

Power Index Advisory<sup>®</sup>

Product Guide

Index Annuities

Annuities 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.

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# Offer clients a powerful combination for retirement



To prepare for a strong financial future, it's important to consider a retirement saving vehicle that can help clients potentially build more assets



**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

# Power Index Advisory®

with no withdrawal charge and a 5-year or 7-year MVA



<b>Issue ages</b>	18 – 85 owner and annuitant
<b>Premium</b>	<ul style="list-style-type: none"><li>• \$25,000 minimum (Q and NQ)</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 \$2 million</li></ul>
<b>Optional Guaranteed Living Benefit Riders</b>	Choice of Lifetime Income Max® or Lifetime Income Plus Multiplier Flex.® Only one rider may be elected at contract issue. Each rider has an annual fee of 1.0% of the Income Base
<b>Market Value Adjustment (MVA)</b>	<p>Withdrawals during the first 5 or 7 years are subject to an MVA:</p> <ul style="list-style-type: none"><li>• 5-year MVA with no election of a guaranteed living benefit (GLB) rider.</li><li>• 7-year MVA with the election of a GLB rider.</li></ul> <p>This adjustment may either increase or decrease the amount a client receives, and is determined by a formula in the contract that reflects changes in the yield of an external index since the contract was issued.</p>
<b>Free withdrawals</b>	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year or the Maximum Annual Withdrawal Amount under a guaranteed living benefit rider (if elected), whichever is greater.
<b>Withdrawal charge</b>	Withdrawals from a client's account can be made without incurring withdrawal charges.
<b>Interest crediting options</b>	8 Index Interest Accounts and a 1-year Fixed Interest Account

# Product features at-a-glance



<b>Death benefit</b>	Greater of the annuity contract value or Minimum Withdrawal Value
<b>Required Minimum Distributions (RMDs)</b>	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 (if a guaranteed living benefit rider is elected). Failure to satisfy the RMD requirements may result in a tax penalty.
<b>Market Value Adjustment (MVA)</b>	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.
<b>Waiver of MVA</b>	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 or firms. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details
<b>Minimum Withdrawal Value</b>	87.5% of premiums less net withdrawals (withdrawals after the effect of any withdrawal charge and MVA), growth at an annual rate as specified in the contract.
<b>Cash surrender value</b>	Greater of 1) contract value, adjusted for any applicable withdrawal charges and MVA; or 2) Minimum Withdrawal Value.
<b>Annuitization</b>	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.

# Lifetime Income Max<sup>®</sup> and Lifetime Income Plus Multiplier Flex<sup>®</sup>



Guaranteed living benefit riders (available in select Power Series Index Annuities)

	Lifetime Income Max	Lifetime Income Plus Multiplier Flex
<b>Income Base</b>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary</li> </ul>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase with any available income credit on each contract anniversary</li> </ul>
<b>Annual income credit</b>	<ul style="list-style-type: none"> <li><b>Before activation:</b> 10% of the Income Credit Base every contract year</li> <li><b>After activation and first withdrawal:</b> Income credits are no longer available</li> </ul>	<ul style="list-style-type: none"> <li><b>Before activation:</b> Income Credit Base is multiplied by a rate equal to DOUBLE (x2) the interest earned (if any)</li> <li><b>After activation and first withdrawal:</b> Income Credit Base is multiplied by a rate that MATCHES (x1) the interest earned (if any)</li> </ul>
<b>Income Credit Base</b>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase to the highest anniversary value—maximum value of the annuity contract on each contract anniversary</li> <li>Is not increased by income credits</li> </ul>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li><b>Before activation:</b> Is not increased by income credits</li> <li><b>After activation and first withdrawal:</b> Is increased to equal the value of the Income Base</li> </ul>
<b>Income credit period</b>	Until the rider is activated by client	Until the earlier of the annuity's maturity date (age 95) or the depletion of the contract value

This product guide is not intended to be all-inclusive. Please refer to the Owner Acknowledgement and Disclosure Statement for more information.

