A Closer Look at the Income Generation

Income Plus and Income Builder are optional income protection features that are only available with the purchase of a Polaris Variable Annuity.
We’re here to help meet the needs of today’s “Income Generation”

If you’re a baby boomer who is about to retire, or already retired—you’re part of today’s “Income Generation.” We recognize that your income needs are unique. Whether you’re looking for income today—or tomorrow, we’re here to help you.

We’re proud to offer you Polaris Income Plus℠ and Polaris Income Builder℠—available in select Polaris Variable Annuities. A Polaris Variable Annuity with Income Plus or Income Builder provides you with the flexibility to design a retirement income solution that’s customized to your specific income needs and preferences.

Variable annuities are long-term investments designed for retirement purposes. In the Accumulation phase, they can help you build assets on a tax-deferred basis. In the Income phase, they can provide you with guaranteed income through standard or optional features. Variable annuities are subject to costs that include a separate account fee, a contract maintenance fee, expenses related to the operation of the variable portfolios and the costs associated with any optional features elected. The Income Plus and Income Builder optional income protection features are subject to additional fees, investment requirements and other limitations. Contract and optional benefit guarantees are backed by the claims-paying ability of the issuing insurer.

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. Investment involves risk, including the possible loss of principal. Your contract value when redeemed may be worth more or less than your original investment. If you fund your IRA or 401(k) with a variable annuity, you should realize that these retirement accounts are already tax-deferred. A variable annuity provides no additional tax-deferred benefit beyond that provided by the plan. You should only use a variable annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. Please consult with your financial and tax advisors regarding your individual situation.
# Client Profiles

The following scenarios are hypothetical and for illustrative purposes only. They are only intended to show how optional Polaris income protection features can work.

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Income Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ted, age 54</td>
<td></td>
<td>More Income Later</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 3</td>
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<tr>
<td>Sarah, age 55</td>
<td></td>
<td>Income Early (before age 59½)</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 1</td>
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<tr>
<td>Jack and Barbara, both age 62</td>
<td></td>
<td>Income Later for Spouses</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 3</td>
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<tr>
<td>Joan, age 62</td>
<td></td>
<td>Income Now plus Rising Income</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 3</td>
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<tr>
<td>Jim and Diane, age 65 and 66</td>
<td></td>
<td>Income Now for Spouses</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 1</td>
</tr>
<tr>
<td>Susan, age 65</td>
<td></td>
<td>More Income Now</td>
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<tr>
<td></td>
<td></td>
<td>Income Builder</td>
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<tr>
<td>Richard, age 67</td>
<td></td>
<td>More Income Now</td>
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<tr>
<td></td>
<td></td>
<td>Income Plus—Option 2</td>
</tr>
<tr>
<td>David and June, both age 70</td>
<td></td>
<td>RMDs with Rising Income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Income Plus—Option 3</td>
</tr>
</tbody>
</table>
Polaris is designed for those who want MORE

A Polaris Variable Annuity with an optional income protection feature, available for an additional annual fee, can help you secure:

- **More income—now or later**
  Choose the feature and income option that’s right for you. The maximum amount you can withdraw each year is based on the income option you choose, your choice of Single Life or Joint Life, and your age at the time of first withdrawal. With certain features and income options, the maximum amount available will decrease if the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature's parameters.*

- **Income that’s protected and can rise over time**
  Your withdrawals are calculated as a percentage of your Income Base, an amount that’s protected for life—no matter how the market performs. During the first 12 contract years, Income Plus and Income Builder lock in to the Income Base the greater of an annual income credit of up to 6% or investment gains (as defined in the prospectus) on contract anniversaries. After that, the Income Base can continue to increase from investment gains on contract anniversaries, provided contract value remains.
  - The full 6% income credit is available in years that withdrawals are not taken.
  - With Income Plus only, a partial income credit is available when withdrawals are taken, as long as withdrawals are within the parameters of the income option elected and less than 6%.

  With either feature, if you wait 12 contract years before taking any withdrawals, you can count on an Income Base that DOUBLES on the 12th contract anniversary to equal 200% of your eligible first-year purchase payments.

