



Help secure income raises for retirement

Power Select Plus Income[®] Index Annuity with
Lifetime Income Plus Multiplier FlexSM

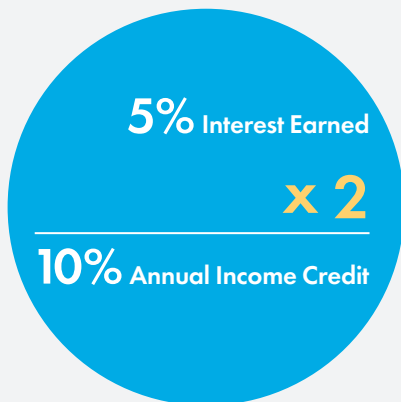


Combine the opportunity for income raises with income flexibility

The **Power Select Plus Income Index Annuity** is an accumulation and income solution designed for retirement planning. It can help grow your assets, based partly on the performance of an index, while protecting your principal against market downturns. It also offers lifetime income through annuitization for no cost or through a feature known as a guaranteed living benefit (GLB) rider for an annual fee.

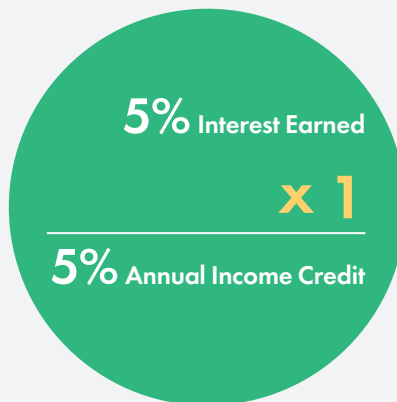
Power Select Plus Income with the **Lifetime Income Plus Multiplier Flex** GLB rider offers you the opportunity to:

1. DOUBLE (x2) your interest earned for more income later



Your annual income credits are equal to DOUBLE (x2) the interest earned (if any) prior to activation.¹

2. MATCH (x1) your interest earned for more income now



Your annual income credits MATCH (x1) the interest earned in the annuity (if any) after activation.²

3. Add income and coverage flexibility



You can adjust coverage and take pre-activation withdrawals without eliminating key guarantees.³

The above hypothetical examples assume an interest credited rate of 5%. No interest is earned in flat or down markets. See back cover for Key Terms and Definitions and more information about the Power Select Plus Income Index Annuity.

¹Lifetime Income Plus Multiplier Flex is available at contract issue for an annual fee of 1.10% of the Income Base. The Income Base is the amount on which lifetime withdrawals are based. Annual income credits are added to your Income Base, not your contract value, and are equal to 200% of interest earned in the annuity before activation and the first lifetime withdrawal. Lifetime Income Plus Multiplier Flex may not be available in all states or firms.

²Annual income credits are equal to 100% of the interest earned after activating the rider and lifetime withdrawals begin.

³Pre-activation withdrawals will not eliminate the doubling feature or lock in your withdrawal rate for life, but they will proportionately reduce your Income Base and Income Credit Base.

Double (x2)

Double your interest earned for more income later

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: Earn 2 times the interest (if any) prior to activation

Hypothetical example assumptions: \$100,000 premium, issue age 60, no activation and no lifetime 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 years (or if contract value has been depleted)

Benefit from the doubling feature even if you need access to your money

Lifetime Income Plus Multiplier Flex offers you the flexibility to take withdrawals prior to activation without eliminating the doubling feature or locking in your withdrawal rate for life. However, pre-activation withdrawals will proportionately reduce the Income Base and Income Credit Base. See Key Terms and Definitions on back cover for more information.

Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of the issuing insurance company, not AIG.

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.

Match (x1)

Match your interest earned for more income now

With Lifetime Income Plus Multiplier Flex, you can benefit from rising income, even after the rider is activated and lifetime withdrawals begin. Annual income credits match (x1) the interest earned and can last until the earlier of age 95 or the depletion of your contract value. As the hypothetical example below shows, this income is guaranteed for life, even if your account value drops to zero!

Income phase: Earn 1 times the interest (if any) after activation

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	4.23%	4.23% x 1 =	4.23%	242,346	0	11,633
83	—	N/A	—	242,346	—	11,633
84	—	N/A	—	242,346	—	11,633
85	—	N/A	—	242,346	—	11,633
	5.44% Avg. Annual ⁵		5.44% Avg. Annual ⁵			\$175,915 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 years (or if contract value has been depleted)

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.

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). With Lifetime Income Plus Multiplier Flex, you also have the:

- **Confidence of knowing that your guaranteed benefits under the rider will not decline** for the life of the contract, as long as lifetime withdrawals don't exceed the annual limit.
- **Flexibility to change the number of individuals protected under the rider** (single or joint life) to help meet varying income needs, or to address life events like marriage, divorce or death of a spouse.⁶
- **Opportunity to increase your income with the Enhanced Income Benefit (Confinement Rider)** if you are confined to a qualified facility such as a nursing home. This rider can boost your income to 200% of your maximum annual withdrawal percentage. It is not long term insurance. See back cover for details.

Maximum annual withdrawal percentage

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

Age of Covered Person(s) at First Lifetime Withdrawal ⁷	One Covered Person (Single Life)	Two Covered Persons (Joint Life)	Age of Covered Person(s) at First Lifetime Withdrawal ⁷	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%

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 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.

⁷If there are two covered persons, the age at first lifetime withdrawal is based on the younger of the two covered persons.

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

Understanding the Power Select Plus Income Index Annuity and Lifetime Income Plus Multiplier Flex

Power Select Plus Income is part of The Power Series of Index Annuities and a fixed index annuity (FIA) issued by American General Life Insurance Company (AGL). FIAs are not direct investments in the stock market or any particular index. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, AGL promises to make regular income payments through annuitization or a GLB rider that can last from 5 years to life. Lifetime Income Plus Multiplier Flex is a feature of the Power Select Plus Income Index Annuity and cannot be purchased without the index annuity.

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. 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.

Annuitization: A process that permanently converts your annuity contract to income payments. Once annuitized, you will no longer have access to your principal.

Death Benefit: The amount the beneficiary would receive upon death of the contract owner. With Lifetime Income Plus Multiplier Flex, your beneficiary will receive at least your contract value, avoiding the potential costs and delays of probate.

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 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. The Enhanced Income Benefit 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.

Guaranteed Living Benefit (GLB) Rider: A feature that provides enhanced lifetime income for an annual fee. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin.

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.

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.

Spousal Continuation: Upon death of the contract owner, the spousal beneficiary has the option to continue the contract with the GLB rider benefits, as long as death occurs prior to activation. See Owner Acknowledgment and Disclosure Statement for more information.

Withdrawal Charges: Charges that may apply when certain withdrawals are taken from a Power Series Index Annuity. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information on company-imposed charges. Withdrawals may also 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.

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.

© 2020 American International Group, Inc. All rights reserved.

aig.com/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

