

Power Select AdvisorySM Index Annuity

Interest crediting options
and features at a glance



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

Index annuities are issued by American General Life Insurance Company (AGL), a member company of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of AGL. Not available in New York.

Power Select Advisory can help you accumulate more assets for retirement

In today's market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with principal protection. The Power Select Advisory Index Annuity offers you the opportunity to grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!¹

Two ways to help grow your money

1 Earn interest based on your choice of four different indices²

Equity market indices³



S&P 500®
U.S. stocks



MSCI EAFE
International
stocks

Multi-asset, risk-managed indices



**AB All Market
Index®**
Global stocks &
global bonds



**Dimensional
US Foundations
Index**
Stocks, bonds &
commodities

2 Benefit from the comfort and security of a guaranteed fixed interest account

1-Year Fixed Account

Understanding Power Select Advisory and The Power Series of Index Annuities

Power Select Advisory 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 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.

¹Contract value in an index annuity will decline due to withdrawals and/or living benefit rider fees.

²Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets.

³The MSCI EAFE and S&P 500® are price return indices and do not include dividends.

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 indices that focus on one asset class to those that diversify across many. Interest earned varies depending on the performance potential of the index and the crediting method used (see next page for more information).⁴

Index interest accounts

Equity market indices	Index term	Index rate cap	Participation rate
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	
MSCI EAFE International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓	

Multi-asset, risk-managed indices	Index term	Index rate cap	Participation rate
AB All Market Index® Adaptive index of global growth and global defensive markets	Annual Point-to-Point		✓
Dimensional US Foundations Index Research-backed index of stocks, bonds and commodities	Annual Point-to-Point		✓

Fixed interest account

1-Year Fixed Account	Provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.
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This chart is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance. Index interest accounts may vary by firm and may not be available in all firms or states.

⁴ Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. Interest earned is never less than zero in flat or down markets. Principal may decline due to withdrawals and/or fees. Index interest accounts may not be available in all firms or states.

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-year period.** Index performance over the “Annual Point-to-Point” term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the next contract anniversary.
- **Next, interest is adjusted by index rate caps or participation rates.** These contract provisions can limit or reduce the amount of interest earned (see examples below).

Understanding the index rate cap and participation rate

	Index rate cap	Participation rate
What it is	Maximum percentage of index performance that can be credited as interest for an index term	Percentage of index performance used to calculate interest
Hypothetical example of how it works	$10\% > 5\% = 5\%$ <small>Index change Cap Interest earned</small>	$10\% \times 40\% = 4\%$ <small>Index change Participation rate Interest earned</small>

Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps and participation rates are set on each contract anniversary and guaranteed not to change until the end of the index term (1 year). The rates for the participation rate accounts range from 5% to 100%. Please ask your financial professional or agent for the current index rate cap or participation rate for each index interest account, as well as the interest rate for the fixed interest account.

Index interest accounts may vary by firm and may not be available in all firms or 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.

⁵The MSCI EAFE and S&P 500® are price return indices and do not include dividends. Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. Interest earned is never less than zero in flat or down markets. Principal may decline due to withdrawals and/or fees. Index interest accounts may not be available in all firms or states.

Additional product information at a glance

Features	Power Select Advisory index annuity
Access to your money in times of need or illness	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.
Beneficiary protection	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.
Cash surrender value	If you fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA and living benefit fee) or the Minimum Withdrawal Value.
Issue age	18-85 with no guaranteed living benefit (GLB) rider elected. 50-80 with the election of a GLB rider.
Market Value Adjustment (MVA)	Withdrawals during the first 7 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.
Minimum Withdrawal Value	Upon full surrender, payment of death benefit or annuitization, you will never receive less than 87.5% of your premium (less any net withdrawals), growing at an annual rate as specified in your contract. Net withdrawals equal the amount of withdrawals paid out after any MVA has been assessed but prior to any taxes.
Optional guaranteed living benefit (GLB) riders	Available at contract issue for an annual fee of 1.0%. Please see GLB rider brochures for details. Lifetime income is also available with annuitization.
Optional advisory fee withdrawal	If allowed by the firm from which you purchase Power Select Advisory, you can submit requests to withdraw annual advisory fees directly from your index annuity or you can set up a program to make automatic withdrawals on a scheduled basis. These withdrawals will reduce your account value. If a program is used, you can change or cancel the program at any time. Restrictions and limitations apply. Not available if an optional guaranteed living benefit (GLB) option is elected.
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 \$1 million
Withdrawal charges	Withdrawals from your account can be made without incurring withdrawal charges.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about the Power Select Advisory Index Annuity.

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. 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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