- **Income that’s guaranteed to last**
  Count on a guaranteed stream of lifetime income for as long as you—or you and your spouse—are living.

* See next page to learn more about the “protected income payment.”

**Income Base:** The Income Base is the amount on which guaranteed withdrawals are based. It is not a liquidation value or a contract value, nor is it available as a lump sum. The Income Base is initially equal to the first eligible purchase payment. On each contract anniversary, the Income Base is set to equal the greater of (a) the anniversary value, if greater than all previous anniversary values or (b) the current Income Base plus the income credit amount (if eligible) during the income credit period. The Income Base is automatically evaluated on contract anniversaries while the contract value is greater than zero and the feature is still in effect, provided the Latest Annuity Date has not been reached. On the 12th contract anniversary, the Income Base may be increased to the Minimum Income Base (200% of eligible first-year purchase payments) if no withdrawals have been taken from the contract. The Income Base is adjusted for excess withdrawals and is increased each time an eligible purchase payment is made. The anniversary value is the contract value on the contract anniversary (including any spousal contribution contributions), less ineligible purchase payments.

**Income Credit:** The amount that may be added to the Income Base in each of the contract’s first 12 years. The annual income credit is 6% of the Income Credit Base in years that no withdrawals are taken. For Income Plus only, the annual income credit will be reduced by the percentage of the Income Base withdrawn in years that withdrawals are taken, provided withdrawals are within the parameters of the income option elected and less than 6%. An income credit is not available in years an excess withdrawal is taken. When withdrawals are taken that reduce or eliminate the available income credit, future income may be lower than if a partial or full income credit were received.
A choice of income options to help you generate the income you need

The maximum percentage you can withdraw each year is based on the income option you choose, your age at the time of first withdrawal, and whether you are securing lifetime income for one person or two people.

**Polaris Income Plus™** (Issue ages 45-80)

<table>
<thead>
<tr>
<th>Age at time of first withdrawal</th>
<th>Maximum annual withdrawal amount (as a percentage of the Income Base)</th>
<th>Protected Income Payment** (as a percentage of the Income Base)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 or later</td>
<td>6% (5.5% Joint Life)</td>
<td>4%</td>
</tr>
<tr>
<td>45–64</td>
<td>5.5% (5% Joint Life)</td>
<td>3%</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Age at time of first withdrawal</th>
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<th>Protected Income Payment** (as a percentage of the Income Base)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 or later</td>
<td>7% (6.5% Joint Life)</td>
<td>3%</td>
</tr>
<tr>
<td>45–64</td>
<td>5.5% (5% Joint Life)</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age at time of first withdrawal</th>
<th>Maximum annual withdrawal amount (as a percentage of the Income Base)</th>
<th>Protected Income Payment** (as a percentage of the Income Base)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 or later</td>
<td>5% for life (4.5% for life—Joint Life)</td>
<td></td>
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<tr>
<td>45–64</td>
<td>4% for life (3.5% for life—Joint Life)</td>
<td></td>
</tr>
</tbody>
</table>

**Polaris Income Builder™** (Issue ages 65-80 only)

<table>
<thead>
<tr>
<th>Age at time of first withdrawal</th>
<th>Maximum annual withdrawal amount (as a percentage of the Income Base)</th>
<th>Protected Income Payment** (as a percentage of the Income Base)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 or later</td>
<td>5.5% (5% Joint Life)</td>
<td>5.25% (4.75% Joint Life)</td>
</tr>
</tbody>
</table>

**If the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters, you will receive the protected income payment (PIP). The PIP is calculated as a percentage of the Income Base.

With Income Plus Income Options 1 and 2, if withdrawals begin before age 65 and the Income Base increases due to investment gains on a contract anniversary on or after the 65th birthday, the PIP automatically increases to 4%.

**Additional Information**

- The maximum annual withdrawal amount (MAWA) is based on the choice of covering one person or two people. The MAWA is calculated as a percentage of the Income Base.
- When determining the maximum annual withdrawal percentage and the protected income payment (PIP) percentage (if applicable), the age at the time of first withdrawal is based on the older individual if jointly owned for Single Life; age of younger individual for Joint Life. This age criteria is also used when evaluating eligibility for an increase to the PIP percentage (if applicable).
Ted

Age 54.
Plans to take income in 12 years.

