

# A Powerful Solution for Your Retirement Income Needs



## Power Select Plus Income<sup>SM</sup> Annuity with Lifetime Income Plus Multiplier Flex<sup>SM</sup>

A hypothetical fixed-index annuity illustration prepared for:

**Valued Client**

Prepared by:

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Date prepared: 4/22/2021

This illustration is hypothetical and is intended solely to depict how different crediting strategies and rates can affect the annuity's contract value and contractual benefits including any optional features selected. Interest rates, index factors, fees and other assumed values are not guaranteed and can be changed by the company prior to the date your contract is issued. Actual results may therefore be higher or lower than shown. Your minimum declared interest rate and other guarantees will be stated in your contract. Please be sure to read the additional disclosure at the end of the illustration. This material is intended only for educational purposes to help you, with the guidance of your financial advisor, make informed decisions. We are not a fiduciary and do not provide investment advice or recommendations.

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

The purchase of a fixed index annuity is not required for, and is not a term of, the provision of any banking service or activity.

<b>Not FDIC or NCUA/NCUSIF Insured</b>
<b>May Lose Value • No Bank or Credit Union Guarantee</b>
<b>Not a Deposit • Not Insured by any Federal Government Agency</b>

THIS ILLUSTRATION IS NOT COMPLETE UNLESS ALL PAGES ARE INCLUDED.

Issued By **American General  
Life Insurance Company**

## By purchasing the Power Select Plus Income, you can benefit from:

### ■ **GROWTH** potential through index crediting strategies

Access a range of strategies designed to help accumulate more assets for retirement income.

### ■ **INCOME** that's guaranteed for life

Take advantage of lifetime income options, such as Lifetime Income Plus Multiplier Flex, available for an additional fee. Or you can choose annuitization, a process that converts your contract into lifetime income payments at no additional cost.

### ■ **PROTECTION** against current taxes

Through the power of tax deferral, you pay no current income tax on any gains until they're withdrawn.

This hypothetical illustration is provided to give you a feel for the interest crediting that would result from each of the interest crediting strategies based on the history or back-tested history of the related indexes. Allocating money to these options does not represent an investment directly into the index. Power Select Plus Income interest accounts, each with a different interest crediting strategy, see Understanding Your Interest Crediting Strategies. These accounts are subject to change until the contract is issued and once issued, they may be discontinued or changed with prior notice.

- It is likely that the index will not repeat historical performance, the current factors and both current and minimum declared rates will change and actual values will be higher or lower than those in this illustration. Please read the Owner Acknowledgement and Buyer's Guide that will be presented to you when you purchase your annuity for more detailed information.
- Fees and Charges. The Lifetime Income Plus Multiplier Flex illustration uses a fee rate of 1.10 % for Single Life and Joint Life. A withdrawal charge may be assessed if you take money from the contract during the first ten contract years. Power Select Plus Income withdrawal charges decline over ten years (10-9-8-7-6-5-4-3-2-1%). The charge is not assessed against any applicable 10% free withdrawal amount. A market value adjustment ("MVA") applies to amounts subject to withdrawal charges. The MVA may be positive or negative. Generally, if interest rates have risen, the MVA may decrease the amount you receive due to a withdrawal. If interest rates fall, the MVA may increase the amount you receive. The illustrated scenarios with in this report do not present the potential positive or negative impact of an MVA. Withdrawal charges and MVA may be waived under a Terminal Illness Rider or Extended Care Rider, if applicable.

**The illustrated MDIR may not be the MDIR you actually receive since it is subject to change at any time up until the contract is issued. Once your contract is issued, however, the MDIR applicable to the fixed account, if available, will never change. Additionally, the MDIR is guaranteed never to be less than 1.00 %. MDIR is stated on the Contract Data Page and once the contract is issued, is in effect for the life of the contract.**

**It is likely that the index will not repeat historical performance, the current declared factors and rates will change and actual values therefore will be higher or lower than those in this illustration. However, they will never be less than the minimum guarantees set forth in your contract. Please read the Owner Acknowledgement and Buyer's Guide that will be presented to you when you purchase your annuity for more detailed information. The average annual returns displayed within are calculated using the geometric mean of the illustrated period.**

**Lifetime Income Plus Multiplier Flex** can provide guaranteed lifetime income for as long as you live with the flexibility to take income prior to activating the rider and beginning lifetime withdrawals. The maximum annual withdrawal amount (MAWA) percentage of the Income Base that you receive for life depends on the number of people covered and the covered person(s) age(s) at the time of activation of lifetime withdrawals. Lifetime Income Plus Multiplier Flex locks in an annual income credit equal to the credited interest rate multiplied by a 200% multiplier provided no withdrawals have been taken. When lifetime withdrawals are taken within the parameters of the feature, the multiplier is adjusted to 100% for the life of the rider. You even have the opportunity 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 like marriage, divorce or death of a spouse. Please see Key Terms and Definitions for more details.

