

# The Power Series of Index Annuities®

Interest crediting options and features at a glance

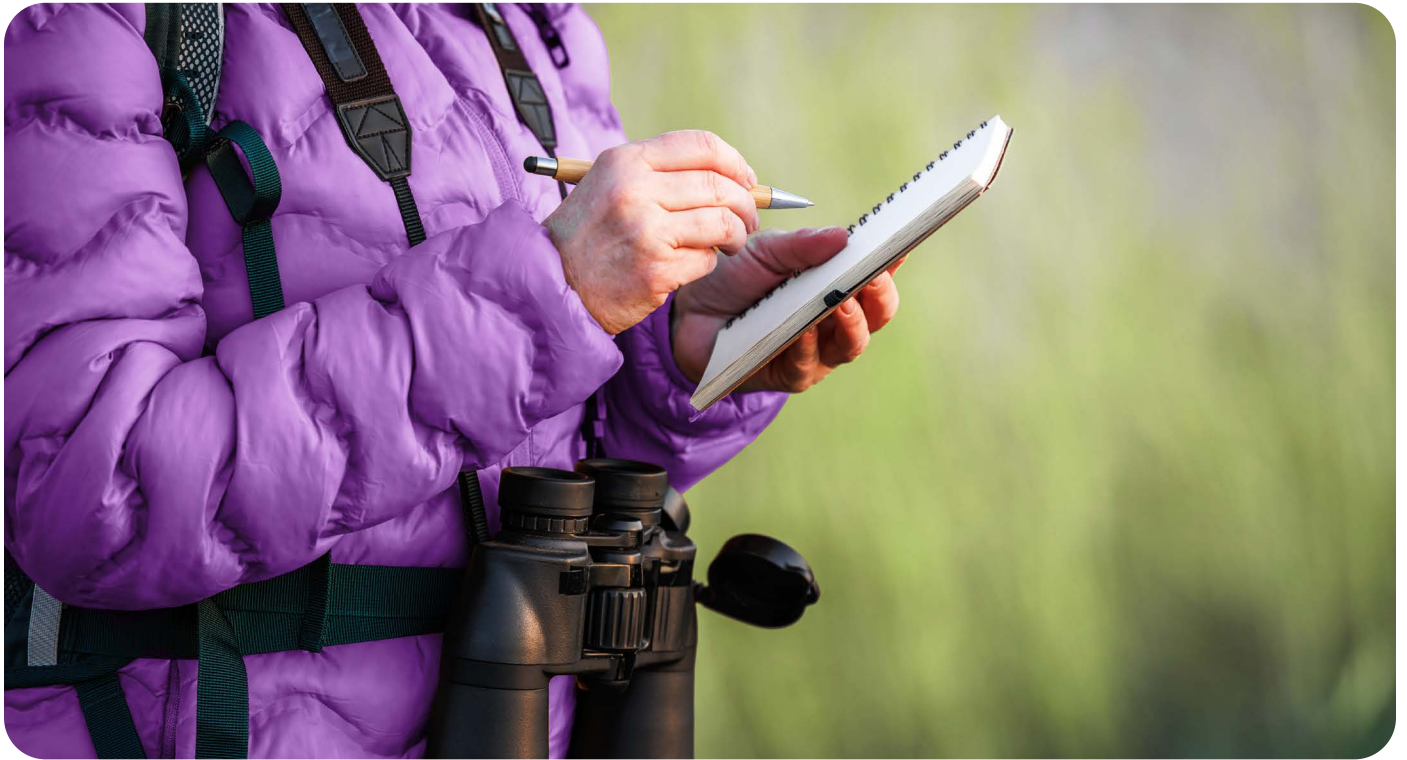
Power Select Advisory<sup>SM</sup>  
Index Annuity



**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED

Index annuities are issued by **American General Life Insurance Company (AGL)**, Houston, TX.  
Guarantees are backed by the claims-paying ability of AGL. Not available in New York.



## How can you grow and protect more of your assets for retirement?

A Power Series Fixed Index Annuity offers you the opportunity to grow your retirement assets, while guaranteeing your principal will never decline due to market volatility.<sup>1</sup> It can potentially help you save more for retirement during your working years and guarantee income for life after you retire.

