

# Help secure your future with protected growth and lifetime income

## The Power Series of Index Annuities®



Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee  
Not a Deposit • Not Insured by any Federal Government Agency

Annuities issued by **American General Life Insurance Company (AGL)** and **The Variable Annuity Life Insurance Company (VALIC)**. Guarantees are backed by the claims-paying ability of the issuing insurance company. Not available in New York.



# How will you spend your retirement?

Whether it's paddle boarding on a mountain lake or relaxing in the backyard with family and friends, it's important to find an accumulation and income solution that can help you overcome today's key retirement challenges, including rising costs, market downturns and longer life expectancies.

Take action today to secure the retirement of your dreams.



# Bring your **vision** of retirement to life

Imagine your future with The Power Series of Index Annuities.<sup>®</sup> These fixed index annuities offer a powerful combination of tax-deferred growth potential, principal protection and guaranteed income for life that may be the solution to achieving the retirement you've always envisioned.

## The Power Series of Index Annuities<sup>®</sup> can help you:



**Prepare** for today's key retirement challenges



**Grow** your retirement assets



**Protect** your principal from market downturns



**Guarantee** more income for life

### Understanding a Fixed Index annuity

A fixed index annuity (FIA) is a contract issued by an insurance company. It is not a direct investment in the stock market or any particular index. An FIA works in two stages:

- **Accumulation:** In exchange for your money (premium), the annuity provides you with the opportunity to earn interest based in part on the performance of a particular index and/or based on a fixed rate.
- **Income:** When you need income, the issuing company promises to make regular income payments that can last for life or for a time period you choose using a process known as annuitization (for no additional cost).

In addition, some FIAs have a feature (known as a guaranteed living benefit rider) that can provide lifetime income and access to your money during the payout stage for an annual fee (unlike annuitization, which permanently converts your contract into an income stream at no additional charge). Withdrawals may be subject to withdrawal charges and 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 your tax advisor regarding your specific situation.

# Prepare for today's key retirement challenges

## Rising costs

Inflation remains a concern, despite declining from its peak of 9.1% in June 2022. To realize your vision of retirement, you may want to consider assets and income that can help you combat rising costs.

**+2.9%**  
Annual inflation  
(12/2023 - 12/2024)

Source: Greg Iacurci, "Here's the inflation breakdown for December 2024 - in one chart," CNBC, January 15, 2025.

## Market downturns

A bear market can significantly reduce your retirement assets and income. When it comes to building a retirement portfolio, consider financial instruments that can help protect your portfolio from market losses.

Average once every  
**3.7 years**  
Stock market declines of  
20% or more since 1900

Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average daily closes from 1/2/1900 through 12/31/24.

## Living longer

It's simple math. The longer you live, the more assets you will need to accumulate for retirement. Building your retirement savings is important, since retirement for you and your spouse may last 30 years or more.

**43%**  
Chance that one spouse  
will live to age 95

Source: Insured Retirement Institute (IRI), IRI Retirement Fact Book 2024, based on data from the American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, <http://www.longevityillustrator.org>.

