



The Power Series of Index Annuities®

Product guide

Power Select AICOSM

Power Select Builder[®]

Power Select Plus Income[®]

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX.

For financial professional or agent use only. Not for use with the public.

Offer clients a powerful combination for retirement



The Power Series of Index Annuities® can help clients:



Grow retirement assets based partly on the performance of leading indices.



Accumulate more assets for retirement through the power of tax deferral.



Protect principal against market volatility.

Contact your Corebridge Financial representative for more information.

Important information about selling index annuity products

Index annuity products are fixed deferred annuities, and it's important that producers properly position these products when selling them to clients. Index annuities are not subject to federal and state securities registration requirements, so it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products:

- Index annuity products should be properly positioned as fixed deferred annuities and not as any other kind of product.
- They should not be marketed as being equivalent to, or as a substitute for, equity investments (such as mutual funds, securities, an investment in the market, etc.).
- The marketing and sales process should speak to the guaranteed features of the product without unduly emphasizing the possibility of index interest crediting or implying any linkage to equities.
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects of index annuities, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general.
- Index interest crediting rates may differ when the guaranteed living benefit rider is elected.

Key terms and definitions

Additional Interest Credit Overlay (AICO): A feature available exclusively through MSG in the Power Select AICO Index Annuity that uses a 200% multiplier to provide an additional credit on top of any interest earned over 5 years from the selected interest crediting strategies, subject to a maximum amount.

Enhanced Income Benefit (Confinement Rider): A feature that is automatically included with Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex for no additional fee. It provides enhanced income if the client is confined to a qualified facility such as a nursing home.

Enhanced Participation Rate (EPR): A participation rate that is higher than those offered in traditional participation rate accounts. It gives clients the opportunity to earn more interest in up markets. The EPR is available in select index interest accounts for an annual fee.

Excess withdrawal: Any withdrawal in excess of the Maximum Annual Withdrawal Amount.

GLB rider activation: The decision to activate or turn on the rider's stream of guaranteed lifetime income. Clients must notify us in writing to begin taking lifetime withdrawals.

Income Base: The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum.

Income Credit: The amount that may be added to the Income Base on contract anniversaries.

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

Index rate cap: The maximum amount of interest that can be credited to an index interest account over an index term.

Maximum Annual Withdrawal Amount: The maximum amount of income that can be taken each year once the rider has been activated without reducing the Income Base and Income Credit Base.

Participation rate: The percentage of the positive movement of an index that is used to calculate the interest earned in the contract.

Performance-triggered rate: A preset rate guaranteed to be credited when index performance is flat or positive. This rate is credited even if index return is higher. No interest is credited if index return is negative.

Spread: Minimum percentage or threshold that the index's performance must exceed to be credited interest.

Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. Clients may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of the contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to the annuity.

Power Select AICOSM

Description	Index annuity focusing on asset accumulation with no guaranteed living benefit riders (or Enhanced Income Benefit)
Issue age	<ul style="list-style-type: none"> 18 - 85
Premium	<ul style="list-style-type: none"> Initial: \$25,000 minimum (qualified and non-qualified) Subsequent: Only in the first 30 days after contract issue Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Fee	0.80% of contract value for the first 5 contract years. See details on page 10.
Additional Interest Credit Overlay (AICO)	Innovative feature that can step up earnings by a multiple of 200%, subject to a maximum. See page 10 for details.
Interest crediting options	6 Index Interest Accounts (see details on pages 9-10) and a 1-Year Fixed Interest Account
Return of Premium Death Benefit	<p>Ensures beneficiaries receive the greater of:</p> <ol style="list-style-type: none"> 1) the annuity contract value 2) Minimum Withdrawal Value; or 3) Net premium (total premiums adjusted for withdrawals) <p>The benefit is available on or after the second contract anniversary.</p>
Free withdrawals	Up to 10% of the premium during the first contract year without incurring withdrawal charges (see below). After the first year, the 10% free withdrawal amount is based on the contract's prior anniversary value—the value of the annuity on the most recent contract anniversary.
Withdrawal charge	<ul style="list-style-type: none"> Applies to amounts in excess of the free withdrawal amount Declines over 5 years: 8-7-6-5-4-0%
Market Value Adjustment (MVA)	Withdrawals in excess of the free withdrawal amount during the first 5 years are subject to an MVA. This adjustment may either increase or decrease the amount received 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.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or has extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	Upon full surrender, payment of death benefit or annuitization, clients will never receive less than 87.5% of their premium, less prior net withdrawals, growing at an annual rate as specified in the contract. Net withdrawals are withdrawals adjusted for any applicable withdrawal charges and MVA.
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the free withdrawal amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge

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Power Select Builder®

Description	Index annuity focusing on asset accumulation with no guaranteed living benefit riders
Issue age	<ul style="list-style-type: none"> 18-78 owner and annuitant
Premium	<ul style="list-style-type: none"> Initial: \$25,000 minimum (qualified and non-qualified) Subsequent: Only in the first 30 days after contract issue Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Guaranteed living benefit rider	Not available
Enhanced Income Benefit (Confinement Rider)	Not available
Interest crediting options	20 Index Interest Accounts (see pages 9-10) and a 1-year Fixed Interest Account
Death benefit	<ul style="list-style-type: none"> Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) or 10% of the premium if the withdrawal happens in the first year
Withdrawal charge	<ul style="list-style-type: none"> Applies to amounts in excess of the Free Withdrawal amount declining over 10 years 9-9-8-7-6-5-4-3-2-1-0% CA Only: 9-8-7-6-5-4-3-2-1%
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA).
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA, living benefit fee and withdrawal charge

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Power Select Plus Income®

Description	Index annuity focusing on retirement income with guaranteed living benefit riders.
Issue age	<ul style="list-style-type: none"> 50-78 owner and annuitant
Premium	<ul style="list-style-type: none"> Initial: \$25,000 minimum (qualified and non-qualified) Subsequent: Only in the first 30 days after contract issue Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Guaranteed living benefit rider	Choice of Lifetime Income Plus Flex® or Lifetime Income Plus Multiplier Flex.® One benefit must be selected at contract issue. Each rider is subject to an annual fee of 1.10% of the Income Base. See details on page 7.
Interest crediting options	11 Index Interest Accounts (see details on pages 9-10) and a 1-Year Fixed Interest Account.
Enhanced Income Benefit (Confinement Rider)	Opportunity to increase income with the Enhanced Income Benefit (Confinement Rider) if confined to a qualified facility such as a nursing home. See page 8 for details. It is automatically included with Power Select Plus Income for no additional fee.
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) or 10% of the premium if the withdrawal happens in the first year or the Maximum Annual Withdrawal Amount under a guaranteed living benefit rider, whichever is greater.
Withdrawal charge	<ul style="list-style-type: none"> Applies to amounts in excess of the free withdrawal amount declining over 10 years 9-9-8-7-6-5-4-3-2-1-0% CA Only: 9-8-7-6-5-4-3-2-1%
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or has extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA).
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount and the Maximum Annual Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge

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Guaranteed living benefit (GLB) riders

	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex	
Annual Income Credit (Roll-Up)	<ul style="list-style-type: none"> Before activation: 8.5% of the Income Credit Base each contract year After activation and first withdrawal: Income Base and lifetime withdrawal rate are locked in <p>Note that if you activate income on a date other than a contract anniversary, we will increase the income base by a prorated income credit rate based on the number of days since prior contract anniversary. May not be available in all states.</p>	<ul style="list-style-type: none"> Before activation: Income Credit Base is multiplied by a rate equal to DOUBLE (x2) the interest earned (if any) After activation and first withdrawal: Income Credit Base is multiplied by a rate that MATCHES (x1) the interest earned (if any) 	
Income Base	<ul style="list-style-type: none"> Initially equals eligible premiums May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary 	<ul style="list-style-type: none"> Initially equals eligible premiums May increase with any available income credit on each contract anniversary 	
Income Credit Base	<ul style="list-style-type: none"> Initially equals eligible premiums May increase with the Income Base on each contract anniversary Is not increased by income credits 	<ul style="list-style-type: none"> Initially equals eligible premiums Before activation: Is not increased by income credits After activation and first withdrawal: Is increased to equal the value of the Income Base 	
Income Credit Period	Until the earlier of the 10th contract anniversary or income activation (state variations may apply)	Until the earlier of the annuity's maturity date (age 95) or the depletion of the contract value	
Maximum Annual Withdrawal Amount (MAWA) after activation	<p>The MAWA is calculated as a percentage of the Income Base. Scan to view the current rates for each rider.</p> <table style="width: 100%; text-align: center;"> <tr> <td style="width: 50%;"> Lifetime Income Plus Flex  </td> <td style="width: 50%;"> Lifetime Income Plus Multiplier Flex  </td> </tr> </table> <ul style="list-style-type: none"> Withdrawals in excess of the MAWA will reduce future income under the benefit, even if they are free withdrawals Age is based on the age of the older individual if the contract is jointly owned (one covered person) or the age of the younger individual (two covered persons) 	Lifetime Income Plus Flex 	Lifetime Income Plus Multiplier Flex 
Lifetime Income Plus Flex 	Lifetime Income Plus Multiplier Flex 		
Activation	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via an AGL form.		
Eligible premiums	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base.		
Rider fee	1.10% of the Income Base. Deducted from the contract value on each contract anniversary or on a pro-rata basis if the contract is fully surrendered before the end of the contract year.		

