



Polaris[®] Variable Annuity

Investment choices available
if an income protection feature
is not elected

POLARIS

FOR THOSE WHO WANT MORE[®]

This material must not be used without the Polaris Variable Annuity product brochure; it cannot be used alone.

Design Your Investment

Polaris Variable Annuities offer you access to leading money managers, a broad range of individual variable portfolios and professionally designed asset allocation strategies.

The investment choices described in this brochure are **available if you do not elect a Polaris optional income protection feature**. Your financial advisor can help you choose an investment allocation from a wide range of investments from experienced money managers.

Polaris Variable Annuities are issued by **American General Life Insurance Company (AGL)** except in New York, where they are issued by **The United States Life Insurance Company in the City of New York (US Life)**.

This material is intended only for educational purposes to help you, with the guidance of your financial advisor, make informed decisions. We are not a fiduciary and do not provide investment advice or recommendations.

Polaris Money Managers



*SunAmerica Asset Management, LLC (SAAMCo) is affiliated with AGL and US Life.

¹These money managers may be available through the SunAmerica Dynamic Allocation Portfolio, the SunAmerica Dynamic Strategy Portfolio, and the Managed Allocation Portfolios offered in Polaris. ²American Funds SAST Portfolios and the VCP Managed Asset Allocation SAST Portfolio invest in the American Funds Insurance Series, which has the same investment manager (Capital Research and Management Company) as American Funds.