### Important information on CDs, Fixed Annuities, Stocks and Bonds:

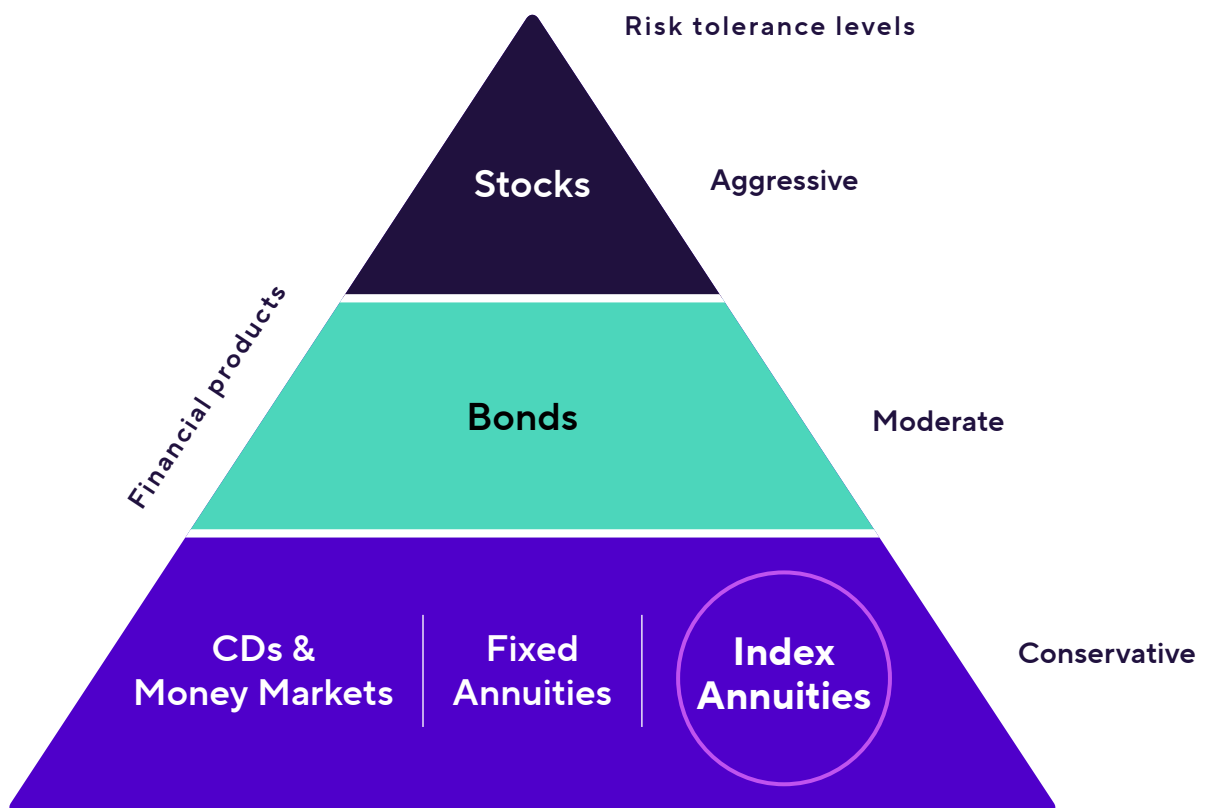
CDs, fixed annuities, stocks and bonds have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Income from CDs is subject to ordinary income tax. Some CDs may include an early withdrawal penalty. Fixed annuities offer a fixed rate of return guaranteed by the issuing insurance company. Stocks and bonds offer the potential for capital appreciation and income, but they are subject to risks, including the possible loss of principal. Gains or income from stocks and bonds are subject to capital gains or ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax. Earnings for CDs, stocks and bonds are taxable annually, while earnings from an annuity are not taxed until withdrawn. Please consult your financial professional or agent regarding your individual situation when comparing these various instruments to index annuities.

## Build your portfolio on a solid foundation

A well-balanced retirement portfolio may include a range of conservative, moderate and aggressive instruments. When building a portfolio to meet your individual needs, consider the following retirement savings pyramid. Stocks and bonds may offer strong return opportunities, but they lack protection guarantees and are subject to higher risks than many annuities or traditional fixed income solutions.

### Allocating assets to a Power Series Index Annuity can strengthen your portfolio with the:

- **Growth potential** you need to help combat rising costs
- **Guarantees** you want to protect your principal in volatile markets<sup>1</sup>
- **Certainty** you desire to ensure you won't outlive your money<sup>1</sup>



**Note:** Stocks (also known as equities) are investments that give stockholders a share of ownership in a company. Bonds are debt securities, similar to IOUs. Fixed annuities are insurance products that offer fixed rates of return, while index annuities (also known as fixed index annuities) provide interest based in part on the performance of an index. CDs and money markets are types of savings accounts. See previous page for more information.

