Yet remain firm that it's not smart for you to be TOTALLY exposed to the market?

If these questions resonate within you, here's some information you'll want to know:

Facts:

- In the last 60 years there have been 11 bear markets. The average rebound in the S&P®[1]:
  - 12 months following those bear markets was over 35%[2]
  - 24 months following those bear markets was over 50% (see reverse side for details).

"Bear Market" defined as a 20% decline since the high of the preceeding rising market, called a "Bull Market".

Problem:

While what we are experiencing today is almost unprecedented, and there's no guarantee this kind of rebound will happen again, are you well positioned to take advantage of a market comeback?

Solution:

An index annuity, a product that's designed to provide upside potential and downside protection.

An index annuity gives you the opportunity to earn more interest than you would have in a traditional principal-protected account. In addition, it protects you from potential losses associated with full participation in the market[2].

Although you may not participate fully in all of the gains of the stock market or a particular financial index, you are guaranteed in an index annuity that your interest will never be less than zero.

And most importantly, once interest is credited to your contract, the gains can never be lost. An index annuity held to maturity provides protection of your principal and protection of the interest you earn each year.

Index annuities also provide other guarantees and appealing features you'll want to learn about when considering a specific annuity product. Each product has different charges and limitations; it is possible that you could lose money. Your financial advisor can provide you with product literature as well as explain the specifics of your annuity of choice.

Market Returns after Bear Markets[3]

S&P® Historical Returns				
Bear Market Ended	3 Months After	6 Months After	12 Months After	24 Months After
6/13/49	14.5%	22.3%	42.1%	59.0%
10/22/57	6.0%	9.8%	31.0%	43.7%
6/26/62	8.9%	19.7%	32.7%	55.2%
10/7/66	12.3%	22.1%	32.9%	41.7%
5/26/70	17.1%	22.4%	43.7%	59.4%
10/3/74	12.8%	30.9%	38.0%	67.0%
8/12/82	38.4%	44.0%	58.3%	61.5%
12/4/87	19.4%	19.0%	21.4%	56.9%
10/17/90	5.8%	30.7%	31.2%	37.8%
10/8/98	32.3%	40.1%	39.2%	46.1%
7/23/02	11.6%	11.3%	23.9%	37.5%
Average	**16.3%**	**24.7%**	**35.9%**	**51.4%**

1 "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by American General Life Insurance Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing an index annuity.

2 The policy owner does not purchase interests or otherwise directly participate in any stock market index, mutual fund, stock or other investment in securities.

3 Data Sources: 1) Bull and Bear Markets, Past and Present by Global Financial Data, Inc., 12/29/08. 2) S&P index values obtained from Bloomberg, data through 7/13/07 (end of historical sample).

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