Changing jobs and looking to roll over proceeds from his former employer’s 401(k) plan into an IRA.

Ted’s Retirement Income Strategy

- Ted rolls over a portion of his 401(k) plan proceeds into Polaris with Income Plus—Income Option 3 (Single Life).
- After 12 years, he begins taking 5% annual withdrawals that are guaranteed for as long as he lives.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus – Income Option 3 may work.

See page 20 for important information
An Income Base that’s guaranteed to DOUBLE after 12 years when no withdrawals are taken!

- Ted’s Income Base, which is the amount on which guaranteed withdrawals are based, automatically grows each year as the 6% income credit is added.
- His Income Base DOUBLES on the 12th contract anniversary to equal 200% of his eligible first-year purchase payments if no withdrawals have been taken.
- Upon retirement, he can count on 5% annual withdrawals for life—the equivalent of 10% of his initial Income Base due to the doubling.

Assumptions: Age 54; Polaris with Income Plus – Income Option 3 (Single Life); 5% annual withdrawals begin after 12 years; no market “step-ups” from investment gains; and contract value remains during the income credit period (first 12 contract years).

The illustration is not to scale.
Sarah
Age 55.
Recently laid off from her job, she needs to tap her retirement assets early.

Sarah’s Retirement Income Strategy

- Sarah has invested a portion of her retirement assets in Polaris with **Income Plus—Income Option 1 (Single Life)**.

- To help meet her early income needs, she begins a Substantially Equal Periodic Payment (SEPP) program that allows her to take the withdrawals she needs without incurring the additional 10% federal tax for early withdrawals. The program continues through age 60.

- Upon retirement at age 65, she begins taking 5.5% annual withdrawals.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus – Income Option 1 may work.

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1 Substantially Equal Periodic Payments taken under Internal Revenue Code (IRC) Section 72(t) or 72(q) must continue for the longer of 5 years or through age 59½. If the payments are terminated early, the individual will be subject to IRS penalties plus interest. The rules and interpretations governing Substantially Equal Periodic Payments to comply with IRC Section 72(t) and 72(q) are complex and subject to modification. Other income and distribution alternatives may also be available. It is important to note that while distributions taken under 72(t) or 72(q) are not subject to the additional 10% federal tax for early withdrawals, they are subject to income taxes. Taking early distributions from a retirement account may reduce the amount of money available later during retirement. Please consult with a tax advisor regarding your specific situation.
Income for today—and tomorrow!

- Sarah takes Substantially Equal Periodic Payments through age 60, as required under IRC Section 72(t). During this time, her Income Base grows with a partial income credit each year for more income later. (The available 6% income credit is reduced by the percentage of the Income Base withdrawn.)

- At age 60, Sarah stops her Substantially Equal Periodic Payment program. At this point, she receives a 6% annual income credit for the next four years when withdrawals are not taken.

- Upon retirement at age 65, Sarah restarts withdrawals—taking out the maximum amount available—5.5% of her Income Base. Her income continues to increase with a partial income credit of 0.5% (6% – 5.5%) for two more years.

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**Income Plus—Income Option 1 (Single Life)**

<table>
<thead>
<tr>
<th>Age</th>
<th>Partial Income Credit</th>
<th>Full Income Credit</th>
<th>Partial Income Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
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<td>64</td>
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<tr>
<td>65</td>
<td></td>
<td>5.5% annual withdrawals for retirement at age 65*</td>
<td></td>
</tr>
<tr>
<td>66</td>
<td></td>
<td></td>
<td>Annual Income</td>
</tr>
<tr>
<td>67</td>
<td></td>
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</tbody>
</table>

Assumptions: Age 55; Polaris with Income Plus—Income Option 1 (Single Life); SEPP withdrawals begin at age 55 and are assumed to be less than the maximum annual withdrawal amount of 5.5% for withdrawals that start before age 65; 5.5% annual withdrawals are then taken later after the SEPP program ends; no market “step-ups” from investment gains; and contract value remains during the income credit period (first 12 contract years).