<sup>1</sup>Guarantees are backed by the claims-paying ability of the issuing insurance company.



# Put tax deferral and index-based performance to work for you

The Power Series of Index Annuities offer growth potential through “index interest accounts” that may generate higher interest than CDs, Treasuries and other fixed income instruments. These FIAs also offer the comfort and security of a 1-year fixed account with a guaranteed rate of interest.<sup>2</sup>

## Accumulate assets with tax deferral

With a taxable investment, you pay taxes on interest earned each year. With a Power Series Index Annuity, your earnings are not taxed until withdrawn, giving you the potential to accumulate more assets for retirement. Plus, once you begin withdrawals in retirement, you may be in a lower tax bracket, which could provide you with additional tax savings over time.

## Add the power of index-based performance

How much interest you earn is linked to an index like the S&P 500.<sup>®</sup> Although your assets are not invested directly in an index, a Power Series Index Annuity offers you the opportunity to earn interest based on whether the index is up or down at the end of an index term:

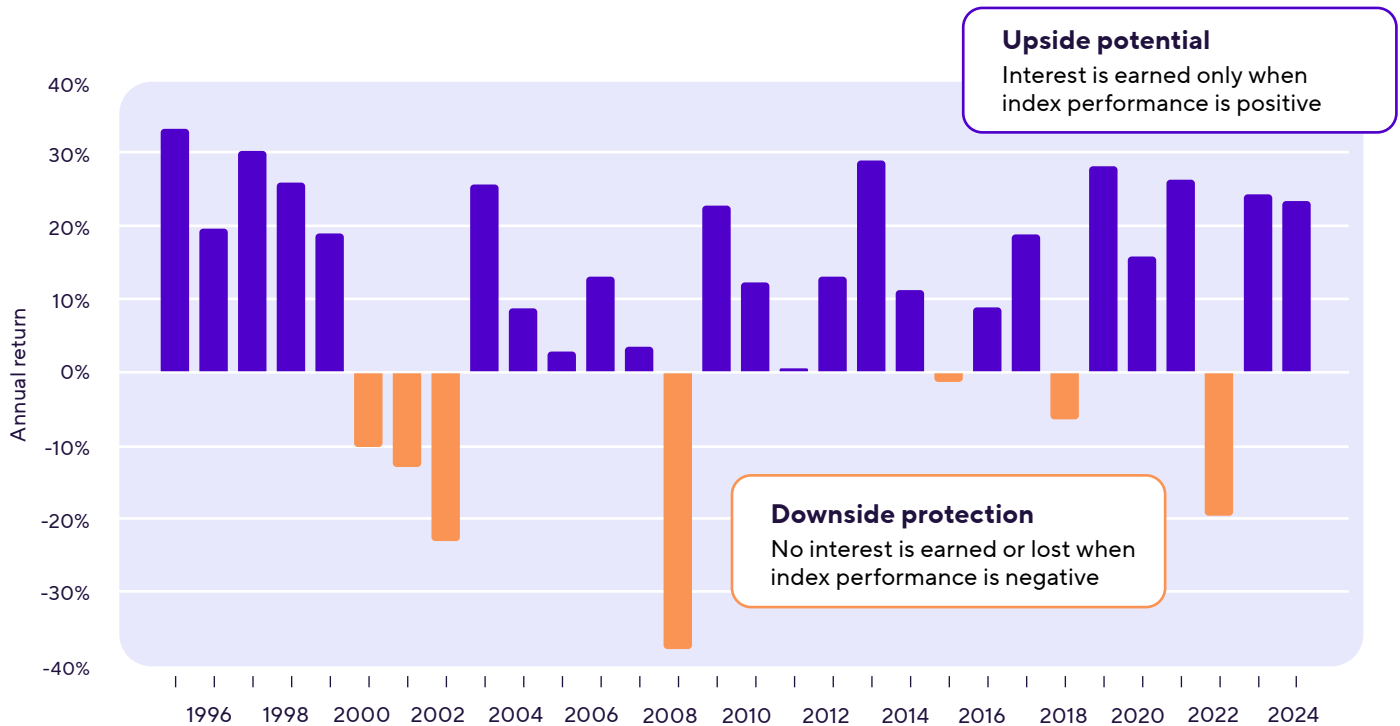
- **If index performance is positive, your annuity may increase in value.** As shown in the graph on the next page, the S&P 500<sup>®</sup> Index has been positive 77% of the time over the last 30 years, earning an average annual return of 10.49%. Keep in mind interest earned is subject to different factors like index rate caps.<sup>3</sup>
- **If index performance is flat or down, your annuity value remains unaffected.** Only positive performance is used to determine the interest credited.<sup>4</sup>

