

Standard

Polaris Platinum III: seven-year withdrawal (B-share) variable annuity product

Issue age	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Through age 80	7.00% upfront	6.25% upfront 0.25% annual trail paid in months 13+	5.00% upfront 0.50% annual trail paid in months 13+	2.00% upfront 1.00% annual trail paid in months 13+	3.00% upfront 1.00% annual trail paid in months 27+	4.00% upfront 1.00% annual trail paid in months 39+
Ages 81-85	2.75% upfront 0.25% annual trail paid in months 13+	N/A	N/A	N/A	N/A	N/A

Contact your AIG Annuities Wholesaler or call 1-888-502-2900 for more details.

General Notes:

- Gross dealer concessions will be paid according to the percentage of the aggregate purchase payments (including subsequent payments made under the contract after the contract is in force) as indicated in the commission tables. Purchase payments must be received and accepted by AGL (or for New York, US Life) with complete application information.
- Annual trail commissions will be paid according to the percentage of the contract value, as indicated in the tables. Trail commissions will be paid on a periodic basis. Trail commissions are not paid on any contract that has been surrendered, annuitized or under which a death benefit has been paid.
- If you do not elect a commission option, a default option will be used based on the default option selected by your broker/dealer.
- If there are joint owners, the commission will be based on the age of the oldest owner.
- Commissions are subject to change. Please contact your home office for further information.
- Purchase payments that cause the total of all contracts issued to the same owner and/or annuitant to exceed \$1.0 million require prior company approval. In addition, in such cases the amount that may be allocated to a Dollar Cost Averaging Fixed Account may be limited by the company.
- Commission chargebacks apply. Please contact your home office for further information.

See reverse for important disclosures

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Polaris Variable Annuities are sold by prospectus only, which contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. A prospectus may be obtained by calling 1-800-445-7862. Investors should read the prospectus carefully before investing.

Products and features may vary by state and may not be available in all states. Annuities are long-term investments designed for retirement. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to 59½, an additional 10% federal tax may apply. An investment in the Polaris Variable Annuities involves risk, including possible loss of principal. Investment returns will fluctuate so that the contract when redeemed may be worth more or less than the original investment. The purchase of a variable annuity is not required for, and is not a term of, the provision of any banking service or activity.

Polaris Variable Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX, except in New York, where they are issued by **The United States Life Insurance Company in the City of New York** (US Life). **Distributed by AIG Capital Services, Inc.** (ACS), Member FINRA. AGL, US Life and ACS are members of American International Group, Inc. (AIG).

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