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Enhanced income and flexibility with GLB riders

Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex

Enhanced Income Benefit (Confinement Rider)	Beginning on the second contract anniversary, clients have the opportunity to receive enhanced income of up to 200% of their MAWA (single life, 150% for joint life) on or after GLB rider activation. Clients must be confined to a qualified facility such as a nursing home for at least 90 days to be eligible for this benefit. The enhanced income will not be treated as an excess withdrawal and is available for up to five contract years or the depletion of the contract value, if sooner. The confinement rider is not long-term care insurance and is subject to other restrictions and limitations. Please see the contract and Owner's Acknowledgment and Disclosure Statement for details.
Flexibility to take income without impacting key guarantees	Withdrawals taken prior to activation will NOT: <ul style="list-style-type: none">Void the 8.5% Income Credit Rate (Lifetime Income Plus Flex)Eliminate the Double (x2) feature (Lifetime Income Plus Multiplier Flex)Lock in the MAWA for life Please note the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value.
Flexibility to change coverage after contract issue	Single or joint life coverage is elected at contract issue. However, changes may be made at the time of activation or under certain situations prior to activation, such as marriage, divorce or death of a spouse. No changes are allowed after activation. Other limitations and restrictions apply.

Indices

Equity market Indices¹



S&P 500®
U.S. stocks



NASDAQ-100®
U.S. large-cap growth and technology stocks



Russell 2000
U.S. small-cap stocks

Multi-asset, risk-managed indices²



AB All Market Index®
Global stocks & global bonds



Dimensional US Foundations Index
Stocks, bonds & commodities



Invesco New Economy IndexSM
Innovative company stocks & bitcoin exposure



ML Strategic Balanced Index®
Stocks, bonds & cash



PIMCO Global Optima Index®
Global stocks & U.S. bonds

Note: Index annuities are not a direct investment in the stock market.

¹ The Russell 2000®, Nasdaq-100 and S&P 500® are price return indices and do not include dividends.

² Both the AB All Market Index® and the ML Strategic Balanced Index® 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.

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Index interest accounts

Index	Index term	Index interest account options			
		Power Select AICO	Power Select Builder	Power Select Plus Income	
Equity market indices*					
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point Index Rate Cap	✓	✓	✓	
	Annual Point-to-Point Participation Rate	✓			
	2-Year Point-to-Point Participation Rate		✓	✓	
	Annual Point-to-Point Performance Triggered		✓	✓	
Nasdaq-100® U.S. large-cap growth and technology stock index	Annual Point-to-Point Index Rate Cap	✓			
Russell 2000® U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point Participation Rate		✓	✓	
Multi-asset risk-managed indices*					
AB All Market Index® Adaptive index diversified across 20 global growth and global defensive markets	Annual Point-to-Point Participation Rate		✓		
	2-Year Point-to-Point Participation Rate		✓		
	Annual Point-to-Point Participation Rate w/ Spread			✓	
	2-Year Point-to-Point Participation Rate w/Spread			✓	
	Annual Point-to-Point with Enhanced PAR Rate (Tier 1)		✓		
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 1)		✓		
	Annual Point-to-Point with Enhanced PAR Rate (Tier 2)		✓		
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 2)		✓		
Dimensional U.S. Foundations Index Research-backed index of stocks, bonds and commodities	Annual Point-to-Point Participation Rate	✓	✓		
	2-Year Point-to-Point Participation Rate		✓		
	Annual Point-to-Point Participation Rate w/ Spread			✓	
	2-Year Point-to-Point Participation Rate w/Spread			✓	
	Annual Point-to-Point with Enhanced PAR Rate (Tier 1)		✓		
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 1)		✓		
	Annual Point-to-Point with Enhanced PAR Rate (Tier 2)		✓		
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 2)		✓		

