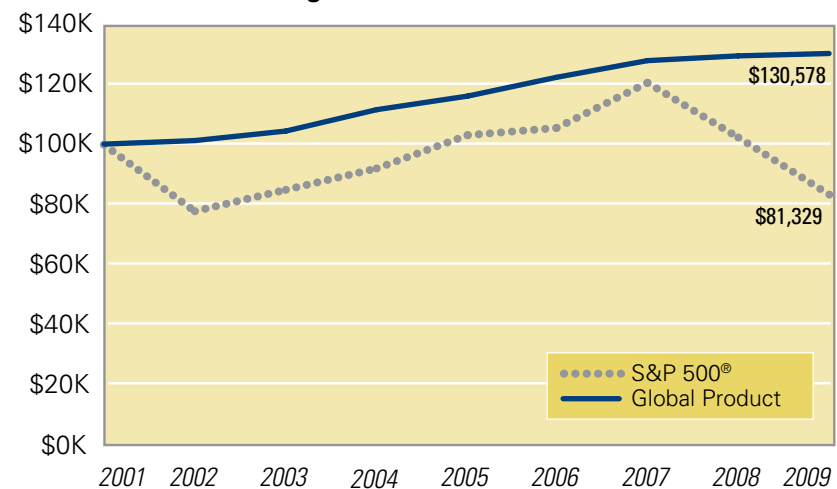
**Most Recent Performing S&P 500 8 Year Time Period**



**Best Performing S&P 500 8 Year Time Period**



**Worst Performing S&P 500 8 Year Time Period**



<sup>10</sup>The actual results of the AG Global Index Annuity would differ from what is shown in these charts because the 5% cap, 40% participation rate and 2.0% monthly cap are not guaranteed and would have changed from year to year during these time frames.



## Death Benefit Provides Peace of Mind

When you name a beneficiary, you can be assured your loved ones will promptly and directly receive your full annuity value upon your death, avoiding the delays, hassle and expense associated with probate.

### You've always set the bar high. Why stop now?

Just as an athlete can use a pole to reach amazing heights, you can use an AG Global 8 Index Annuity to transform your savings into a stream of income you'll never outlive\* — ever.

The ultimate objective of retirement planning is creating a reliable source of income that will support your spending needs for the rest of your life. With life expectancies growing ever longer and health care expenses rising, that challenge has perhaps never been greater than it is today.

Traditionally, the only way to turn an annuity into a guaranteed income stream was by selecting an income plan option. Although these options guaranteed income for life, they typically required annuity owners to irrevocably surrender access to their annuity cash values.

#### **An AG Global 8 Index Annuity provides two ways to meet your income goals:**

- Guaranteed Minimum Withdrawal Benefit
- Income Plan Options

\* Depending on option chosen.

## Guaranteed Minimum Withdrawal Benefit

Today, our Guaranteed Minimum Withdrawal Benefit (GMWB) lets you tap your annuity value in a **series of withdrawals that will continue for your lifetime — even if those withdrawals have completely depleted your annuity’s value.**<sup>11</sup>

The GMWB is one of the ways to take income from your annuity, and there’s no up-front charge for this built-in option. You can begin withdrawals under this benefit anytime after your first anniversary, provided:

- Your account value is at least \$50,000
- You’re at least 55 years old and less than 91 years old.

Each year we will use the following scale to determine a maximum calculated benefit amount based on a percentage of your annuity value. As long as you withdraw this amount or less each year, we will guarantee to pay you up to this amount for the rest of your life regardless of the underlying performance in the annuity.

As you can see, the percentage grows higher as you age. **Your maximum calculated benefit amount has the potential to grow when you age or when**

GMWB lets you potentially withdraw an increasing proportion of your annuity value as you age, while keeping the option to cash out if you need to.

### your annuity value increases.<sup>12</sup>

We guarantee that the amount of your maximum benefit amount will never decrease from year to year as long as you have not taken excess withdrawals, even if the annual calculation results in a lower number due to a decrease in your annuity value.

Attained Age	Income Percentage
55-59	4.5%
60-64	5.0%
65-69	5.5%
70-74	6.0%
75-79	6.5%
80-84	7.0%
85+	7.5%

To better understand how the GMWB works, consider a 69 year old with a \$100,000 annuity value. Her initial maximum calculated benefit amount would be 5.5% of \$100,000 — or \$5,500. Let’s assume that she withdraws the \$5,500, a year later, her Annuity Value is \$99,225 (reflecting the previous withdrawal and a

year of hypothetical interest). Now that she’s reached age 70, her maximum calculated benefit amount would be 6% of \$99,225, or \$5,954. And assuming no excess withdrawals have been made:

- Regardless of the math, her maximum calculated benefit amount will never be lower than the previous year’s, and
- Benefits are guaranteed to continue no matter how long she lives, even if her annuity value has fallen to zero.

### The GMWB is a built-in benefit with no additional up-front cost.

If you decide to begin receiving your benefits, your index-based Account Options may be subject to lower caps and participation rates and your fixed interest crediting rate may be lower than if you weren’t receiving these benefits. These variances are called rate differentials.<sup>13</sup> When you elect the GMWB, we’ll tell you the rate differentials and — once they are set for your contract — they will never change.

