

# The Power Series of Index Annuities<sup>®</sup>

Interest crediting options and features at a glance

Power Select Builder<sup>®</sup>

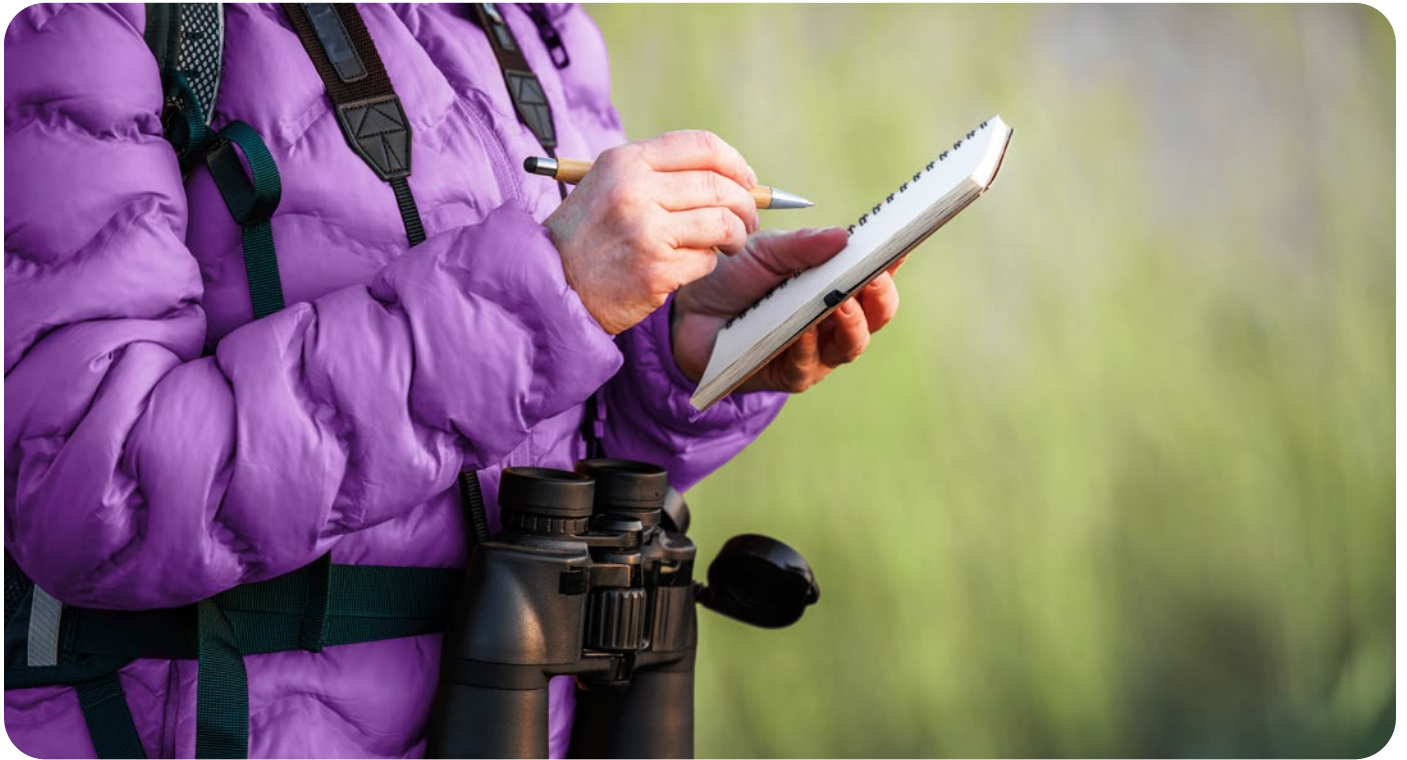
Power Select Plus Income<sup>®</sup>



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- 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 THE 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.**



# The Power Series of Index Annuities can help you accumulate more assets

A Power Series 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 provide growth

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

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

- **S&P 500®**  
U.S. stocks
- **Russell 2000®**  
U.S. small-cap stocks

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

- **AB All Market Index®**  
Global stocks & global bonds
- **Dimensional US Foundations Index**  
Stocks, bonds & commodities
- **Invesco New Economy Index<sup>SM</sup>**  
Innovative company & bitcoin exposure
- **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 the Power Series of Index Annuities

The Power Series of Index Annuities are fixed index annuities (FIAs) issued by American General Life Insurance Company (AGL). FIAs are insurance contracts, not direct investments in stocks or any index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based in part 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 additional fee) 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 Index Annuities.

<sup>1</sup> Contract value in an index annuity will decline due to withdrawals and/or 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> Russell 2000® and S&P 500® are price return indices and do not include dividends.

<sup>4</sup> The AB All Market, Dimensional US Foundations and ML Strategic Balanced indices have an embedded cost. See back cover for details.

# Choose the index interest accounts that help fit your accumulation needs

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 (see next page for more information).