* The index rate caps, spreads and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap or spread only and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which ranges from 5% to 100% and is subject to change. The Participation (PAR) Rate for the PAR Rate with Spread accounts may be below or above 100%. The composition and risk-controlled nature of the ML Strategic Balanced Index® may dampen the upside potential of the Index's performance. For all accounts, the interest credited rate will never be less than zero percent. For Power Select Plus Income, the index rate caps and spreads for all accounts, the participation rates for the index accounts subject to a fluctuating participation rate and the interest rate for the 1-year fixed interest account may vary based on the guaranteed living benefit rider elected. Index interest accounts may not be available in all states.

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Index interest accounts

Index	Index term	Index interest account options			
		Power Select AICO	Power Select Builder	Power Select Plus Income	
Multi-asset risk-managed indices*					
Invesco New Economy IndexSM Innovative company stocks and bitcoin exposure	Annual Point-to-Point Participation Rate	✓	✓	✓	
	Annual Point-to-Point Participation Rate	✓	✓	✓	
ML Strategic Balanced Index[®] Hybrid index of stocks, bonds and cash	2-Year Point-to-Point Spread		✓	✓	
	Annual Point-to-Point Participation Rate	✓	✓	✓	
PIMCO Global Optima Index[®] Dynamic index of global equity and U.S. fixed income market	2-Year Point-to-Point Participation Rate		✓	✓	
	Annual Point-to-Point Participation Rate	✓	✓	✓	

Additional Interest Credit Overlay (AICO)

The AICO amount is determined by the following factors:

Net premium	Equals total premiums reduced proportionately for any withdrawals taken (including free withdrawals such as RMDs).
Total interest earned over 5 years	The sum of annual interest earned on the contract through the 5th contract anniversary. Includes interest from the fixed interest account, if selected.
200% multiplier rate	A percentage applied to the total interest earned over 5 years and added to the Net Premium to calculate the Overlay Value.
30% maximum rate	A cap or limit to the Overlay Value. It is a percentage of the Net Premium.
Overlay Value	The value used to calculate the Overlay Credit. It equals Net Premium plus the lesser of: <ul style="list-style-type: none"> Multiplier rate x total interest earned over 5 years; or Maximum rate x Net Premium
Overlay Credit	The amount of money added to the contract value on the 5th contract anniversary. If the Overlay Value is greater than the contract value, the difference is added to the contract value as the Overlay Credit. If the Overlay Value is equal to or less than the contract value, the Overlay Credit will not be applied; in this case, the client would have paid for the enhanced growth potential without receiving the Overlay Credit.
Fee	The 0.80% annual fee is calculated as a percentage of the premium in the first year and as a percentage of the contract's prior anniversary value in years 2-5. The fee can reduce the contract value in down markets; however, if the Overlay Credit is applied at the end of the 5-year withdrawal charge period, it will partially or fully offset those fees. The only times fees are not at least partially covered is if the contract value exceeds the maximum overlay amount, in which case, consumers will benefit from the market gains, not the Overlay Credit. The fee and the AICO feature terminate on the 5th contract anniversary.

Note: The multiplier and maximum rates are subject to change. See the rate flyer for current rates.

*The index rate caps, spreads and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap or spread only and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which ranges from 5% to 100% and is subject to change. The Participation (PAR) Rate for the PAR Rate with Spread accounts may be below or above 100%. The composition and risk-controlled nature of the ML Strategic Balanced Index[®] may dampen the upside potential of the Index's performance. For all accounts, the interest credited rate will never be less than zero percent. For Power Select Plus Income, the index rate caps and spreads for all accounts, the participation rates for the index accounts subject to a fluctuating participation rate and the interest rate for the 1-year fixed interest account may vary based on the guaranteed living benefit rider elected. Index interest accounts may not be available in all states.

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