

# The Power Series of Index Annuities® Lifetime Income Plus **Multiplier Flex®**

Match or double your  
interest earned for more  
lifetime income



**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
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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.

## What are index annuities and how can they help increase your retirement income?

An index annuity (also known as a fixed index annuity or FIA) is a type of annuity designed for long-term savings. It is a contract between you and an insurance company. In exchange for your premium (the money you allocate), the FIA can help grow your assets, based partly on the performance of an index, while protecting your principal against market downturns. The FIA also offers lifetime income through annuitization for no cost or through an optional feature called the guaranteed living benefit (GLB) rider for an annual fee.

A Power Series Index Annuity with the Lifetime Income Plus Multiplier Flex GLB rider offers the opportunity to increase your Income Base—the amount from which lifetime withdrawals are calculated—by as much as 200% of the rate of interest earned in the annuity. When it's time to take income, you'll be able to receive up to 7.80% of the Income Base per year for life, according to the schedule below.

### Maximum percentage you can take out each year with Lifetime Income Plus Multiplier Flex based on a percentage of the Income Base

Age of Covered Person(s) at First Lifetime Withdrawal	One Covered Person (Single Life)	Two Covered Person (Joint Life)
75 and older	7.80%	7.30%
72-74	7.35%	6.85%
70-71	7.15%	6.65%
65-69	6.75%	6.25%
60-64	6.15%	5.65%
50-59	5.65%	5.15%



Scan code for current rates

Note: Rates are as of February 18, 2025, and subject to change at any time. Please scan the quick response (QR) code or [click this link](#) to see current rates.

If there are two covered persons, the age of the younger of the two covered persons is used to determine the maximum annual withdrawal percentage. See back cover for Key Terms and Definitions and more information about the Power Series of Index Annuities.

# Multiply your retirement income with Lifetime Income Plus Multiplier Flex

A Power Series Index Annuity with Lifetime Income Plus Multiplier Flex can help increase your retirement income based on the interest earned in your annuity. It also offers you the flexibility to adjust your coverage or income plan when circumstances change.

## Match

Your interest earned  
for more income now

**x1**

For example:  
5% interest earned x 1 =  
5% Income Credit

Your annual Income Credits  
MATCH (x1) the rate of interest  
earned in the annuity (if any)  
after activation.<sup>1</sup>

## Double

Your interest earned  
for more income later

**x2**

For example:  
5% interest earned x 2 =  
10% Income Credit

Your annual Income Credits  
are equal to DOUBLE (x2)  
the rate of interest earned  
(if any) prior to activation.<sup>2</sup>

## Increase

Income and coverage  
flexibility

**Flexibility**

To make changes  
when life changes

You can adjust coverage and  
take pre-activation withdrawals  
without eliminating  
key guarantees.<sup>3</sup>

The above hypothetical examples assume an interest credited rate of 5%. Interest earned will never be less than zero in flat or down markets.

See back cover for Key Terms and Definitions and more information about the Power Series of Index Annuities.

<sup>1</sup> Lifetime Income Plus Multiplier Flex is available at contract issue for an annual fee of 1.0% of the Income Base. The Income Base is the amount on which lifetime withdrawals are based. Annual Income Credits are added to your Income Base, not your contract value, and are equal to 100% of the interest rate earned in the annuity after activation (the decision to begin lifetime withdrawals under the GLB rider). Lifetime Income Plus Multiplier Flex may not be available in all states or firms.

<sup>2</sup> Annual Income Credits are equal to 200% of the interest rate earned in the annuity before activating the rider and lifetime withdrawals begin.

<sup>3</sup> Pre-activation withdrawals will not eliminate the doubling feature or lock in your withdrawal rate for life, but they will proportionately reduce your Income Base and Income Credit Base. See page 6 for more information.

# See how your income can grow, even as you're taking income

With Lifetime Income Plus Multiplier Flex, you can benefit from rising income, even after lifetime withdrawals begin. Annual Income Credits match (x1) the interest earned and can last until the earlier of age 95 or the depletion of your contract value. As the hypothetical example below shows, this income is guaranteed for life, even if your account value drops to zero!

## INCOME NOW

### Match (x1) your interest earned (if any) after starting lifetime income

**Hypothetical example assumptions:** \$100,000 premium, issue age 65 and activation of the GLB rider beginning immediately in year 1. It assumes a hypothetical withdrawal rate of 6.75% of the Income Base at age 65, which may not align with current rates.

