

# Power Select Plus Income® Index Annuity with Lifetime Income **Plus Flex®**

Guarantee growth of your  
retirement 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
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF 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.

## 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 Select Index Annuity with the Lifetime Income Plus Flex GLB rider offers the opportunity to increase your Income Base through 8.50% Income Credits every year for up to 10 years or until lifetime income begins. When it's time to take income, you'll be able to receive up to 9.10% 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 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 persons (Joint Life)
50	5.35%	4.85%
51	5.50%	5.00%
52	5.65%	5.15%
53	5.80%	5.30%
54	5.95%	5.45%
55	6.10%	5.60%
56	6.25%	5.75%
57	6.40%	5.90%
58	6.55%	6.05%
59	6.70%	6.20%
60	6.85%	6.35%
61	7.00%	6.50%
62	7.15%	6.65%
63	7.30%	6.80%
64	7.45%	6.95%
65	7.60%	7.10%

Age of covered person(s) at first lifetime withdrawal	One covered person (Single Life)	Two covered persons (Joint Life)
66	7.70%	7.20%
67	7.80%	7.30%
68	7.90%	7.40%
69	8.00%	7.50%
70	8.10%	7.60%
71	8.20%	7.70%
72	8.30%	7.80%
73	8.40%	7.90%
74	8.50%	8.00%
75	8.60%	8.10%
76	8.70%	8.20%
77	8.80%	8.30%
78	8.90%	8.40%
79	9.00%	8.50%
80+	9.10%	8.60%



Scan code for current rates

Note: Rates are as of February 10, 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 Flex

A Power Select Index Annuity with Lifetime Income Plus 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.

## Maximize

Income with daily growth

**8.50%**

Income Credits every year for up to 10 years or until lifetime income begins

Your Income Base—the amount on which lifetime withdrawals are based—is guaranteed to increase every year prior to activation.<sup>1</sup>

## Guarantee

Income for life

**9.10%**

Annual withdrawals for ages 80+ (Single Life)<sup>2</sup>

When you're ready to take income, you're guaranteed up to 9.10% per year for life.

## Increase

Flexibility and protection

**Flexibility**

To make changes when life changes

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

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

<sup>1</sup> Lifetime Income Plus Flex is available at contract issue for an annual fee of 1.10% of the Income Base. Annual Income Credits are amounts that may be added to the Income Base every year. The Income Base is the amount on which lifetime withdrawals are based; it is not your contract value and cannot be withdrawn. Withdrawals must be taken within the parameters of the contract. Withdrawals prior to activation (the decision to begin lifetime withdrawals under the GLB rider) and excess withdrawals after activation can impact guaranteed income for life.

<sup>2</sup> The maximum amount you can take out per year depends on your age at the time of activation and the number of individuals covered under the rider. See page 5 for more information.

<sup>3</sup> Pre-activation withdrawals will not eliminate the 8.50% Income Credit rate or lock in your withdrawal rate for life, but they will proportionately reduce your Income Base and Income Credit Base.

# Earn an 8.50% Income Credit every year prior to taking lifetime income

With Lifetime Income Plus Flex, your Income Base—the amount on which lifetime withdrawals are based—will grow by 8.50% every year, prior to starting lifetime withdrawals. For example, if you put \$100,000 into a Power Series Index Annuity at age 57 and start taking income at age 67 when you retire, your Income Base is guaranteed to rise every year, increasing to \$185,000 with annual income of \$14,430 for life (see below).

**GUARANTEE  
INCOME**

**Guarantee an 8.50% Income Credit every year that lifetime withdrawals are not taken, up to 10 years**

**Hypothetical example assumptions:** \$100,000 premium, issue age 57, single life, no withdrawals and no activation of the GLB rider until age 67, and no excess withdrawals after activation.

Year	Age	Income Credit (%)	Income Credit (\$)	Income Base	Annual Income for Life <sup>4</sup>
At issue	57	8.50%	\$8,500	\$100,000	—
1	58	8.50%	\$8,500	\$108,500	—
2	59	8.50%	\$8,500	\$117,000	—
3	60	8.50%	\$8,500	\$125,500	—
4	61	8.50%	\$8,500	\$134,000	—
5	62	8.50%	\$8,500	\$142,500	—
6	63	8.50%	\$8,500	\$151,000	—
7	64	8.50%	\$8,500	\$159,500	—
8	65	8.50%	\$8,500	\$168,000	—
9	66	8.50%	\$8,500	\$176,500	—
10	67	8.50%	\$8,500	\$185,000	<b>\$14.430</b>

**Guaranteed  
Rising  
Income**

Be confident knowing that your Income Base will increase by 8.50% every year prior to activation.