See the Interest Crediting Options & Features at a Glance Brochure for more information on the index annuity and index interest accounts you are considering. Your financial professional or agent can help you determine which account options are right for you.



**The S&P 500® Index has been positive 77% of the time over the last 30 years with an average annual return of 10.49%**

Index performance (without dividends), 1995-2024



Source: S&P Dow Jones Indices LLC, 2025. Past performance is not a guarantee of future results. The S&P 500® Index is a broad-based, market-cap weighted index of 500 U.S. stocks. It is a price return index that does not include the impact of dividends. The above index returns do not reflect the amount of interest credited to an index interest account. Actual results for a specific insurance contract depend on the account chosen and the crediting mechanisms, such as index rate caps, for the time period shown. These mechanisms may limit or reduce the amount of interest earned. Indices are unmanaged and not available for direct investment.

<sup>2</sup>The initial fixed rate is guaranteed for the first contract year, after which it is subject to change on contract anniversaries. May not be available in all states.

<sup>3</sup>An index rate cap is the maximum amount of interest that can be earned over a specific period (an index term).

<sup>4</sup>For index annuities with a guaranteed living benefit rider (discussed later in this brochure), or with index interest accounts that are subject to annual fees (available only in select annuities), the annuity value can be reduced by rider or account fees in prolonged down markets.

# Your principal is protected with the Power of Zero

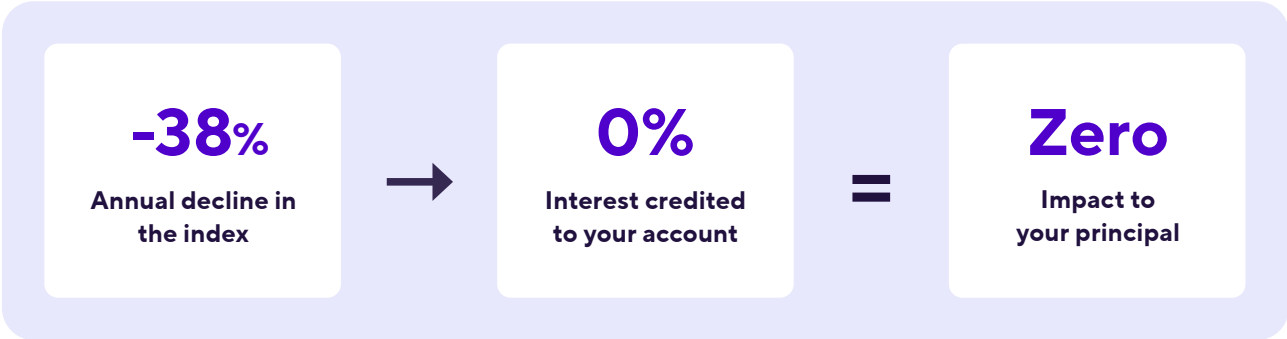
A Power Series Index Annuity offers you the confidence of knowing that your money is protected against market downturns and that it can grow with:

- **No loss of principal due to market fluctuations.** Keep in mind, your contract value will be reduced by any withdrawals and/or fees.
- **No loss of earned interest.** Any interest earned is locked into the contract and protected from future market downturns.
- **No emotional ups and downs.** Neither your principal nor your emotions will fluctuate in volatile times.