*Important Information: With Income Plus—Income Option 1 (Single Life), the protected income payment of 3% of the Income Base will be paid for life if the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters. Please see page 3 for more information about withdrawals.

The illustration is not to scale.
Jack and Barbara
Both Age 62.
Plan to retire at age 65.
Want to make sure they’ll have the income they need for as long as either of them is living.

Jack and Barbara’s Retirement Income Strategy

- Jack and Barbara invest a portion of their retirement assets in Polaris with Income Plus—Income Option 3 (Joint Life).
- At age 65, they begin taking 4.5% annual withdrawals that are guaranteed for as long as either of them is living.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus—Income Option 3 may work.

2 The opportunity for guaranteed rising income during the first 12 contract years ends if the contract value is completely depleted.
A 6% income credit for future income—PLUS guaranteed rising income when withdrawals begin!

- Jack and Barbara’s Income Base grows with the 6% income credit during the first three years when withdrawals are not taken.
- At age 65, they begin taking annual withdrawals equal to 4.5% of their Income Base, which has grown after three years from the annual 6% income credit.
- Their 4.5% annual withdrawals automatically increase each year as the 1.5% partial income credit is added to their Income Base. Income credits are available during the first 12 contract years, provided withdrawals are taken within the feature’s parameters.

**Income Plus—Income Option 3 (Joint Life)**

Assumptions: Both age 62; Polaris with Income Plus—Income Option 3 (Joint Life); 4.5% annual withdrawals begin at age 65; no market “step-ups” from investment gains; and contract value remains during the income credit period (first 12 contract years).

The illustration is not to scale.
Joan’s Retirement Income Strategy

■ Joan invests a portion of her retirement assets in Polaris with **Income Plus**—**Income Option 3 (Single Life)**—and waits to take withdrawals from her variable annuity until age 65 in order to receive 5% for life.

■ To meet her immediate income needs for the first three years of retirement, she puts another portion of her retirement assets in a savings account that she can draw upon.

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This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus – Income Option 3 may work.

There are material differences between a savings account and a variable annuity. For example, savings accounts held at a bank are FDIC insured and may offer a fixed rate of return, in addition to being liquid and providing principal protection. Variable annuities are subject to risk, including possible loss of principal. Variable annuity guarantees are backed by the claims-paying ability of the issuing insurance company and are designed for long-term retirement savings. Early withdrawal charges may apply.

3 The full 6% annual income credit is available during the first 12 contract years, in years withdrawals are not taken.

4 A partial income credit is available during the first 12 contract years, in years withdrawals are taken, provided withdrawals are less than 6% and within the parameters of the income option elected. For example, 6% income credit minus 5% withdrawal equals 1% income credit. The opportunity for guaranteed rising income during the first 12 contract years ends if contract value is completely depleted.
5% for life at age 65—PLUS guaranteed rising income with a partial income credit when withdrawals begin!

- Joan’s Income Base grows with the 6% income credit during the first three years when withdrawals are not taken as she uses funds from her savings account for immediate income.³
- At age 65, she begins taking annual withdrawals equal to 5% of her Income Base, which has grown after three years from the annual 6% income credit.
- Her 5% annual withdrawals automatically increase each year as the 1% partial income credit is added to her Income Base for nine more years.⁴ Income credits are available during the first 12 contract years, provided withdrawals are taken within the feature’s parameters.

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**Assumptions:** Age 62; Polaris with Income Plus—Income Option 3 (Single Life); 5% annual withdrawals begin at age 65; no market “step-ups” from investment gains; and contract value remains during the income credit period (first 12 contract years).

The illustration is not to scale.
Jim and Diane’s Retirement Income Strategy

- Jim and Diane invest a portion of their retirement assets in Polaris with Income Plus—Income Option 1 (Joint Life).
- They immediately begin taking 5.5% annual withdrawals for the retirement income they need.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus—Income Option 1 may work.

\(^a\) The opportunity for guaranteed rising income during the first 12 contract years ends if the contract value is completely depleted.
5.5% annual withdrawals PLUS guaranteed rising income—
with the assurance of lifetime income for both spouses!