Choose from a broad range of portfolios

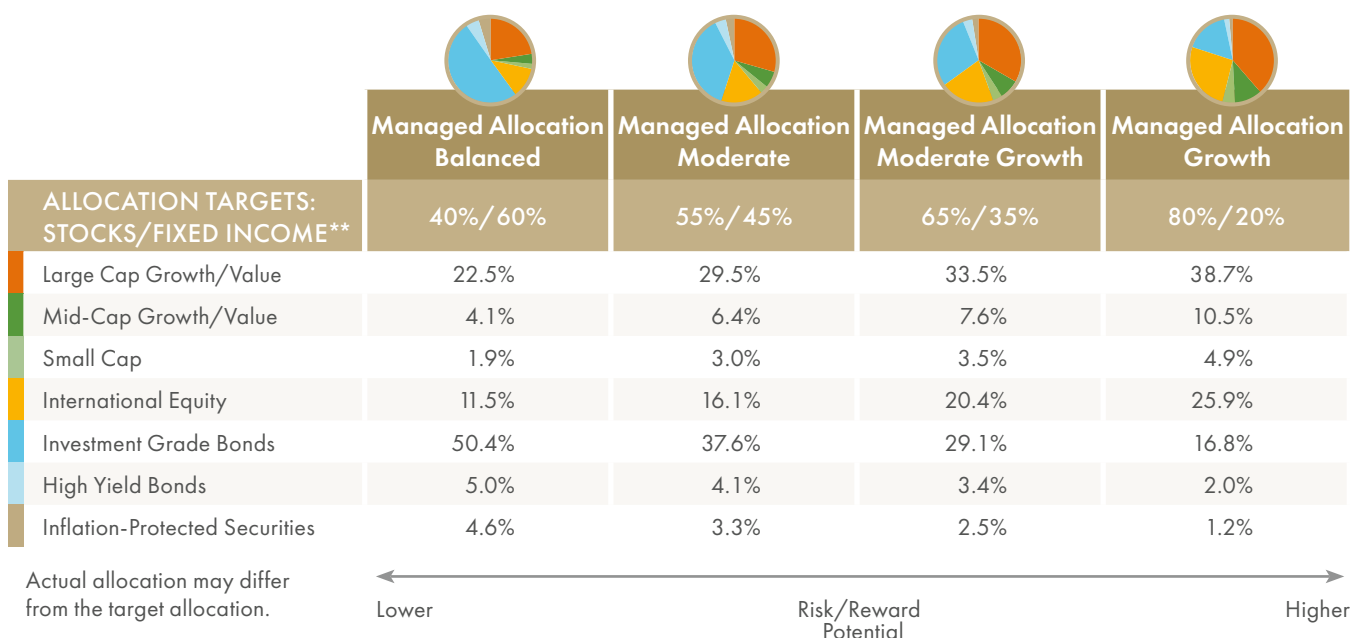
ASSET CLASS	PORTFOLIO	MONEY MANAGER(S)
Large Growth	SA AB Growth	AllianceBernstein L.P.
	American Funds Growth SAST ^{3,4}	Capital Research and Management Company
	Invesco V.I. American Franchise Fund	Invesco Advisers, Inc.
	SA Janus Focused Growth	Janus Capital Management, LLC
	Blue Chip Growth	Massachusetts Financial Services Company
	Capital Growth	The Boston Company Asset Management, LLC
Large Core	Fundamental Growth	Wells Capital Management Incorporated
	SA MFS [®] Massachusetts Investors Trust	Massachusetts Financial Services Company
	Equity Opportunities	OppenheimerFunds, Inc.
Large Value	SA Legg Mason BW Large Cap Value	Brandywine Global Investment Management, LLC
	American Funds Growth-Income SAST ^{3,4}	Capital Research and Management Company
	Invesco V.I. Comstock Fund	Invesco Advisers, Inc.
	Invesco V.I. Growth & Income Fund	Invesco Advisers, Inc.
	Growth-Income	J.P. Morgan Investment Management Inc.
	Lord Abbett Growth and Income	Lord, Abbett & Co. LLC
Small and Mid Cap	"Dogs" of Wall Street	SunAmerica Asset Management, LLC
	Small & Mid Cap Value	AllianceBernstein L.P.
	Small Company Value	Franklin Advisory Services, LLC
	Growth Opportunities	Invesco Advisers, Inc.
	Mid-Cap Growth	J.P. Morgan Investment Management Inc.
Multi Cap	Aggressive Growth	Wells Capital Management Incorporated
	Capital Appreciation	Wellington Management Company LLP
	Growth	Wellington Management Company LLP
Specialty	Technology	Columbia Management Investment Advisers, LLC
	Real Estate	FIAM LLC
	Telecom Utility	Massachusetts Financial Services Company
	Natural Resources	Wellington Management Company LLP
Foreign and Global Stock	American Funds Global Growth SAST ^{3,4}	Capital Research and Management Company
	Global Equities	J.P. Morgan Investment Management Inc.
	International Diversified Equities	Morgan Stanley Investment Management Inc.
	International Growth and Income	Putnam Investment Management, LLC
Emerging Markets	Foreign Value	Templeton Investment Counsel, LLC
	Emerging Markets	J.P. Morgan Investment Management Inc.
Asset Allocation	SA BlackRock Multi-Asset Income Portfolio	BlackRock Investment Management, LLC
	SA BlackRock VCP Global Multi Asset Portfolio	BlackRock Investment Management, LLC
	American Funds Asset Allocation SAST ^{3,4}	Capital Research and Management Company
	VCP Managed Asset Allocation SAST Portfolio ^{4,5}	Capital Research and Management Company
	Asset Allocation	Edge Asset Management, Inc.
	Franklin Income VIP Fund	Franklin Advisers, Inc.
	Franklin Founding Funds Allocation VIP Fund	Franklin Templeton Services, LLC
	VCP Value [®] Portfolio	Invesco Advisers, Inc.
	Balanced	J.P. Morgan Investment Management Inc.
	SA MFS [®] Total Return	Massachusetts Financial Services Company
	VCP Total Return Balanced [®] Portfolio	Pacific Investment Management Company LLC
	Asset Allocation: Diversified Growth	Putnam Investment Management, LLC
	SA Schroders VCP Global Allocation Portfolio	Schroder Investment Management North America Inc.
	SA Index Allocation 60/40 Portfolio ⁶	SunAmerica Asset Management, LLC
SA Index Allocation 80/20 Portfolio ⁶	SunAmerica Asset Management, LLC	
SA Index Allocation 90/10 Portfolio ⁶	SunAmerica Asset Management, LLC	
SunAmerica Dynamic Allocation Portfolio ^{6,7}	SunAmerica Asset Management, LLC	
SunAmerica Dynamic Strategy Portfolio ^{6,7}	SunAmerica Asset Management, LLC	
SA T. Rowe Price VCP Balanced Portfolio	T. Rowe Price Associates, Inc.	
Strategic Multi-Asset Portfolio	Wellington Management Company LLP	
Corporate/Govt. Bond	Ultra Short Bond Portfolio	Dimensional Fund Advisors LP
	Corporate Bond	Federated Investment Management Company
	Global Bond	Goldman Sachs Asset Management International
	SA JPMorgan MFS [®] Core Bond	J.P. Morgan Investment Management Inc./
	Government and Quality Bond	Massachusetts Financial Services Company
	Real Return	Wellington Management Company LLP
High-Yield Bond	High-Yield Bond	Wellington Management Company LLP
		PineBridge Investments, LLC
Money Market	Goldman Sachs VIT Government Money Market Fund	Goldman Sachs Asset Management, L.P.

Choose a Managed Allocation Portfolio (MAP)

Managed Allocation Portfolios (MAPs) are actively managed funds-of-funds,³ invested in a variety of institutionally-managed portfolios. By investing in a single MAP, you can diversify your money across asset classes, money managers and investment styles.

SunAmerica Asset Management, LLC (SAAMCo) handles the day-to-day management of each MAP. From time to time, SAAMCo may increase or decrease a MAP's allocation to certain asset classes. These short-term shifts in asset allocation policy may have the potential to enhance a MAP's return without dramatically changing the long-term risk profile.

