

Help Secure Income Raises for Retirement With Lifetime Income Plus Multiplier FlexSM

A Feature Available in the **Power Select Plus Income[®] Index Annuity**



2 Ways to Help Increase Your Retirement Income

The Power Select Plus Income Index Annuity with the Lifetime Income Plus Multiplier Flex guaranteed living benefit (GLB) rider guarantees your income for life and offers two ways to increase this income:¹

1. DOUBLE (x2) Your Interest Earned for More Income Later

Prior to activating the rider, your Income Base—the amount on which lifetime withdrawals—may increase with annual income credits that are equal to DOUBLE (x2) the interest earned in the annuity (if any).²

2. MATCH (x1) Your Interest Earned for More Income Now

If you activate the rider and take lifetime withdrawals, your retirement income can continue to grow with annual income credits that MATCH (x1) the interest earned in the annuity (if any).³ These income credits can last until the earlier of age 95 or the depletion of your contract value.

Here's How Annual Income Credits Are Calculated

Hypothetical examples assuming 5% interest earned

DOUBLE

BEFORE Activating the Lifetime Income Benefit

5% Interest Earned

x 2

10% Annual Income Credit

MATCH

AFTER Activation and the First Withdrawal

5% Interest Earned

x 1

5% Annual Income Credit

Understanding The Power Series of Index Annuities and Lifetime Income Plus Multiplier Flex

Power Select Plus Income is a part of The Power Series of Index Annuities—fixed index annuities (FIAs) that are 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. Lifetime Income Plus Multiplier Flex is a GLB rider that may not be available in all firms or states. Once activated, it provides lifetime withdrawals of up to 6.80%, depending on how many individuals are covered and their age at the time of the first lifetime withdrawal, and you retain access to your contract value. Please see back cover for more information.

¹Lifetime Income Plus Multiplier Flex is available at contract issue for an annual fee of 1.10% of the Income Base.

²Annual income credits are amounts that may be added to the Income Base and are equal to 200% of interest earned in the annuity before activating the GLB rider and lifetime withdrawals begin. Annual income credits are not added to your contract value. No income credit is applied when no interest is earned. See Key Terms and Definitions on back cover for more information.

³Annual income credits are equal to 100% of the interest earned (if any) in the annuity after activating the rider and lifetime withdrawals begin.

DOUBLE (x2)

Double Your Interest Earned to Help Boost Your Retirement Income

Lifetime Income Plus Multiplier Flex leverages any interest earned to help increase your retirement income and provide you with potential “pay raises” throughout retirement. Prior to activation, you’ll receive annual income credits equal to DOUBLE (x2) the interest earned in the annuity (if any). Here’s a hypothetical example of how the doubling feature can work:

ACCUMULATION PHASE—Before Activating the Lifetime Income Benefit Earn 2 Times the Interest (If Any) for More Growth Potential

Hypothetical example assumptions: \$100,000 premium, issue age 60 and no withdrawals

Age	Interest Credited Rate ⁴	DOUBLE (x2) the Interest Earned	Annual Income Credit	Income Base	Account Value
60	—	—	—	\$100,000	\$100,000
61	2.52%	2.52% x 2 =	5.04%	105,040	101,365
62	12.63%	12.63% x 2 =	25.26%	130,300	112,734
63	0.00%	N/A	0.00%	130,300	111,300
64	4.88%	4.88% x 2 =	9.76%	140,060	115,191
65	2.88%	2.88% x 2 =	5.76%	145,820	116,905

■ DOUBLE the interest earned ■ NO income credit in flat or down year

Note: The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier Flex can work. See Key Terms and Definitions on back cover for more information.

It’s also important to note that withdrawals taken prior to activating the lifetime income benefit will proportionately reduce the Income Base, Income Credit Base and Income Credit. However, it will not eliminate the Double (x2) feature. See inside right panel and Key Terms and Definitions for more information.

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.

⁴Interest credited rates are based on index interest accounts with contract provisions that may limit the upside potential or reduce the interest earned. These accounts may not earn interest in certain situations. No income credit is applied when no interest is earned.

MATCH (x1)

Match Your Interest Earned for More Income Potential

By offering annual income credits that MATCH (x1) the interest earned in the annuity once the rider is activated, Power Select Plus Income with **Lifetime Income Plus Multiplier Flex** can provide you with rising income, even after lifetime withdrawals begin. As the hypothetical example below shows, this income is guaranteed for life, even if your account value drops to zero!