## See how the Power of Zero can safeguard your assets from down markets

As you can see from the hypothetical example below, negative returns like the S&P 500® Index's 38% decline in 2008 would not affect the value of your Power Series Index Annuity.



**Note:** This hypothetical example is for illustrative purposes only. It does not represent the performance of any specific index or index interest account. Principal will decline due to withdrawals and/or fees associated with a guaranteed living benefit rider or certain index interest accounts (available only in select annuities). Ask your financial professional or agent about the fees applicable to the annuity, rider or account you are considering. Guarantees are backed by the claims-paying ability of the issuing insurance company. Past performance is not a guarantee of future results.

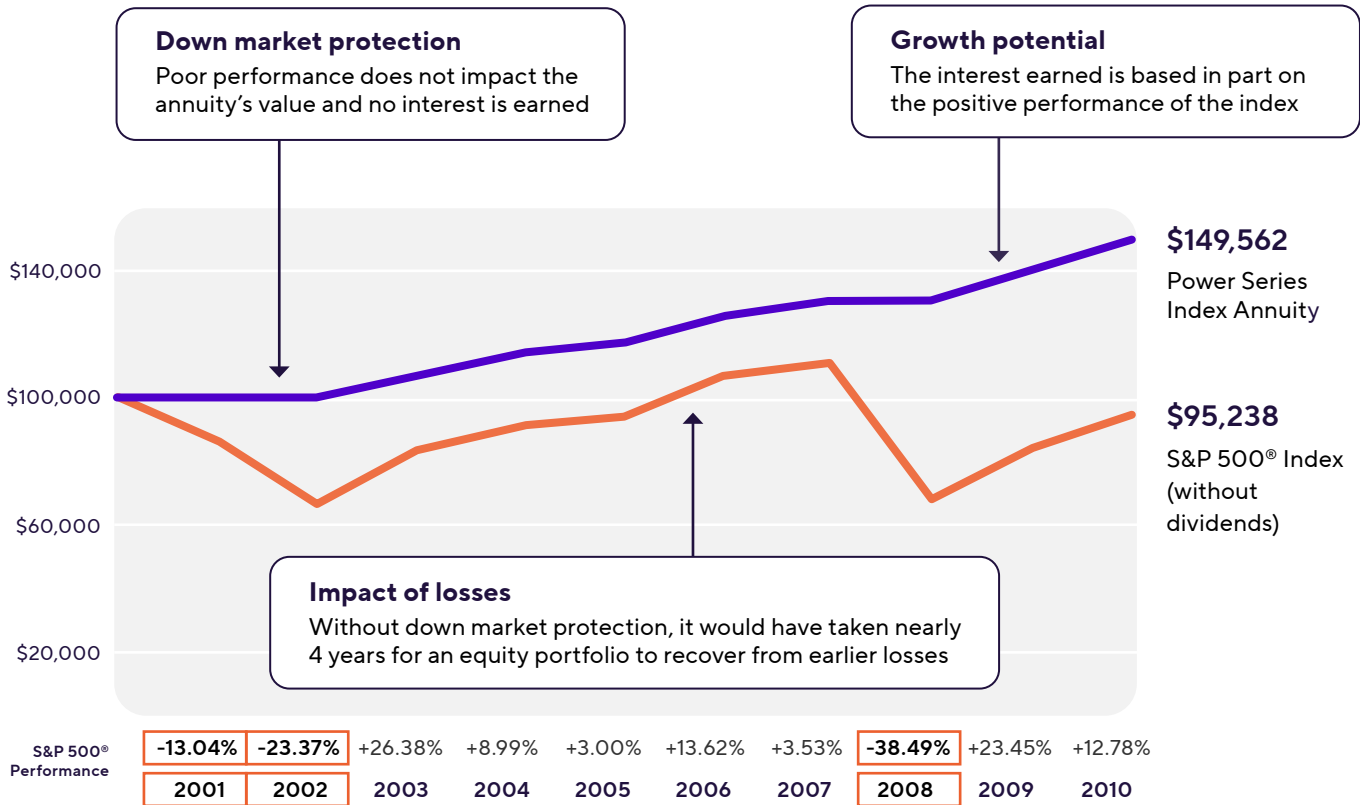


# Could you afford a “Lost Decade” during your retirement?

The “Lost Decade” is what many market analysts have labeled the 10 years from 2000-2010 when key U.S. stock market indices posted either low or negative returns. If a Power Series Index Annuity had been available during the “Lost Decade” (based on the assumptions below), it would have protected your annuity’s value from sharp market declines and provided growth over this time period. Please note that past performance is not a guarantee of future results.

## A Power Series Index Annuity would have provided more growth and protection than the S&P 500® over the Lost Decade

Based on the hypothetical assumptions below



**Hypothetical example assumptions:** Power Series Index Annuity with Annual Point-to-Point Index Interest Account (S&P 500® Index without dividends), \$100,000 premium, 7% annual index rate cap (held constant for the period shown) and no features or accounts with fees. The Annual Point-to-Point Index Interest Account earns interest based on the S&P 500® index performance from one contract anniversary (an anniversary of the date the contract is issued) to the next contract anniversary (and subsequent anniversaries), subject to the 7% index rate cap. This chart is for illustrative purposes only and is produced with the benefit of hindsight for the period, 12/31/2000-12/31/2010. It is not intended to predict actual performance. Indices are unmanaged and are not available for direct investment. The index rate cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. It assumes no deduction of taxes and no dividends reinvested. If dividends were included, the values shown would be different and the performance gap could be smaller. Past performance is not a guarantee of future results.

# Create a retirement “paycheck” that you won’t outlive

The Power Series of Index Annuities add certainty to your retirement income by providing you and your spouse with guaranteed income for life. Every Power Series Index Annuity offers no-cost annuitization options, including guaranteed income that can last for your life or the lives of you and your spouse.<sup>5</sup>