Age	Interest Credited Rate <sup>4</sup>	Match (x1) the Interest Earned	Annual Income Credit	Income Base	Account Value	Withdrawal Taken
65	—	—	—	100,000	93,250	6,750
66	4.00%	4.00% x 1 =	4.00%	104,000	88,920	7,020
67	—	N/A	—	104,000	80,860	7,020
68	1.50%	1.50% x 1 =	1.50%	105,560	73,892	7,125
69	6.25%	6.25% x 1 =	6.25%	112,158	69,818	7,571
70	5.00%	5.00% x 1 =	5.00%	117,765	64,182	7,949
71	6.25%	6.25% x 1 =	6.25%	125,126	58,496	8,446
72	3.75%	3.75% x 1 =	3.75%	129,818	50,629	8,763
73	8.50%	8.50% x 1 =	8.50%	140,852	44,016	9,508
74	3.50%	3.50% x 1 =	3.50%	145,782	34,259	9,840
75	—	N/A	—	145,782	22,961	9,840
76	9.00%	9.00% x 1 =	9.00%	158,903	12,712	10,726
77	6.00%	6.00% x 1 =	6.00%	168,437	421	11,369
78	1.00%	1.00% x 1 =	1.00%	170,121	—	11,483
79	—	N/A	—	170,121	—	11,483
80	—	N/A	—	170,121	—	11,483
81	—	N/A	—	170,121	—	11,483
82	—	N/A	—	170,121	—	11,483
83	—	N/A	—	170,121	—	11,483
84	—	N/A	—	170,121	—	11,483
85	—	N/A	—	170,121	—	11,483
	<b>4.21%</b> Avg. Annual <sup>5</sup>		<b>4.21%</b> Avg. Annual <sup>5</sup>			<b>\$203,793</b> Total

## Upside potential

You'll get an income "raise" if the market is up, even if your contract value is declining!

● Match the interest earned    ● No Income Credit in flat or down years (or if contract value has been depleted)

**Note:** Rates are as of February 18, 2025, and subject to change at any time. Please scan the QR code on page 2 or [click this link](#) to see current rates.

The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier Flex can work. See Key Terms and Definitions on back cover for more information.

<sup>4</sup> Interest credited rates are based on index interest accounts with contract provisions that may limit the upside potential or reduce the interest earned. These accounts may not earn interest in certain situations. No Income Credit is applied when no interest is earned.

<sup>5</sup> Represents the average of the rates in the hypothetical examples shown. It is not indicative of what policy owners should expect in their own annuity and not how interest earned is calculated.

# Double your interest earned while saving for retirement

If you wait to begin activation, your retirement income can grow even faster. Prior to activation, Lifetime Income Plus Multiplier Flex offers annual Income Credits that are equal to double (2 times) the interest earned. Keep in mind, once lifetime withdrawals begin, you will no longer be able to increase your retirement income by double the rate of interest earned.

**INCOME  
LATER**

## Earn 2x the interest before taking income and 1x the interest after income begins

**Hypothetical example assumptions:** \$100,000 premium, issue age 60 and activation of the GLB rider at age 65. It assumes a hypothetical withdrawal rate of 6.75% of the Income Base at age 65, which may not align with current rates.

Age	Interest Credited Rate <sup>4</sup>	Double (x2) and Match (x1)	Annual Income Credit	Income Base	Account Value	Withdrawal Taken
60	—	—	—	100,000	100,000	—
61	4.00%	4.00% x 2 =	8.00%	108,000	102,920	—
62	—	N/A	—	108,000	101,840	—
63	1.50%	1.50% x 2 =	3.00%	111,000	102,258	—
64	6.25%	6.25% x 2 =	12.50%	123,500	107,414	—
65	5.00%	5.00% x 2 =	10.00%	133,500	102,438	9,011
66	6.25%	6.25% x 1 =	6.25%	141,844	97,848	9,574
67	3.75%	3.75% x 1 =	3.75%	147,163	90,112	9,933
68	8.50%	8.50% x 1 =	8.50%	159,672	85,397	10,778
69	3.50%	3.50% x 1 =	3.50%	165,260	75,578	11,155
70	—	N/A	—	165,260	62,770	11,155
71	9.00%	9.00% x 1 =	9.00%	180,134	54,459	12,159
72	6.00%	6.00% x 1 =	6.00%	190,942	42,929	12,889
73	1.00%	1.00% x 1 =	1.00%	192,851	28,412	13,017
74	5.00%	5.00% x 1 =	5.00%	202,494	14,139	13,668
75	9.00%	9.00% x 1 =	9.00%	220,718	—	14,898
76	—	N/A	—	220,718	—	14,898
77	—	N/A	—	220,718	—	14,898
78	—	N/A	—	220,718	—	14,898
79	—	N/A	—	220,718	—	14,898
80	—	N/A	—	220,718	—	14,898
	<b>4.58%</b> Avg. Annual <sup>5</sup>		<b>5.70%</b> Avg. Annual <sup>5</sup>			<b>\$202,731</b> Total

### "Paycheck" for Life

Your income is guaranteed, even if your contract value goes to zero, provided lifetime withdrawals are taken within the terms of the rider

- Double the interest earned
- Match the interest earned
- No Income Credit in flat or down years (or if contract value has been depleted)

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The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Multiplier Flex can work. See Key Terms and Definitions on back cover for more information.