# Lifetime Income Max and Lifetime Income Plus Multiplier Flex



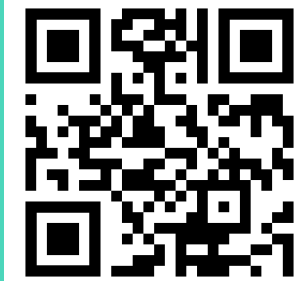
<b>Activation</b>	Must be requested in writing via a Corebridge Financial form
<b>Eligible premiums</b>	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base
<b>Issue age</b>	50 – 80
<b>Income flexibility</b>	<ul style="list-style-type: none"> <li>Withdrawals taken prior to rider activation will not reduce the 10% income credit rate (Lifetime Income Max) or the Double (x2) feature (Lifetime Income Plus Multiplier Flex). However, the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value.</li> <li>Clients can take withdrawals prior to rider activation without locking in their MAWA.</li> </ul>
<b>Single and Joint Life coverage</b>	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.
<b>Rider fees</b>	1.0% 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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# Lifetime Income Plus Multiplier Flex

The Maximum Annual Withdrawal Amount (MAWA) is calculated as a percentage of the Income Base

Age of covered person(s) at first lifetime withdrawal	One covered person (Single Life)	Two covered persons (Joint Life)
75 and older	8.05%	7.55%
72 to 74	7.60%	7.10%
70 to 71	7.40%	6.90%
65 to 69	7.00%	6.50%
60 to 64	6.40%	5.90%
50 to 59	5.90%	5.40%



Scan the QR code to download the rate sheet

- **Rates are as of February 18, 2025 and subject to change at any time. Please scan the QR code for the current rates and fees.**
- 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)

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# Lifetime Income Max

The Maximum Annual Withdrawal Amount (MAWA) is calculated as a percentage of the Income Base

Age of covered person(s) at first lifetime withdrawal	One covered person (Single Life)	Two covered persons (Joint Life)
75 and older	8.50%	8.00%
72 to 74	8.05%	7.55%
70 to 71	7.85%	7.35%
65 to 69	7.45%	6.95%
60 to 64	6.85%	6.35%
50 to 59	6.35%	5.85%



Scan the QR code to download the rate sheet

- **Rates are as of February 18, 2025 and subject to change at any time. Please scan the QR code for the current rates and fees.**
- 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)

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# Index interest accounts



Equity market indices	Index interest account options			
	Index term	Index rate cap	Participation rate	Performance-triggered rate
<b>S&amp;P 500®</b> The standard for measuring U.S. Stock market performance; composed of the 500 largest U.S. publicly traded companies	Annual Point-to-Point	✓	✓	✓
<b>Russell 2000®</b> U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point	✓		
<b>MSCI EAFE</b> International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓		

Click the product name below for the current rate flyer:

- [Power Index Advisory](#)

This chart is not intended to recommend or infer one account over another.

\*The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends.

Note: The index rate caps and participation rates are set at contract issue and guaranteed not to change until the end of the index term (1 or 5 years). The participation rate is set at 100% for the index interest accounts subject to an index rate cap and is guaranteed for the life of the contract. The rates for the participation rate accounts range from 5% to 100%. Index rate caps and participation rates may vary based on the guaranteed living benefit rider elected and the amount of premiums received. Renewal caps and participation rates may be set higher or lower than the initial rate. See the current rate flyer for more information.

# Index interest accounts



Multi-asset risk-managed indices	Index interest account options			
	Index term	Index rate cap	Participation rate	Performance-triggered rate
<b>Franklin Quality Dividend Index™</b> Hybrid index of U.S. dividend stocks and cash	Annual Point-to-Point		✓	
<b>ML Strategic Balanced Index®</b> Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓	
<b>PIMCO Global Optima Index®</b> Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point		✓	
<b>One-year Fixed Interest Account</b>	<b>Guaranteed interest rate for one-year period and subject to change on contract anniversaries</b>			

This chart is not intended to recommend or infer one account over another.

\*The MSCI EAFE, Russell 2000® and S&P 500® are price return indices and do not include dividends.

Note: The index rate caps and participation rates are set at contract issue and guaranteed not to change until the end of the index term (1 or 5 years). The participation rate is set at 100% for the index interest accounts subject to an index rate cap and is guaranteed for the life of the contract. The rates for the participation rate accounts range from 5% to 100%. Index rate caps and participation rates may vary based on the guaranteed living benefit rider elected and the amount of premiums received. Renewal caps and participation rates may be set higher or lower than the initial rate. See the current rate flyer for more information.



# Important information about selling index annuities

Index annuities are fixed deferred annuities. It's important that producers properly position these products when selling to clients. Because index annuities are not subject to federal and state securities registration requirements, 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, and 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 crediting or implying 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



**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 index performance used to calculate interest

**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.

# Important information



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# Important information



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