**Action is everything. Get started on building assets today.**

# Power Select Advisory can help you accumulate more assets

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!<sup>1</sup>

## Two ways to help grow your money

### 1 Earn interest based on your choice of four different indices<sup>2</sup>



### 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.

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

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

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

# Choose from diverse index interest accounts

Each account may earn interest based partly on the performance of an index. The following table shows the account options and interest crediting methods available for each index. For example, you can choose from two S&P 500® index interest accounts, either with index rate cap, or performance-triggered rate (see next page for more information on these interest crediting methods).

## Index interest accounts

Equity market indices	Index term	Index rate cap	Participation rate	Performance-triggered rate
<b>S&amp;P 500®</b> U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓		✓
<b>MSCI EAFE</b> 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	Performance-triggered rate
<b>AB All Market Index®</b> Adaptive index of global growth and global defensive markets	Annual Point-to-Point		✓	
<b>Dimensional US Foundations Index</b> Research-backed index of stocks, bonds and commodities	Annual Point-to-Point		✓	
<b>Invesco New Economy Index<sup>SM</sup></b> Technology focused, risk-managed index with a controlled Bitcoin component and daily Next Gen asset allocation	Annual Point-to-Point		✓	

## Fixed interest account

<b>1-Year Fixed Account</b>	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.

# Benefit from the power of index-based performance

Depending on the 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.** This term is determined starting from the issue date of the annuity contract and ending with the next anniversary.
- **Next, interest is adjusted by one of the following crediting methods.** These methods can reduce or increase the amount of interest earned (see examples below).

## Understanding the interest crediting methods



	What they are	Hypothetical examples of how they work
Index rate cap	Maximum percentage of index performance that can be credited as interest for an index term	$  \begin{array}{ccccc}  10\% & > & 5\% & = & 5\% \\  \text{Index change} & & \text{Cap} & & \text{Interest earned}  \end{array}  $
Participation (PAR) rate	Percentage of index performance used to calculate interest	$  \begin{array}{ccccc}  10\% & \times & 40\% & = & 4\% \\  \text{Index change} & & \text{PAR Rate} & & \text{Interest earned}  \end{array}  $
Performance-triggered rate	Preset rate guaranteed to be credited to your account 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.	$  \begin{array}{ccccc}  \text{At Least} & & & & \\  0\% & \rightarrow & 5\% & = & 5\% \\  \text{Index change} & & \text{Performance-triggered rate} & & \text{Interest earned}  \end{array}  $

Please see the Power Series rate flyer for current rates.

The rates above are for illustrative purposes only and do not represent the rates in your contract. Rates are set on each contract anniversary and guaranteed not to change until the end of the index term.

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.

## 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.
MVA-free withdrawals	You may withdraw up to 10% of the premium in the first year or up to 10% of the contract value in years 2+ without incurring an MVA. Contract value is calculated using the value of the annuity as of the preceding contract anniversary (i.e., the date the annuity was issued). MVA-free withdrawals that are not used in a contract year may not be carried over to the next contract year.
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 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.
Optional guaranteed living benefit (GLB) riders	<p>The GLB riders offer a choice of guaranteed lifetime income options and are an optional part of the Power Select Advisory contract for an annual fee. This fee is subject to change at any time prior to contract issue.</p> <p>However, the fee applicable when AGL issues your contract will remain in effect for the life of your contract. The fee is calculated as a percentage of the Income Base and is deducted from the contract value.</p> <p>Please scan the accompanying Quick Response (QR) Codes for more information on the GLB riders, including the current GLB rider fee.</p> <div> <div> <p><a href="#">Lifetime Income Plus Multiplier Flex</a></p>  </div> <div> <p><a href="#">Lifetime Income Plus Flex</a></p>  </div> </div>
Premium	<ul style="list-style-type: none"> <li>Initial: \$25,000 minimum (qualified and non-qualified)</li> <li>Subsequent: Only in the first 30 days after contract issue</li> <li>Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million</li> </ul>
Withdrawal charges	Withdrawals from your account can be made without incurring withdrawal charges.