<sup>11</sup> See the rider for complete details. The withdrawals under this benefit are taxed in the same manner as other withdrawals. This means withdrawals prior to age 59 ½ that are not part of a series of substantially equal periodic payments may be subject to a penalty tax in addition to income tax on interest withdrawn.

<sup>12</sup> Annuity value can increase due to interest earned and additional premiums.

<sup>13</sup> When GMWB withdrawals begin, your Index Caps, Participation Rate, and Fixed Interest rate may each have a Rate Differential applied to it; Maximum Rate Differentials: 4% on Participation Rate, 1% on Annual Cap, 0.4% on Fixed Interest Credited Rate. Once set, Rate Differentials will not change during the life of the contract.



GMWB provides you guaranteed lifetime income with a cash-out option

### Easy access for extended care needs

If you're like many people, you're concerned about having access to your money if an accident or illness requires an extended stay in a nursing home or hospital. Through our Extended Care Rider — which is included without additional cost — you can access your full annuity value for care that:

- Begins at least one year after your annuity is issued.
- Is provided by a qualified institution for at least 90 consecutive days.
- Is provided when you are less than 86 years old.

### More Income Plan Options

Instead of selecting the Guaranteed Minimum Withdrawal Benefit, after the first contract year you can select from a variety of options that transform your annuity value into a stream of guaranteed income. Including:

- **Lifetime Income.** Create your own “retirement paycheck” that you can never outlive.
- **Lifetime Income with 5, 10, 15, or 20 Years Guaranteed.** Lifetime income that guarantees income continues to your beneficiary if you die before the end of the guarantee period.
- **Lifetime Income with Installment Refund.** Lifetime income that guarantees your total payments will at least equal the annuity value used to create your income stream; should you die earlier, payments would continue to your named beneficiary.
- **Fixed Amount.** Have a need for a specific amount of income? This option lets you name your amount; the length of payments will depend on the amount of income selected. The length of payments may last from 5 to 20 years.

## Withdrawals during the first 8 years

An AG Global 8 Index Annuity provides you with a variety of features that make it an attractive option for retirement savings. Many of these features are made possible by having a stable base of annuity assets held by retirement savers who are planning for the long term.

Consistent with your AG Global 8 Index Annuity's long-term

Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply if you make withdrawals or surrender your annuity before age 59-1/2. Beginning January 1, 2013, annuity income may be subject to an additional tax of 3.8% under specific factual situations.

nature and long-lasting benefits, withdrawals during the first 8 years of the contract incur a Withdrawal Charge.

This means that if you make a withdrawal during your withdrawal charge period, you could lose money. Withdrawal charges do not apply to withdrawals made under the Guaranteed Minimum Withdrawal Benefit or to Required Minimum Distributions.

The Withdrawal Charge is expressed as a percentage of the amount by which your withdrawal in a given contract year exceeds the Free Withdrawal Provision.

Recognizing that we can all face emergencies and unforeseen expenses, your

AG Global 8 Index Annuity's **Free Withdrawal Provision** allows you to withdraw up to **10% of your annuity value** as of the previous contract anniversary without any charge during any year of the contract.

Withdrawal Charges	
Contract Year	AG Global 8 Index Annuity Withdrawal Charge
1	8%
2	7%
3	6%
4	5%
5	4%
6	3%
7	2%
8	1%
9+	0%

## Minimum Withdrawal Value

At any point in time, your contract will have an annuity value equal to the sum of the amounts in each of your account options. Regardless of how the stock indices perform or which account options you choose, you're guaranteed to have each of your accounts grow each year by at least 1%.

And, at any time you have a **Minimum Withdrawal Value** equal to your annuity value less withdrawal charges.

This table shows what your Minimum Withdrawal Value would be over 30 years with an initial premium of \$100,000 and no subsequent premium

contributions. And, the Guaranteed Minimum Account Rates are assumed to be 1%. For example, even if any or all of the indices went down for ten straight years, your \$100,000 initial premium would be worth \$110,462 at the end of ten years as shown in the chart below. This feature is a key benefit of having a portion of your retirement savings in an AG Global Index Annuity.

End of Year	Minimum Withdrawal Value	End of Year	Minimum Withdrawal Value
1	\$93,720	10	\$110,462
2	\$95,576	15	\$116,097
3	\$97,460	20	\$122,019
4	\$99,373	25	\$128,243
5	\$101,313	30	\$134,785

## Your World Keeps Changing

As your world keeps changing an AG Global 8 Index Annuity is here to help strengthen your retirement strategy with these guarantees:

- A Global Multiple Index Account with 50/30/20 Hindsight.
- Guaranteed Minimum Withdrawal Benefit that creates guaranteed income

stream for life, while keeping the ability to tap your remaining account value.

- Guaranteed long-term growth provided by the Guaranteed Minimum Account Rate and Minimum Withdrawal Value provisions.
- Extended care benefits that make it easy to access your

full annuity value when you have qualifying medical needs.

- Still have questions? Your insurance professional can help you fully understand how an AG Global 8 Index Annuity can help you accomplish your retirement goals of financial independence and security.



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This brochure is designed to give you an overview of AG Global 8 Index Annuity from US Life. It is not meant to be a substitute for the actual contract.

**US Life**

**American General**  
Life Companies

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