## Index interest accounts

Equity market indices	Index term <sup>5</sup>	Index rate cap	PAR rate <sup>6</sup>	Spread	PAR rate & spread	Enhanced PAR rate <sup>7</sup>	Trigger rate
<b>S&amp;P 500®</b> U.S. stock index composed of 500 leading stocks	Annual PTP	✓					✓
	2-Year PTP		✓				
<b>Russell 2000®</b> U.S. small-cap stock index	Annual PTP		✓				
Multi-asset, risk-managed indices	Index term <sup>5</sup>	Index rate cap	PAR rate <sup>6</sup>	Spread	PAR rate & spread	Enhanced PAR rate <sup>7</sup>	Trigger rate
<b>AB All Market Index®</b> Adaptive index of global growth and global defensive markets	Annual PTP		✓ (PSB only)		✓	✓ (PSB only)	
	2-Year PTP		✓ (PSB only)		✓	✓ (PSB only)	
<b>Dimensional US Foundations Index</b> Research-backed index of stocks, bonds and commodities	Annual PTP		✓ (PSB only)		✓	✓ (PSB only)	
	2-Year PTP		✓ (PSB only)		✓	✓ (PSB only)	
<b>Invesco New Economy Index™</b> Technology focused, risk-managed index with a controlled Bitcoin component and daily adaptive allocation	Annual PTP		✓				
<b>ML Strategic Balanced Index®</b> Hybrid index of stocks, bonds and cash	Annual PTP		✓				
	2-Year PTP			✓			
<b>PIMCO Global Optima Index®</b> Dynamic index of global equity and U.S. fixed income markets	Annual PTP		✓				
	2-Year PTP		✓				
<b>Fixed interest account</b>	1-Year Fixed Account that provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.						

PSB stands for Power Select Builder. 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.

<sup>5</sup> PTP stands for Point-to-Point. It represents the period from one contract anniversary (the date the annuity is purchased) to another.

<sup>6</sup> See definition for Participation (PAR) Rate on next page.

<sup>7</sup> Available for an annual fee.

# 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- or 2-year period.** These terms are determined starting from the issue date of the annuity contract and ending with the anniversary 1 or 2 years later.
- **Next, interest is adjusted by one of the crediting methods below.** These methods can limit, reduce or even increase the amount of interest earned (see examples below).

## Understanding the interest crediting methods


	What they are	Hypothetical examples of how they work
<b>Index rate cap</b>	Maximum percentage of index performance that can be credited as interest for an index term	$10\% > 5\% = 5\%$ Index change      Cap      Interest earned
<b>Participation (PAR) rate</b>	Percentage of index performance used to calculate interest	$10\% \times 40\% = 4\%$ Index change      PAR rate      Interest earned
<b>Spread</b>	Minimum threshold that index performance must exceed to be credited interest.	$10\% - 4\% = 6\%$ Index change      Spread      Interest earned
<b>Combined PAR rate and spread</b>	PAR rate and spread are used to calculate interest. The PAR rate may be above or below 100%.	$(10\% \times 80\%) - 3\% = 5\%$ Index change      PAR rate      Spread
<b>Enhanced Participation Rate (EPR)</b>	Higher PAR rate available in select accounts for an annual fee. These accounts may but are not guaranteed to provide higher interest credits. Fees reduce EPR account values.	$10\% \times 110\% = 11\%$ Index change      Enhanced PAR rate      Interest earned
<b>EPR level-up credit</b>	One-time credit automatically added to your annuity if total EPR fees exceed total interest earned in the annuity at the end of the withdrawal charge period (see page 6 for withdrawal charge period).	$\$10,000 - \$9,000 = \$1,000$ Total EPR fees deducted      Total interest credited      EPR level-up credit
<b>Performance-triggered rate (Trigger rate)</b>	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.	At least $0\% \rightarrow 5\% = 5\%$ Index change      Performance-triggered rate      Interest earned

Please see the Power Series rate flyer for current rates and EPR fees.

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 (1 or 2 years).

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 Builder and Power Select Plus Income Index Annuities
Access to your money in times of need or illness	Withdrawal charges and 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	Your designated 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, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.
Fees	The base fixed index annuity does not include an explicit annual product fee. Fees apply only if an optional guaranteed living benefit (see below) is elected.
Free withdrawals	You can withdrawal up to 10% of your premium starting in year one and up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see withdrawal charges below).
Issue age	Power Select Builder: 18-78 Power Select Plus Income: 50-78
Guaranteed living benefit (GLB) riders	<p>Annual fee of 1.10% as of February 10, 2025. 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. Scan the accompanying Quick Response (QR) code or use the links to see current GLB rider fee and other information.</p> <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> 
Market Value Adjustment (MVA)	Withdrawals in excess of the free withdrawal amount or amounts annuitized during the first 10 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. May not apply in all states.
Minimum Withdrawal Value	Upon full surrender, payment of death benefit or annuitization, you will never receive less than 87.5% of your premium, less withdrawals (excluding any withdrawal charge and MVA), growing at an annual rate as specified in your contract. State variations apply.
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	<p>Withdrawals in excess of the free withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows:</p> <ul style="list-style-type: none"> <li>• 9-9-8-7-6-5-4-3-2-1-0%</li> <li>• CA Only: 9-8-7-6-5-4-3-2-1%</li> </ul>

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about The Power Series of Index Annuities.

## 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 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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