If you’re concerned about inflation or rising retirement costs, you may want to consider purchasing a Power Series Index Annuity with a guaranteed living benefit (GLB) rider that provides guaranteed income for life, plus the opportunity for rising income in retirement.<sup>6</sup> To receive this guarantee, withdrawals must be taken within the terms of the contract. Please see the corresponding GLB rider brochure(s) for more information on this enhanced lifetime income feature.

## Two ways to protect your retirement income for life

### Lifetime income

Guaranteed income for life  
similar to a pension

Through annuitization at no cost

### Lifetime income enhanced

Guaranteed lifetime income that  
has the potential to rise in retirement

Through a GLB Rider for an annual fee<sup>7</sup>  
(Available only in select FIAs)

**Action is everything.** Contact your financial professional or agent for more information about The Power Series of Index Annuities.

<sup>5</sup> Annuitization is the process of permanently converting your contract to income at no extra cost. Once you annuitize a contract, you will no longer have access to the principal or contract value

<sup>6</sup> A Power Series Index Annuity with a guaranteed living benefit rider offers you continued access to your contract value, even after withdrawals begin. GLB riders are not available in all Power Series Index Annuities. Only one rider may be elected per contract. There is no guarantee that a fixed index annuity with a GLB rider will keep pace with or protect against inflation.

<sup>7</sup> Contract value will be reduced by the GLB rider fee.

## Consider a Power Series Index Annuity to help you:



Prepare for today's key retirement challenges



Grow your retirement assets



Protect your principal from market downturns



Guarantee more income for life



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 appropriate for all individuals.

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The Power Series of Index Annuities are issued by **American General Life Insurance Company (AGL)**, Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12), AG-800-ID (12/12), AG-801 (12/12), AG-801-ID (12/12) and ICC18-AG-801 (10/18). The Power Index Elite Index Annuity is issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, Texas. Power Index Elite Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract number: V-800 (12/14), V-800-ID (12/14) and ICC19-V-800 (3/19).

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