

GAIN Product of the Week of 08/13/09

AG VisionMaximizer®

Security. Growth. Flexibility.

Single Premium Indexed Deferred Annuity

Market: Non qualified & Qualified Plans

Key Benefits:

- **5% premium bonus on 10 year product**
- Full Annuity Value at Death
- 10% free withdrawals in ALL years
- Issue Age 0-75 (Last Birthday)
- These free withdrawals may be taken out as a one-time withdrawal, as part of a series of systematic withdrawals, or a combination of the two.
- Four different accounts to place your funds in: 1 fixed and 3 different types of index accounts
- Reallocation after contract anniversary
- **Extended Care Rider always included**
- Once interest is earned, it can never be lost - even in market downturns
- Index, single-premium, deferred annuity with premium bonus and market value adjustment (MVA)
- Issue Ages: Owner and annuitant, nonqualified and qualified: 0 – 75
- Minimum Premium \$20,000 nonqualified and qualified
- Maximum Premium \$1 million without home office approval
- A 5% premium bonus will be credited to the annuity value at contract issue. Allocations to each account option will mirror allocations chosen for premium.
- Your client can benefit from market growth while knowing that their return will never be less than zero, even in years when the S&P 500 Index shows a negative return
- AG VisionMaximizer brings additional strength to your client's retirement through the guaranteed minimum Withdrawal Value.

For product details and quotes, please call 800-847-6426.