

## Power Index Advisory® 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.



## 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 Index Advisory can help you accumulate more assets

The Power Index 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 six different indices<sup>2</sup>

#### Equity market indices<sup>3</sup>



**S&P 500®**  
U.S. stocks



**Russell 2000®**  
U.S. small-cap  
stocks



**MSCI EAFE**  
International  
stocks

#### Multi-asset, risk-managed indices<sup>4</sup>



**Franklin Quality  
Dividend Index™**  
U.S. stocks  
& cash



**ML Strategic  
Balanced Index®**  
Stocks, bonds  
& cash



**PIMCO Global  
Optima Index®**  
Global stocks  
& U.S. bonds

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

**1-Year Fixed Account**

## Understanding Power Index Advisory and The Power Series of Index Annuities

Power Index 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, Russell 2000® and S&P 500® are price return indices and do not include dividends.

<sup>4</sup> The Franklin Quality Dividend and ML Strategic Balanced indices have an embedded cost. See back cover for details.

# 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 three S&P 500® index interest accounts, either with index rate cap, participation (PAR) rate, 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>Russell 2000®</b> U.S. small-cap stock index	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>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		✓	

## 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.
-----------------------------	--------------------------------------------------------------------------------------------------------------

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 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.** 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	$10\% > 5\% = 5\%$ <p>Index change      Cap      Interest earned</p>
Participation (PAR) rate	Percentage of index performance used to calculate interest	$10\% \times 40\% = 4\%$ <p>Index change      PAR Rate      Interest earned</p>
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.	$\text{At Least } 0\% \rightarrow 5\% = 5\%$ <p>Index change      Performance-triggered rate      Interest earned</p>

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 Index 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 5 or 7 years are subject to an MVA: <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> 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 Index 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	The GLB riders offer a choice of guaranteed lifetime income options and are included as part of the Power Index Plus Income contract for an annual fee. This fee is subject to change at any time prior to contract issue. 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>Please scan the accompanying Quick Response (QR) Code or <a href="#">click this link</a> for more information on the GLB riders, including the current GLB rider fee.</p> 
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 \$2 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 Index 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.

**MSCI EAFE:** The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Licensee and any related product.

**Russell 2000®:** The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell®, Russell 2000®, FTSE® Russell®, and FTSE Russell® are trade mark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. TMX® is a trade mark of TSX, Inc. and used by the LSE Group under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by AGL.

**The S&P 500® Index** is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American General Life Insurance Company ("AGL") and affiliates. Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and affiliates. AGL and affiliates' products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

**The PIMCO Global Optima Index®** (the "Index") is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use by American General Life Insurance Company ("AGL") with respect to the Power Series of Index Annuities (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

**The ML Strategic Balanced Index®** embeds an annual index cost in the calculations of the change in index value over the index term. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates ("BofA Merrill Lynch") indices and related information, the name "BofA Merrill Lynch", and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch's prior written approval. The products of licensee AGL have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index® (the "Index") is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

**The Franklin Quality Dividend Index™** ("FQD") has been developed and is owned solely by QS Investors LLC, a subsidiary of Franklin Resources, Inc. Neither Blackrock (the sponsor of iShares ETFs) nor Invesco is affiliated with Franklin Resources, Inc. and QS Investors, LLC. FQD and any security or product based on or making use of FQD are not sponsored, endorsed, or promoted by Blackrock or Invesco, and neither company bears any responsibility or liability for or with respect to FQD or any security or product based on or making use of FQD.

FQD is calculated on behalf of QS Investors, LLC by Solactive or its affiliate, agent or partner. Solactive, QS Investors, LLC, Franklin Resources, Inc. and their respective affiliates do not make any claim, prediction, warranty or representation as to the accuracy and completeness of FQD, the results to be obtained from use of FQD or the suitability of FQD for the purpose to which it is being put by American General Life Insurance Company, and bear no liability for FQD or for any security or product based on or making use of FQD.

FQD embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

All contract and 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 backed by the broker/dealer from which this annuity is purchased.

Annuities are issued by **American General Life Insurance Company**, Houston, TX. Power Series Index Annuity Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12) and AG-801 (12/12). American General Life Insurance Company (AGL) is a member of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility.

Guarantees are backed by the claims-paying ability of AGL. 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.