

The Power Series of Index Annuities[®]

Interest crediting options
and features at a glance

Power 10 Protector[®]

Power 10 Protector Plus Income[®]



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



How can you grow and protect more of your assets for retirement?

A Power Series Index Annuity offers you the opportunity to grow your retirement assets, while guaranteeing your principal will never decline due to market volatility.¹ 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

Two ways to help grow your money

1 Earn interest based on your choice of four different indices²

Equity market index ³	Multi-asset, risk-managed indices ⁴		
			
S&P 500[®] U.S. stocks	AQR DynamIQ Allocation Index[®] Global stocks & global bonds	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 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 an enhanced feature (also known as a guaranteed living benefit or GLB rider) for an annual fee. A GLB rider is not available in all Power Series of Index Annuities.

¹Contract value in an index annuity will decline due to withdrawals and/or fees.

²Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets.

³The S&P 500[®] is a price return index and does not include dividends.

⁴The AQR DynamIQ Allocation 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 four S&P 500® index interest accounts, either with index rate cap, participation (PAR) rate, enhanced PAR rate, or performance-triggered rate (see next page for more information on these interest crediting methods).

Index interest accounts

Equity market index	Index term	Index rate cap	Participation (PAR) rate	Enhanced PAR rate ⁵	Performance-triggered rate
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓	✓	✓
Multi-asset, risk-managed indices	Index term	Index rate cap	Participation (PAR) rate	Enhanced PAR rate ⁵	Performance-triggered rate
AQR DynamiQ Allocation Index® Multi-style index across global equities and fixed income	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
PIMCO Global Optima Index® Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
Fixed interest account	1-Year Fixed Account that 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.

⁵Available for an annual fee.

Access 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- or 2-year period.** The period is 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 following crediting methods.** These methods can reduce or increase the amount of interest earned (see examples below).

Interest crediting method	What it is	Hypothetical example of how it works
Index rate cap	Maximum percentage of index performance that can be credited as interest for an index term	$10\% > 5\% = 5\%$ Index change Cap Interest earned
Participation (PAR) rate	Percentage of index performance used to calculate interest	$10\% \times 40\% = 4\%$ Index change PAR rate Interest earned
Enhanced participation rate (EPR)	Higher PAR rate available in select accounts for a fee. You may, but are not guaranteed to, receive higher interest credits with EPR accounts. EPR account values will be reduced by annual fees.	$10\% \times 110\% = 11\%$ Index change EPR Interest earned
EPR level-up credit	One-time automatic adjustment that may occur at the end of the withdrawal charge period. If the total EPR fees exceed the total interest earned in the annuity, the difference will be credited to your annuity at the end of the withdrawal charge period (see page 6 for withdrawal charge information).	$\$10,000 - \$9,000 = \$1,000$ Total EPR fees deducted Total interest credited in the annuity EPR level-up credit
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.	$\text{At least } 0\% \rightarrow 5\% = 5\%$ Index change Performance-triggered rate Interest earned

Please see the Power 10 Protector or Power 10 Protector Plus Income 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 (OA) 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 that are shared between products

Features	Power 10 Protector and Power 10 Protector 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, or have extended care needs and are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. Please see the contract or OA for additional details. Please see the contract or OA for additional details. 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, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.
Free withdrawals	After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any withdrawal charges or MVA (see withdrawal charges below).
Market Value Adjustment (MVA)	Withdrawals in excess of the free withdrawal amount 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 net withdrawals (withdrawals after the effect of 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"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Withdrawal charges	<p>Withdrawals in excess of the free withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows: 9-9-8-7-6-5-4-3-2-1-0%.</p> <p>10-9-8-7-6-5-4-3-2-1-0% applies to the following states: AK, CA, CT, DE, FL, MA, MN, NJ, NV, ND, OH, OR, SC, SD, TX, UT, & WA.</p>

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.

Features that are different between products

Features	Power 10 Protector	Power 10 Protector Plus Income
Issue age	18-75	50-75
Lifetime Income Choice® guaranteed living benefit (GLB) rider	Not available ⁶	Included as part of the contract for an annual fee. Please see the GLB rider brochure for details.
Enhanced Income Benefit (Confinement rider)	Not available	<p>A feature that provides enhanced income if you are confined to a qualified facility. It is automatically included with Power 10 Protector Plus Income for no additional fee. If you meet the eligibility requirements, you'll receive:</p> <ul style="list-style-type: none"> • 200% of your Maximum Annual Withdrawal Amount (MAWA) for single life • 150% of your MAWA for joint life <p>To be eligible for this benefit, you must hold the contract for at least two years and be confined to a qualified facility for 90 days or more. The enhanced income will not be treated as an excess withdrawal and is available for up to five contract years or the depletion of the contract value, if sooner. This feature is not long-term care insurance and is subject to other restrictions and limitations. See the Owner Acknowledgment and Disclosure Statement for details.</p>

Action is everything. Talk to your financial professional or agent to see if a Power Series Index Annuity is right for you.

⁶Lifetime income is available through annuitization as part of the base contract for no cost.

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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RO: 3426512

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