- Jim and Diane take immediate annual withdrawals equal to 5.5% of their Income Base.
- Their 5.5% annual withdrawals automatically increase as the 0.5% partial income credit is added to their Income Base during the first 12 contract years. Income credits are available during the first 12 contract years, provided withdrawals are taken within the feature’s parameters.
- They can count on these withdrawals each year for the income they need, as long as contract value remains. In the event their contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters, they will receive the protected income payment of 4% of their Income Base each year for life.

Assumptions: Age 65 and 66; Polaris with Income Plus – Income Option 1 (Joint Life); 5.5% annual withdrawals; no market “step-ups” from investment gains; and contract value remains for the period illustrated.

*Important Information: With Income Plus – Income Option 1 (Joint Life), the protected income payment of 4% will be paid for life if the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters, provided withdrawals begin at age 65 or later. Please see page 3 for more information about withdrawals.

The illustration is not to scale.
Susan
Age 65.
Retiring now.
Wants a consistent level of income to help cover her essential expenses.

Susan’s Retirement Income Strategy

- Susan invests a portion of her retirement assets in Polaris with **Income Builder (Single Life)**.
- She immediately begins taking 5.5% annual withdrawals for the income she needs to help cover her essential expenses in retirement.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Builder may work.
5.5% annual withdrawals at age 65—with the assurance of a guaranteed 5.25% annual withdrawal for lifetime income!

- Susan takes immediate annual withdrawals of 5.5% of her Income Base.
- Susan can count on these withdrawals each year for retirement income, as long as contract value remains.
- In the event her contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters, she will receive the protected income payment of 5.25% of her Income Base each year for life.

Assumptions: Age 65; Polaris with Income Builder (Single Life); 5.5% annual withdrawals; no market “step-ups” from investment gains; and contract value remains for the period illustrated.

*Important Information:* With Income Builder (Single Life), the protected income payment of 5.25% will be paid for life if the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters. Please see page 3 for more information about withdrawals.

The illustration is not to scale.
Richard
Age 67.

Finally retiring and plans to delay his Social Security benefits until age 70. Needs to maximize current income.

Richard’s Retirement Income Strategy

■ Richard invests a portion of his retirement assets in Polaris with **Income Plus**—**Income Option 2 (Single Life)**.

■ He immediately begins taking 7% annual withdrawals for the retirement income he needs now while he delays taking Social Security.

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus – Income Option 2 may work.
7% annual withdrawals for MORE INCOME NOW!

- Richard takes immediate annual withdrawals equal to 7% of his Income Base.
- He can count on these withdrawals each year for the income he needs, as long as contract value remains.
- In the event Richard’s contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters, he will receive the protected income payment of 3% of his Income Base each year for life.

**Assumptions:** Age 67; Polaris with Income Plus – Income Option 2 (Single Life); 7% annual withdrawals; no market “step-ups” from investment gains; and contract value remains for the period illustrated.

**Important Information:** With Income Plus – Income Option 2 (Single Life), the protected income payment of 3% will be paid for life if the contract value is completely depleted due to market volatility and/or withdrawals taken within the feature’s parameters. Please see page 3 for more information about withdrawals.

The illustration is not to scale.
David and June
Both Age 70.
Currently living comfortably off of pension and Social Security benefits. They want to protect David’s IRA for future income but need to take RMDs.

David and June’s Retirement Income Strategy

- David and June invest a portion of David’s IRA in Polaris with Income Plus—Income Option 3 (Joint Life).
- They immediately begin taking Required Minimum Distributions (RMDs).

This client profile, including the illustration provided, is hypothetical and does not represent an actual scenario. It is only intended to illustrate how Income Plus – Income Option 3 may work.