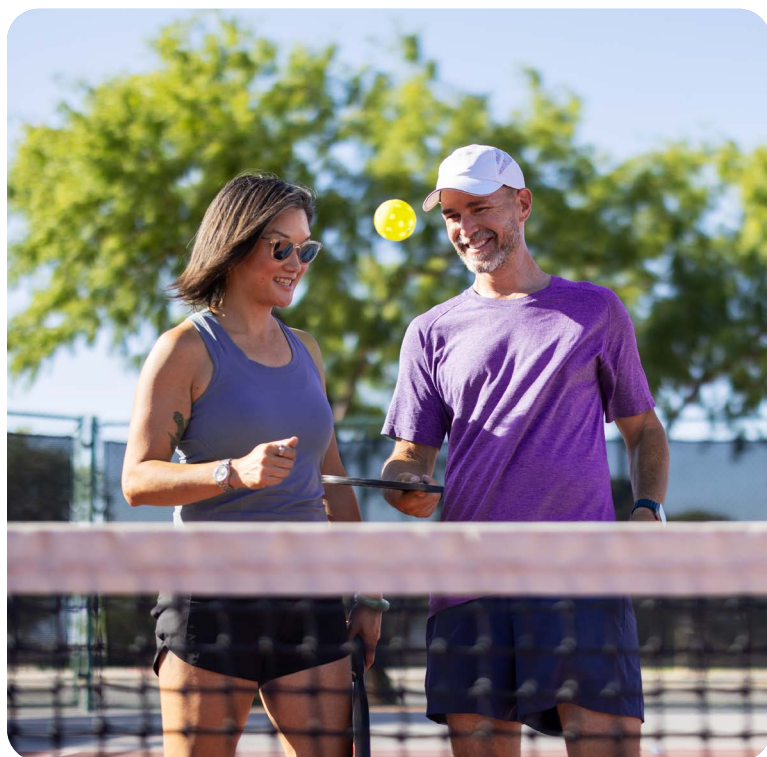
# Increase flexibility and protection of your retirement income

Lifetime Income Plus Multiplier Flex offers you the opportunity to adjust coverage or take withdrawals prior to activating lifetime income if your circumstances change. You'll be able to:

- **Change the number of individuals covered** under the rider (single or joint life) to help meet varying income needs or to address life events such as marriage.<sup>6</sup>
- **Access your money prior to activating lifetime income** without eliminating the doubling feature.<sup>7</sup>
- **Take pre-activation withdrawals** without locking in a lower withdrawal rate for life.<sup>7</sup>

## Capitalize on the Enhanced Income Benefit to help with assisted living care

Lifetime Income Plus Multiplier Flex can increase your income to 200% of the maximum annual withdrawal percentage (single life, 150% for joint life) if you are confined to a qualified facility for at least 90 days. This feature is automatically included with the GLB rider for no additional fee and begins on or after the second contract anniversary. For example, if you were receiving \$7,000 as annual income and became eligible for the benefit, you may withdraw up to \$14,000 per year. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner; it is not long-term care insurance and may not be available in all states. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information.



<sup>6</sup> If there are two covered individuals, they must be a married couple. Generally, if a change to a covered person occurs upon activation or due to a life event, at least one of the original covered persons must remain on the contract. The new covered person must have been at least 50 as of the original contract issue date and cannot be older than age 80 at the time he or she is added to the contract. Available coverage options may vary depending upon individual circumstances as of the activation date.

<sup>7</sup> Withdrawals prior to activation will not eliminate the doubling feature or lock in the withdrawal rate for life, but they will proportionately reduce the Income Base and Income Credit Base. The Enhanced Income Benefit may become available after the rider Activation Date, but not before the second contract anniversary. Please see the Owner Acknowledgment and Disclosure Statement for more information.

## CASE STUDY

## A flexible living benefit that can adapt as life changes



### Meet Mike—at age 55, he buys a Power Series Index Annuity

Mike elects the Single Life option of Lifetime Income Plus Multiplier Flex to provide retirement income he won't outlive.

Age 55



### Mike and Claire begin joint lifetime income

They activate their GLB and take income for the rest of their lives.

