

# The Power Series of Index Annuities®

Interest Crediting Options  
and Features at a Glance



 Power Select Builder®

 Power Select Plus Income®



The Power Series of Index Annuities Offer You the Opportunity to

# Accumulate More Assets for Retirement

In today's low interest rate and volatile market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with downside principal protection. **The Power Series of Index Annuities** can help grow your retirement assets and income, while also guaranteeing that your principal will never decline due to market volatility!<sup>1</sup>

## Two Ways to Help Grow Your Money

### Diverse Index Interest Accounts

Offer Growth Potential Through the Power of Index-Based Performance

### 1-Year Fixed Account

Provides a Guaranteed Rate of Interest for Comfort and Financial Security

## Earn Interest Based on Your Choice of Five Different Indices

Equity Market Indices



Multi-Asset, Risk-Managed Indices



**Note: Index annuities are not a direct investment in the stock market.** No interest is earned in flat or down markets. The Russell 2000<sup>®</sup> and S&P 500<sup>®</sup> are price return indices and do not include dividends.

### Understanding The Power Series of Index Annuities

The Power Series of Index Annuities are fixed index annuities (FIAs) issued by American General Life Insurance Company (AGL). They are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices or a fixed rate. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income for no cost) or through enhanced features (also known as guaranteed living benefit or GLB riders) for an annual fee. GLB riders are not available in all Power Series of Index Annuities.

<sup>1</sup>Principal may decline due to withdrawals and/or fees.

# Choose the Index Interest Accounts That Help Fit Your Accumulation Needs

Each account may earn interest based partly on the performance of an index. Choose from market indices that focus on equities like U.S. small-cap stocks to those that diversify across many assets and regions to help manage risk. Interest earned varies depending on the performance potential of the index and the crediting method used, such as an index rate cap, participation rate or spread (see next page for more information).

	Index <sup>2</sup>	Index Interest Accounts	Interest Crediting Method		
			Index Rate Cap	Participation Rate	Spread
Equity Market Indices	 <b>Russell 2000<sup>®</sup></b> U.S. small-cap stock index (avg. \$2 billion market cap)	Annual Point-to-Point		✓	
		Participation Rate			
	 <b>S&amp;P 500<sup>®</sup></b> The standard for measuring U.S. stock market performance; composed of 500 leading U.S. stocks	Annual Point-to-Point	✓		
		2-Year Point-to-Point		✓	
	 <b>AB All Market Index<sup>SM</sup></b> Adaptive index of global growth and global defensive markets	Annual Point-to-Point			✓
		2-Year Point-to-Point		✓	
Multi-Asset Risk-Managed Indices	 <b>ML Strategic Balanced Index<sup>®</sup></b> Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓	
		Participation Rate			
	 <b>PIMCO Global Optima Index<sup>®</sup></b> Dynamic index of global equity and U.S. fixed income markets	2-Year Point-to-Point			✓
		Annual Point-to-Point		✓	
	<b>1-Year Fixed Interest Account</b>	<b>Guaranteed interest rate</b> for one year period and subject to change on contract anniversaries.			

This chart is not intended to recommend or infer one account over another. Speak with your financial professional or agent regarding your specific situation and risk tolerance.

The information in this brochure is supplemental to a Power Series Index Annuity brochure and must be used in conjunction with that brochure.

The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), an American International Group, Inc. (AIG) member company. Financial obligations of the contract are the responsibility of the issuing insurance company and not AIG.

# Benefit From the Power of Index-Based Performance

Depending on the index interest account you choose, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1- or 2-year period.** The index term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the contract anniversary 1 or 2 years later.
- **Next, interest is adjusted by index rate caps, participation rates or spreads.** These contract provisions can limit or reduce the amount of interest earned. For example, if index performance were 6% and the index rate cap were 5%, then the interest earned for that account would be 5%.

## Understanding the Index Rate Cap, Participation Rate and Spread

	Index Rate Cap	Participation Rate	Spread
<b>What It Is</b>	Maximum percentage of index performance that can be credited as interest over an index term	Percentage of index performance used to calculate interest	Minimum percentage or threshold that index performance must exceed to be credited interest
<b>Hypothetical Example of How It Works</b>	$6\% > 5\% = 5\%$ Index Change    Cap    Interest Earned	$12\% \times 40\% = 4.8\%$ Index Change    Participation Rate    Interest Earned	$7\% - 3\% = 4\%$ Index Change    Spread    Interest Earned

**Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps, participation rates and spreads are set at contract issue and guaranteed not to change until the end of the index term (1 or 2 years). Please ask your agent for the current index rate cap, participation rate or spread for each index interest account, as well as the interest rate for the fixed interest account.**

Index interest accounts may not be available in all states. Please see your financial professional or agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of the issuing insurance company. These circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the contract and the Owner Acknowledgment and Disclosure Statement. Please read them for more information as these rules may vary by contract and state.

<sup>2</sup> Russell 2000<sup>®</sup> and the S&P 500<sup>®</sup> Index are price return indices and do not include dividends. Both the AB All Market Index<sup>SM</sup> and the ML Strategic Balanced Index<sup>®</sup> embed an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs. Since it will affect the returns of the indices, it may also impact the amount of interest credited to the index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

## Additional Product Information at a Glance

Shared Features	Power Select Builder and Power Select Plus Income Index Annuities
<b>Access to Your Money in Times of Need or Illness</b>	Withdrawal charges and Market Value Adjustments (see below) may be waived if you are diagnosed with a terminal illness, have extended care needs, or are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. May not be available in all states.
<b>Beneficiary Protection</b>	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Withdrawal Value (see below) upon death, avoiding the potential delays and costs of probate.
<b>Cash Surrender Value</b>	If you fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.
<b>Free Withdrawals</b>	After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see Withdrawal Charge below).
<b>Market Value Adjustment (MVA)</b>	Withdrawals in excess of the Free Withdrawal amount or amounts annuitized during the first 10 years are subject to an MVA. This adjustment may either increase or decrease the amount you receive, and is determined by a formula in the contract that reflects changes in the yield of an external index since the contract was issued. May not apply in all states.
<b>Minimum Withdrawal Value</b>	Upon full surrender, payment of death benefit or annuitization, you will never receive less than 87.5% of your premium, less withdrawals (excluding any withdrawal charge and MVA), growing at an annual rate as specified in your contract. State variations apply.
<b>Withdrawal Charge</b>	Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows: 10-9-8-7-6-5-4-3-2-1-0%

Key Differences	Power Select Builder	Power Select Plus Income
<b>Issue Age</b>	18-78	50-78
<b>Guaranteed Living Benefit (GLB) Riders</b>	Not available	Included as part of the contract for an annual fee of 1.10%. See GLB brochures for details.
<b>Enhanced Income Benefit (Confinement Rider)</b>	Not available	Automatically included with GLB riders for no additional fee. See GLB brochures for details. Not available in all states.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about The Power Series of Index Annuities.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all individuals. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult a tax advisor regarding your specific situation.

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