6 Important information about the income credit and RMDs: You can take your contract’s RMD (calculated according to the Internal Revenue Code) and when the amount taken is less than 6% of the Income Base, you can receive an income credit on the next contract anniversary for the difference between your withdrawal (as calculated as a percentage of your Income Base) and 6% of your income credit base, provided contract value remains. RMDs must be set up on the Systematic Withdrawal Program administered by the Annuity Service Center to qualify. Please see a prospectus for complete details.
7 The RMD withdrawal percentages shown are derived from the Uniform Lifetime Table; RMDs are calculated each year based on the preceding 12/31 notional value of the account and applicable life expectancy factor, the results of which are presented here as a percentage of notional value for the purposes of this discussion. The rules governing RMDs are complex and subject to modification. Please seek the advice of an independent tax advisor for complete information concerning your particular circumstances.
Opportunity for an increasing Income Base for more lifetime income—even while RMDs are taken

- David and June receive a partial income credit to help build an increasing Income Base for more lifetime income—even as their contract value is reduced due to RMDs.
- When RMDs are taken during the first 12 contract years, the available 6% income credit is reduced for the RMD taken. For example, if their contract’s RMD is 3.65% (stated as a percentage of their Income Base), they can still get an income credit of 2.35% added to their Income Base.
- What’s more, if they want to take more than their contract’s RMD amount, they can take withdrawals of up to 4.5% of their increased Income Base that are guaranteed for as long as either one of them is living.

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**Income Plus—Income Option 3 (Joint Life)**

Income Base increases with a partial income credit each year during the first 12 contract years, provided the contract’s RMD is less than 6% of the Income Base.

As account value is reduced due to RMDs the Income Base does not go down.

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**Assumptions:** Both age 70; Polaris with Income Plus—Income Option 3 (Joint Life); no market “step-ups” from investment gains; and contract value remains during the income credit period (first 12 contract years).

The illustration is not to scale.
Additional information about Income Plus and Income Builder

- Income protection features are optional and available at contract issue in select Polaris Variable Annuities. Additional fees, age restrictions, investment requirements and other limitations apply. To realize the benefits of these features, clients must take withdrawals within certain parameters. Depending on the performance of the investment, clients may never need to rely on the protection provided by an optional insurance feature.
- Annual withdrawals of up to the MAWA do not reduce the Income Base and the Income Credit Base. Excess withdrawals that reduce the Income Base and the Income Credit Base also reduce the MAWA that can be withdrawn under each feature. If an excess withdrawal reduces the contract value to zero, the feature will terminate and clients will no longer be eligible to take withdrawals or receive lifetime income payments.
- The initial fee rate is 1.10% Single Life; 1.35% Joint Life, and is guaranteed for one year. After one year, the fee rate will be adjusted quarterly based on a predetermined, non-discretionary formula. Minimum fee rate is 0.60%. Maximum fee rate for the life of the contract is 2.20% Single Life; 2.70% Joint Life.
- These features may not be appropriate for use with contributory IRAs or other tax-qualified plans if clients intend to make ongoing contributions.

Important information about investment requirements

- Investment requirements apply, including a 20% allocation of the initial and additional purchase payments to the Secure Value Account (SVA), a fixed account with a one-year term. The remainder of purchase payments may be allocated among portfolios that meet the features’ investment requirements.
- Please see the prospectus for complete details.

Key Terms and Conditions

- **Cancellation:** Income Plus and Income Builder may be cancelled on the 5th contract anniversary or any contract quarter anniversary after this date. Once the cancellation becomes effective, the associated fee will no longer be charged. Features cannot be re-elected following cancellation.
- **Eligible Purchase Payments:** Purchase payments received in the first contract year; all other purchase payments are ineligible. Income credits and spousal continuation contributions are not included in the calculation of eligible purchase payments.
- **Income Credit Base:** A component of the feature that is used to calculate the income credit. Initially, the Income Credit Base is equal to the first eligible purchase payment. If the Income Base steps up to the anniversary value on a contract anniversary, the Income Credit Base will also step up to this amount. The Income Credit Base is not increased if the Income Base rises due to the addition of the income credit. The Income Credit Base is adjusted for excess withdrawals and is increased each time an eligible purchase payment is made.
- **Income Credit Period:** The period of time over which an income credit may be added to the Income Base. It begins on the contract issue date and ends 12 years later.

In addition to the discussions contained in this brochure, please refer to the contract and prospectus for governing terms.
Is a Polaris Variable Annuity with Income Plus or Income Builder right for you?

Talk to your financial advisor today.
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