Age 65

Age 59

### Mike marries Claire

Mike has the flexibility to add his wife and change his coverage to joint life.



Age 61

### Mike and Claire purchase a new house

They take out money prior to starting lifetime income without eliminating the doubling feature.



Age 75

### Increase Income by up to 200% when care is needed

Enhanced income begins when Mike is confined to a nursing home and can last for up to 5 years.



**Note:** This case study is hypothetical and does not represent an actual case.

# Put the power of flexibility and multipliers to work for your retirement today

Contact your financial professional or agent to learn more.

## Understanding the Power Series of Index Annuities and Lifetime Income Plus Multiplier Flex

The Power Series of Index Annuities are fixed index annuities (FIAs) issued by American General Life Insurance Company (AGL). They are not direct investments in the stock market or any particular index. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, AGL promises to make regular income payments through annuitization that can last from 5 years to life or through guaranteed lifetime income under the Guaranteed Living Benefit (GLB) rider. Lifetime Income Plus Multiplier Flex is a feature of the Power Series of Index Annuities and cannot be purchased without the index annuity.

### Key Terms and Definitions

**Activation of Lifetime Income Plus Multiplier Flex:** The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing. At the time of activation, you will have an opportunity to make changes to the number of individuals covered under Lifetime Income Plus Multiplier Flex. You can also change this coverage prior to activation under specific situations such as marriage, divorce or death. The ability to make changes is subject to certain limitations. The maximum annual withdrawal percentage is determined by the age of the covered person(s) upon activation.

**Annuitization:** A process that permanently converts your annuity contract to income payments. Once you annuitize the contract, you will no longer have access to your principal.

**Death Benefit:** The amount the beneficiary would receive upon death of the contract owner. With Lifetime Income Plus Multiplier Flex, your beneficiary will receive at least your contract value. Specifying a beneficiary can help avoid the potential costs and delays of probate.

**Eligible Premium:** The money used to purchase the annuity. Eligible premiums are all premiums received in the first 30 days of the contract and do not include Income Credits. Eligible premiums become your initial Income Base and Income Credit Base.

**Excess Withdrawals:** Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) once Lifetime Income Plus Multiplier Flex is activated. Excess withdrawals will eliminate the Income Credit and reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. If an excess withdrawal reduces the contract value to zero, the contract and rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.

**Guaranteed Living Benefit (GLB) Rider:** A feature that provides enhanced lifetime income for an annual fee. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin.

**Income Base:** The value on which guaranteed withdrawals and the annual rider fee are based; it is not a part of the contract value or death benefit and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary, your Income Base may increase with any available Income Credits.

**Income Credit:** An amount that may be added to your Income Base. It is not a rate of return and is not added to your contract value. It is calculated as a percentage of the Income Credit Base. The Income Credit Base and therefore the Income Credit are reduced proportionately for withdrawals taken prior to activation. An Income Credit is not available in years an excess withdrawal is taken.

**Income Credit Base:** A component of the rider that is used solely to calculate the Income Credit.

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is adjusted for contract provisions such as index rate caps that may reduce or limit the amount of interest earned. The rate will differ each year and may be zero.

**Maximum Annual Withdrawal Percentage:** The maximum percentage you can withdraw each year from Lifetime Income Plus Multiplier Flex (once the rider is activated) without reducing your Income Base and Income Credit Base. Prior to beginning lifetime income, you have the option to take partial withdrawals without locking in your Maximum Annual Withdrawal Percentage, but these withdrawals will reduce the value of your Income Base, Income Credit Base and Income Credit. Please see the Owner Acknowledgment and Disclosure Statement for details.

**Multiplier:** A component of the rider that is used to calculate the Income Credit. The multiplier is 2 times the interest earned before Lifetime Income Plus Multiplier Flex is activated and 1 times the interest earned after activation.

**Single and Joint Life:** The number of individuals covered under the rider. This coverage is elected at the time of contract issue, but may be changed upon activating the GLB rider or under certain situations such as marriage, divorce or death. See the Owner Acknowledgment and Disclosure Statement for more information.

**Spousal Continuation:** Upon death of the contract owner, the spousal beneficiary has the option to continue the contract with the GLB rider benefits, as long as death occurs prior to activation. See Owner Acknowledgment and Disclosure Statement for more information.

**Withdrawal Charges:** Charges that may apply when certain withdrawals are taken from a Power Series Index Annuity. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information on company-imposed charges. See below for tax implications of withdrawals.

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All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Withdrawals may also 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. Consult your tax advisor regarding your specific situation.

**The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12), AG-801 (12/12), AG-800-ID (12/12) and AG-801-ID (12/12).**

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