

Help capture the market's upside while eliminating downside risk

Principal protection

The Power Series of Index Annuities®

The Power Series of Index Annuities offer growth potential based on index performance in up markets and guaranteed protection of principal in down markets. The following table and chart highlight the percentage of time the S&P 500® Annual Point-to-Point Index Interest Account could have generated positive or negative results over the last 40 years. **Please note that past performance is not indicative of future results.**

Hypothetical range of outcomes: S&P 500® Annual Point-to-Point Index Interest Account

Based on 1-year weekly rolling returns of the S&P 500® over the 40 years ended 12/31/2024

S&P 500® returns	
Number of periods	2,035
Number of gains	1,604
Gains up to 5%	178
Gains between 5-10%	289
Gains exceeding 10%	1,137
Number of losses ¹	431
Losses up to 5%	98
Losses between 5-10%	93
Losses exceeding 10%	240

Growth potential

The S&P 500® Annual Point-to-Point Index Interest Account would have generated positive returns 78.82% of the time (1,604 gains divided by 2,035 periods). Keep in mind, growth potential may be limited by the cap in up markets.

Guaranteed protection against loss in down markets

With a Power Series Index Annuity, you would have *never* incurred a loss in down markets. Your account value may decline due to withdrawals or fees.

Downside protection in the worst of times



From 3/4/2008 to 3/4/2009 when the S&P 500® fell 46.27%, a Power Series Index Annuity with S&P 500® Annual Point-to-Point Index Interest Account would have provided **100% protection against market loss**. No interest would have been earned, but no losses would have been incurred either.

¹May include flat or 0% returns.

Index annuity outcomes displayed are hypothetical and do not reflect an actual result or outcome, nor do they represent a specific contract in existence during the timeframe indicated above. Individual outcomes will vary. Indices are unmanaged and not available for direct investment.

Choose from a wide variety of index interest accounts

The S&P 500® Annual Point-to-Point Index Interest Account is one of many index crediting options available with a Power Series Index Annuity. Depending on the index annuity you select, you may also benefit from:

- **S&P 500® Performance-Triggered Index Interest Account**—guarantee growth in flat and weak markets with a preset rate of interest that’s triggered when index performance is at least 0%. For example, if the market returns 0% and the trigger rate is 5%, you’ll earn a positive return of 5%. Keep in mind, this rate is credited even if index performance is higher.
- **S&P 500® Participation Rate Index Interest Account**—with this strategy, you can benefit from an index performance multiplier that can either increase or decrease your interest earned. For example, if the index is up 10% and your participation rate is 110%, you’ll earn interest of 11% (10% index change x 110% multiplier). If the participation rate is 50%, you’ll earn 5% interest (10% index change x 50% multiplier).

Plus, with any Power Series index interest account you choose, your principal and any interest earned will always be protected against market loss!

Action is everything. Contact your financial professional learn more.

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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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.

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The Power Series of Index Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. 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). The Power Index Elite Index Annuity is issued by **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX. Power Index Elite Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract number: V-800 (12/14). AGL and VALIC are member companies of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL or VALIC are its responsibility. Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue, or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho or New York.

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