**Guaranteed  
Income  
for Life**

This income is equivalent to 14.43% of your initial \$100,000 premium and is protected for life, no matter how the market performs.

- 7.80% annual lifetime withdrawals at activation (see page 2 for more information)

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<sup>4</sup> Annual Income for Life is calculated as a percentage of the Income Base.

The above example is hypothetical and does not represent an actual case. It is intended only to show how Lifetime Income Plus Flex can work. See Key Terms and Definitions on back cover for more information.

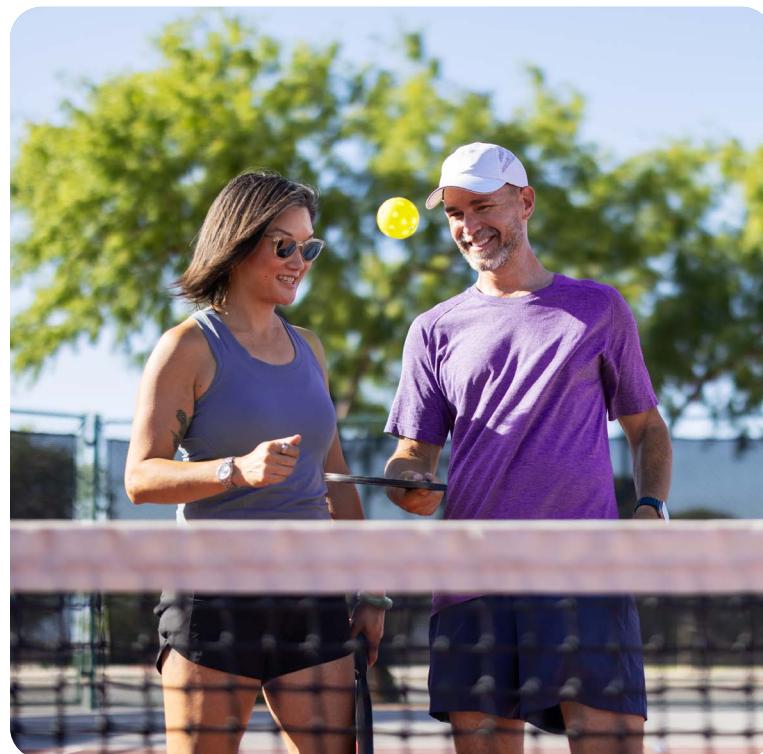
# Increase flexibility and protection of your retirement income

Lifetime Income Plus 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>5</sup>
- **Access your money prior to activating lifetime income** without eliminating the doubling feature.<sup>6</sup>
- **Enjoy daily growth** for the time already earned if you activate income at any point between contract anniversaries.
  - For example, if you activated your income six months after the contract anniversary, your Income Base would be credited an additional 4.25% (i.e., half the annual 8.5% Income Base credit)
- **Take pre-activation withdrawals** without locking in a lower withdrawal rate for life.<sup>6</sup>

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

Lifetime Income Plus 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>5</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>6</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. 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 Select Index Annuity

Mike elects the Single Life option of Lifetime Income Plus 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

### Mike marries Claire

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



Age 59

### Mike and Claire purchase a new house

They take out money prior to starting lifetime income without eliminating their 8.5% Income Credit