INCOME PHASE—After Activating the Rider and Taking The First Withdrawal Earn 1 Times the Interest (If Any) for More Income Potential

Hypothetical example assumptions: \$100,000 premium, issue age 65 and activation of the GLB rider with 4.80% withdrawals (single life) beginning immediately in year 1

Age	Interest Credited Rate ⁴	MATCH (x1) the interest earned	Annual Income Credit	Income Base	Account Value	Annual Income For Life
65	—	—	—	\$100,000	\$95,200	\$4,800
66	2.52%	2.52% x 1 =	2.52%	102,520	91,550	4,921
67	12.63%	12.63% x 1 =	12.63%	115,468	96,301	5,542
68	0.00%	N/A	0.00%	115,468	89,488	5,542
69	4.88%	4.88% x 1 =	4.88%	121,103	86,710	5,813
70	2.88%	2.88% x 1 =	2.88%	124,591	81,856	5,980
71	13.83%	13.83% x 1 =	13.83%	141,822	84,809	6,807
72	0.00%	N/A	0.00%	141,822	76,442	6,807
73	2.27%	2.27% x 1 =	2.27%	145,041	69,620	6,962
74	6.04%	6.04% x 1 =	6.04%	153,802	64,750	7,382
75	16.83%	16.83% x 1 =	16.83%	179,686	65,047	8,625
76	3.30%	3.30% x 1 =	3.30%	185,616	56,242	8,910
77	6.24%	6.24% x 1 =	6.24%	197,199	48,116	9,466
78	4.55%	4.55% x 1 =	4.55%	206,171	38,142	9,896
79	4.49%	4.49% x 1 =	4.49%	215,428	27,144	10,341
80	0.85%	0.85% x 1 =	0.85%	217,259	14,556	10,428
81	7.02%	7.02% x 1 =	7.02%	232,511	1,860	11,161
82	—	N/A	—	232,511	0	11,161
83	—	N/A	—	232,511	—	11,161
84	—	N/A	—	232,511	—	11,161
85	—	N/A	—	232,511	—	11,161
	5.52% Avg. Annual ⁵		5.52% Avg. Annual ⁵			\$174,026 Total

UPSIDE POTENTIAL
You'll get an income "raise" if the market is up, even if your contract value is declining!

"PAYCHECK" FOR LIFE
Your income is guaranteed, even if your contract value goes to zero, provided lifetime withdrawals are taken within the terms of the rider

■ MATCH the interest earned ■ NO income credit in flat or down year (or if contract value has been depleted)

The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier Flex can work. See Key Terms and Definitions on back cover for more information.

PROTECTED INCOME

Guarantee Lifetime Withdrawals of up to 6.80% per Year

Once **Lifetime Income Plus Multiplier Flex** is activated, you can take out up to 6.80% per year for life, depending on your age at the time of the first lifetime withdrawal and whether one or two people are covered (see table below). Your guaranteed benefits under the rider will not decline for the life of the contract, as long as withdrawals don't exceed the annual limit.

Maximum Annual Withdrawal Amount (MAWA)

Once Lifetime Income Plus Multiplier Flex is activated. Shown as a percentage of the Income Base.

Age of Covered Person(s) at First Withdrawal ⁶	One Covered Person (Single Life)	Two Covered Persons (Joint Life)	Age of Covered Person(s) at First Withdrawal ⁶	One Covered Person (Single Life)	Two Covered Persons (Joint Life)
50	3.20%	2.70%	65	4.80%	4.30%
51	3.20%	2.70%	66	4.95%	4.45%
52	3.20%	2.70%	67	5.10%	4.60%
53	3.20%	2.70%	68	5.25%	4.75%
54	3.20%	2.70%	69	5.40%	4.90%
55	3.30%	2.80%	70	5.55%	5.05%
56	3.45%	2.95%	71	5.70%	5.20%
57	3.60%	3.10%	72	5.85%	5.35%
58	3.75%	3.25%	73	6.00%	5.50%
59	3.90%	3.40%	74	6.15%	5.65%
60	4.05%	3.55%	75	6.30%	5.80%
61	4.20%	3.70%	76	6.45%	5.95%
62	4.35%	3.85%	77	6.60%	6.10%
63	4.50%	4.00%	78	6.75%	6.25%
64	4.65%	4.15%	79+	6.80%	6.30%

Enhanced Income Benefit (Confinement Rider)

On or after activation, Lifetime Income Plus Multiplier Flex can provide enhanced income of up to 200% of your MAWA if you are confined to a qualified facility such as a nursing home. This increased income is not treated as an excess withdrawal. For example, if you were receiving \$4,800 as annual income and became eligible under the confinement rider, you may withdraw up to \$9,600 per year without impacting future benefits. Other restrictions and limitations apply. The confinement rider is not long-term care insurance. Please see back cover and the Owner Acknowledgment and Disclosure Statement for more information.