Keep in mind, while diversification and asset allocation are both proven investment strategies, they can't guarantee greater or more consistent returns and they can't protect against loss.



Allocation targets are subject to change without notice. Additional asset classes may be used. Allocation targets as of 3/31/16.

³The American Funds SunAmerica Series Trust ("SAST") portfolios ("Feeder Funds") do not invest directly in individual securities; instead they invest all of their assets in corresponding funds ("Master Funds") of the American Funds Insurance Series. ⁴Investing in a Feeder Fund will result in higher fees and expenses than investing directly in a Master Fund. Please see the prospectus and Statement of Additional Information for more information regarding the master-feeder fund structure. ⁵The VCP Managed Asset Allocation SAST Portfolio ("Feeder Fund") does not invest directly in individual securities; instead it invests in shares of the American Funds Insurance Series® Managed Risk Asset Allocation FundSM (the "Master Fund"). In turn, the Master Fund invests in shares of an underlying fund, the American Funds Insurance Series® Asset Allocation Fund (the "Underlying Fund"), hedge instruments (primarily exchange-traded futures) and cash or cash equivalents. ⁶The portfolio operating expenses for a fund-of-funds are typically higher than those of a traditional portfolio because you pay the expenses of the portfolio and indirectly pay a proportionate share of the expenses of the underlying portfolios. ⁷The overall portfolio's average level of exposure to the equity market is expected to be approximately 60% to 65% over the long term. However, the exposure will range from a minimum of 25% to a maximum of 100%. Please refer to the Polaris product brochure, along with the trust prospectus, for more information.

Additional information about investing in the variable portfolios

- While certain Polaris portfolios may be similar to other funds managed by the same investment adviser, this does not mean that a portfolio's investment results will be comparable to the investment results of other similar funds, including other funds with the same investment adviser. There may be material differences between similar funds and the Polaris portfolios, such as fees and expenses, portfolio management, portfolio holdings and the timing of cash flows. The portfolios' investment results will likely differ, and may be higher or lower than the investment results of other similar funds.
- Money managers, with the exception of SunAmerica Asset Management, LLC, are not affiliated with American General Life Insurance Company, The United States Life Insurance Company in the City of New York or American International Group, Inc. (AIG).
- Portfolios that invest in stocks and bonds are subject to risk, including stock market and interest rate fluctuations. Portfolios that invest in bonds are subject to changes in their value when prevailing interest rates change. Portfolios that invest in non-U.S. stocks and bonds, including emerging market investments, are subject to additional risks such as political and social instability, differing securities regulations and accounting standards, limited public information, plus special risks that may include foreign taxation, currency risks, risks associated with possible differences in financial standards, and other monetary and political risks associated with future political and economic developments.
- Investments that concentrate on one economic sector or geographic region are generally subject to greater volatility than more diverse investments. Portfolios that invest in technology companies are subject to additional risks and may be affected by short product cycles, aggressive pricing, competition from new market entrants and obsolescence of existing technology. Portfolio returns may be considerably more volatile than a portfolio that does not invest in technology companies.
- Portfolios that invest in small and mid-size company stocks are generally riskier and more volatile than portfolios that invest in larger, more established companies.
- Portfolios that invest in high-yield bonds may be subject to greater price swings than portfolios that invest in higher-rated bonds. The payment of interest and principal is not assured.
- Portfolios that invest in real estate investment trusts (REITs) involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a concentration in one sector or geographic region.
- Investments in securities related to gold and other precious metals and minerals are speculative and impacted by a host of worldwide economic, financial and political factors.
- Money market instruments generally offer stability and income, but an investment in these securities, like investments in other portfolios, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. An investment in the Goldman Sachs VIT Government Money Market Fund is subject to potential loss of principal; however, the portfolio seeks to maintain a net asset value of \$1.

Additional information about Managed Allocation Portfolios

- Each Managed Allocation Portfolio is structured as a fund-of-funds, which means that it pursues its investment goal by investing in a combination of underlying portfolios rather than investing directly in stocks, bonds, cash and other investments.
- It is important to keep in mind that there is no assurance that any strategy or investment will achieve specific investment objectives.

Portfolios and money managers are subject to change.

Variable annuities are sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. Please contact your insurance-licensed financial advisor or call 1-800-445-7862 to obtain a prospectus. Please read the prospectus carefully before investing.

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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 age 59½, an additional 10% federal tax may apply. An investment in Polaris involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. The purchase of Polaris is not required for, and is not a term of, the provision of any banking service or activity. Products and features may vary by state and may not be available in all states.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

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May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

Policy form numbers:

AGL: AG-803 (7/13)
US Life: US-803 (12/15)