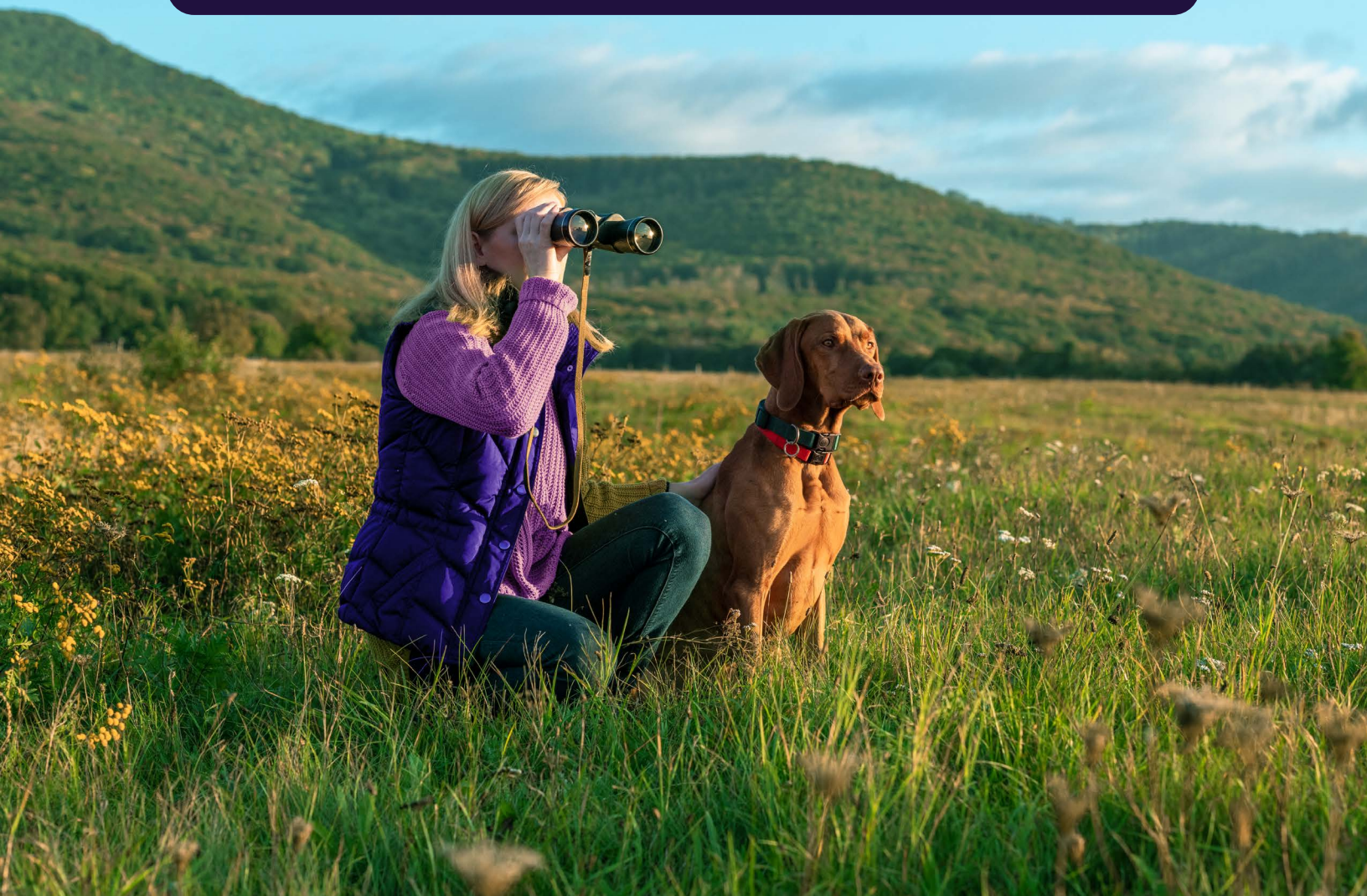
Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about the Power Select Advisory Index Annuity.



**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

**Action is everything.** Talk to your financial professional or agent to see if a Power Series Index Annuity is right for you.



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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