Income Flexibility

In addition, on or anytime prior to activation, you can change the number of individuals covered under the rider (single or joint life) under specific situations.⁷ You also have the flexibility to take withdrawals without voiding the Double (x2) feature or locking in the MAWA for life; just keep in mind that these withdrawals will proportionately reduce your Income Base and Income Credit Base. Other restrictions and limitations apply.

See Key Terms and Definitions on back cover for more information.

⁵Represents the average of the rates in the hypothetical examples shown. It is not indicative of what a policy owner should expect in his or her own annuity and not how interest earned is calculated.

⁶If there are two covered persons, the age at first lifetime withdrawal is based on the younger of the two covered persons.

⁷If there are two covered individuals, they must be married to each other. Generally, if a change to a covered person occurs upon activation or due to a life event, such as marriage, divorce or death of a spouse, at least one of the original covered persons must remain on the contract. The new covered person must have been at least 50 as of the original contract issue date and cannot be older than age 80 at the time he or she is added to the contract. Available coverage options may vary depending upon individual circumstances as of the activation date.

Key Terms and Definitions

Activation of Lifetime Income Plus Multiplier Flex: The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing, using an AGL Form. At the time of activation, you will have an opportunity to make changes to the number of individuals covered under Lifetime Income Plus Multiplier Flex. You can also change this coverage prior to activation under specific situations such as marriage, divorce or death. The ability to make changes is subject to certain limitations. The maximum annual withdrawal percentage is determined by the age of the covered person(s) upon activation.

Eligible Premium: The money used to purchase the annuity. Eligible premiums are all premiums received in the first 30 days of the contract and do not include income credits. Eligible premiums are included in the Income Base and Income Credit Base.

Enhanced Income Benefit (Confinement Rider): A feature that is automatically included with Lifetime Income Plus Multiplier Flex for no additional fee. Beginning on the second contract anniversary, it provides the ability to increase your income up to 200% on or after GLB rider activation, if you are confined to a qualified facility such as a nursing home for at least 90 days. This enhanced income is available for up to five contract years or the depletion of the contract value, if sooner. It may not be available in all states. Other restrictions and limitations apply. Please see your contract and the Owner Acknowledgment and Disclosure Statement for details.

Excess Withdrawals: Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) once Lifetime Income Plus Multiplier Flex is activated. Excess withdrawals will eliminate the income credit and reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. If an excess withdrawal reduces the contract value to zero, the rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.

Income Base: The value on which guaranteed withdrawals and the annual rider fee are based; it is not a part of the contract value and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary, your Income Base may increase with any available income credits.

Income Credit: An amount that may be added to your Income Base. It is not a rate of return and is not added to your contract value. It is calculated as a percentage of the Income Credit Base. The Income Credit Base and therefore the income credit are reduced proportionately for withdrawals taken prior to activation. An income credit is not available in years an excess withdrawal is taken.

Income Credit Base: A component of the rider that is used solely to calculate the income credit.

Interest Credited Rate: The rate of interest that you earn on your interest crediting options. It is adjusted for contract provisions such as index rate caps that may reduce or limit the amount of interest earned. The rate will differ each year and may be zero.

Maximum Annual Withdrawal Amount: The maximum amount you can withdraw each year from Lifetime Income Plus Multiplier Flex (once the rider is activated) without affecting your Income Base and Income Credit Base. Prior to beginning lifetime income, you have the option to take partial withdrawals without locking in your maximum annual withdrawal percentage, but these withdrawals will impact the value of your Income Base, Income Credit Base and Income Credit. Please see the Owner Acknowledgment and Disclosure Statement for details.

Multiplier: A component of the rider that is used to calculate the income credit. The multiplier is 2 times the interest earned before Lifetime Income Plus Multiplier Flex is activated and 1 times the interest earned after activation.

Single and Joint Life: The number of individuals covered under the rider. This coverage is elected at the time of contract issue, but may be changed upon activating the GLB rider or under certain situations such as marriage, divorce or death. See the Owner Acknowledgment and Disclosure Statement for more information.

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. Consult your tax advisor regarding your specific situation.

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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. Such circumstances include, but are not limited to, the discontinuation of an index, which may occur at the end of an index term, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the contract and the Owner Acknowledgment and Disclosure Statement for more information.

The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12) and AG-801 (12/12). AGL is a member company of American International Group, Inc. (AIG). The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not issue products business in the state of New York. Annuities and riders may vary by state and are not available in all states.

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