Age 61

### 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.



Age 75

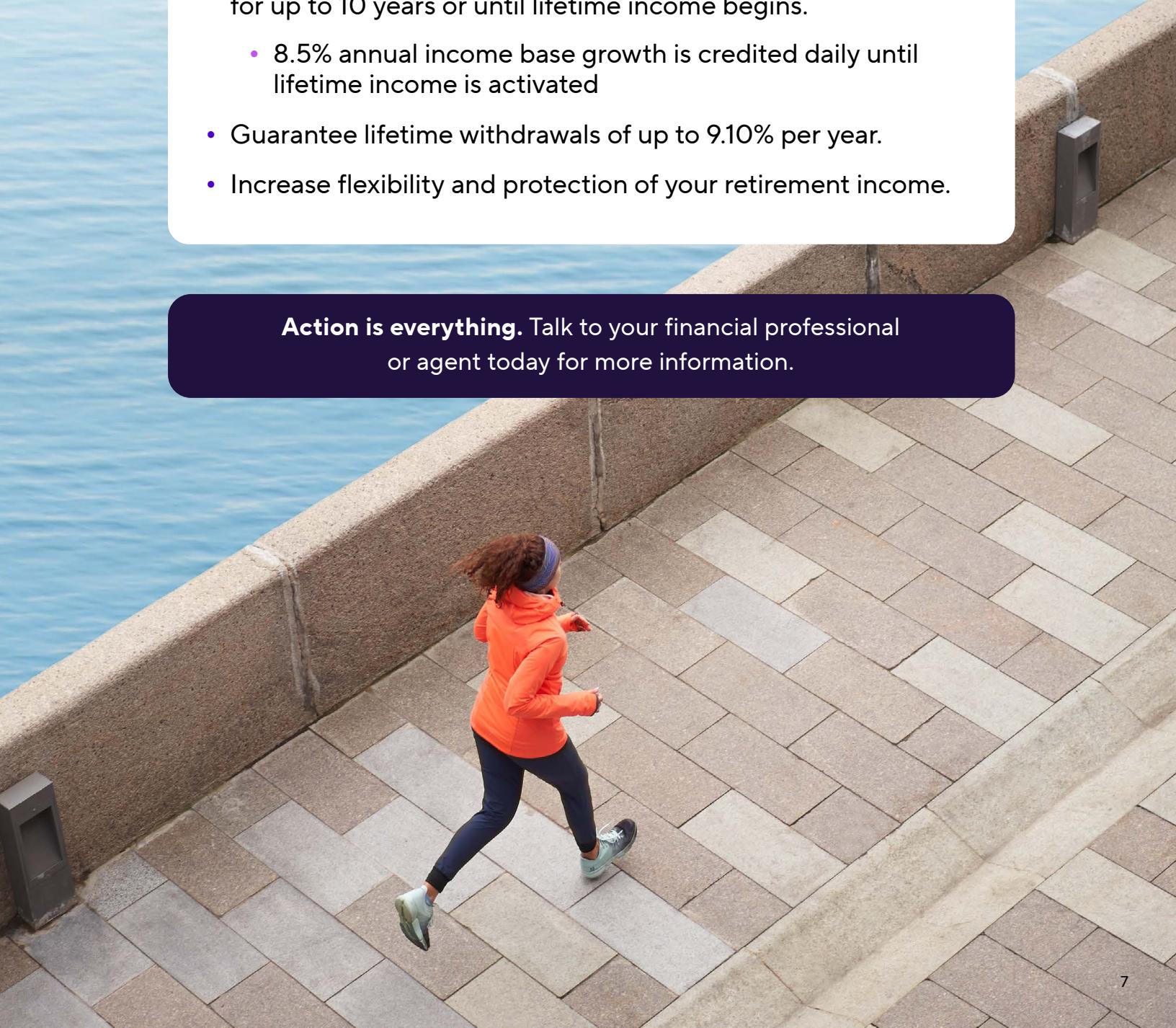
**Note:** This case study is hypothetical and does not represent an actual case.

# Ensure that your retirement income will grow every day until lifetime income begins

**Power Select Plus Income with Lifetime Income Plus Flex offers you the opportunity to:**

- Maximize income growth with a 8.50% annual Income Credit for up to 10 years or until lifetime income begins.
  - 8.5% annual income base growth is credited daily until lifetime income is activated
- Guarantee lifetime withdrawals of up to 9.10% per year.
- Increase flexibility and protection of your retirement income.

**Action is everything.** Talk to your financial professional or agent today for more information.



## Understanding the Power Series of Index Annuities and Lifetime Income Plus 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. Index annuities may not be suitable or appropriate for all clients. 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 GLB rider. Lifetime Income Plus 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 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 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 Flex, your beneficiary will receive at least your contract value. Specifying a beneficiary can help avoid the potential costs and delays of probate.

**Enhanced Income Benefit (Confinement Rider):** A feature that is automatically included with Lifetime Income Plus Flex for no additional fee. Beginning on the second contract anniversary, it provides the ability to increase your income up to 200% on or after GLB rider activation, if you are confined to a qualified facility such as a nursing home for at least 90 days. This enhanced income is not treated as an excess withdrawal. For example, if you were receiving \$7,000 as annual income and became eligible under the confinement rider, you may withdraw up to \$14,000 per year without impacting future benefits. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner. It may not be available in all states. Other restrictions and limitations apply. Please see your contract and the Owner Acknowledgment and Disclosure Statement for details.

**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.

**Equivalent Percentage:** A withdrawal percentage used for illustration purposes only. It is based on the initial premium and does not represent the maximum annual withdrawal percentage.

**Excess Withdrawals:** Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) once Lifetime Income Plus 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.

**Maximum Annual Withdrawal Percentage:** The maximum percentage you can withdraw each year from Lifetime Income Plus 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.

**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 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 59%. Consult your tax advisor regarding your specific situation.

Power Select Plus Income is issued by **American General Life Insurance Company** (AGL), Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity, Contract numbers: AG-800 (12/12), ICC18-AG-801 (10/18) and AG-801 (12/12).

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