Annuities are designed for long-term retirement savings and offer tax deferral. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Partial withdrawals may reduce benefits available under the contract as well as the amount available upon a full surrender. Early withdrawals may also be subject to withdrawal charges and MVA. Keep in mind, if your premium is tax-qualified (such as an IRA), an annuity provides no additional tax-deferred benefit beyond that provided by the plan. You should only use a fixed-index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. Please consult with your financial and tax advisor regarding your individual situation. If the income benefit is elected, your contract, if surrendered, may be worth more or less than the total amount of premium(s). **Guarantees are backed by the claims paying ability of the issuing insurance company.**

**This illustration is not valid unless accompanied by a Power Select Plus Income Owner Acknowledgement.**

## What you should know about the indices

The **S&P 500® Index** includes 500 of the leading companies in the U.S. stock market. It is widely regarded as the standard for measuring U.S. stock market performance. When allocating money to an interest crediting option that uses this index in the calculation of interest, a key consideration for the performance of the S&P 500® index (excluding dividends) is the change in the value of the Index from the beginning of the index term to its end.

The **ML Strategic Balanced Index™** (MLSB) blends equity and fixed income indices using a non-discretionary, rules-based process to adjust exposures to the S&P 500® Index and the Merrill Lynch 10-Year U.S. Treasury Futures Total Return Index. This process may help the Index generate positive returns while meeting a target volatility level. Pursuant to the rules of the index, the index weightings are rebalanced every six months based on the historical volatility of the Index. As an additional measure of risk control, the index methodology may cause increases or decreases in cash positions daily to help maintain the overall volatility of the Index at or near its targeted 6%. Volatility control measures seek to provide smoother results and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it is important to note that it may also lessen the impact of market upturns, therefore limiting upside potential. When allocating money to an interest crediting option that uses this index in the calculation of interest, some key considerations for the performance of the underlying index include the change in the S&P 500 Index (excluding dividends) over the index term, the change in the Merrill Lynch 10-Year U.S. Treasury Futures Total Return Index over the index term, the weightings assigned to the indices (e.g. target volatility mechanism), the absolute level of interest rates, any directional move in interest rate levels, interest rate volatility, and stock market volatility.

The **PIMCO Global Optima Index™** (PIMCO) is designed to combine diversified market exposure with enhanced return potential. It allocates to a broad range of global equity and U.S. fixed income markets while targeting a moderate, consistent risk profile. The equity portion optimizes across U.S. large cap, U.S. mid cap, U.S. small cap, international and emerging markets. Specifically, it seeks to enhance returns by dynamically adjusting its allocation across these markets, favoring those markets that exhibit positive momentum and that are likely to offer value. The fixed income portion invests in high-grade U.S. bonds, including Treasuries, corporate bonds, and mortgage-backed securities. In order to manage risk, the index adjusts the mix of equity and fixed income on a daily basis in order to meet a target volatility level of 7.5% annualized.

The **Russell 2000® Index** is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The **AB All Market Index<sup>SM</sup>** provides systematic, rules-based access to the performance of several global equity and fixed income markets. The index seeks to equally distribute risk to equities and fixed income, and to several sub regions and sectors therein. The index will utilize a proprietary momentum signal to drive its asset allocation. To help manage overall return volatility, the index will systematically utilize a volatility targeting mechanism.

**Important Information Regarding Back-Tested Performance of the ML Strategic Balanced Index (MLSB) and PIMCO Global Optima Index:** Past performance of these indices, including but not limited to hypothetical performance, is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-test calculations are based on the same methodology that is used in the calculation of the index today. Prospective application of the methodology used to construct these indices may not result in performance that corresponds to the back-tested returns shown. The back-test period does not correspond to the entire available history of the index.

Another limitation of back-tested hypothetical information is that, generally, the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the index methodology and selection of index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk attached to real-world events. For example, there are numerous factors related to the equities, fixed income, in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

The following illustrations reflect the pre-inception performance data of the ML Strategic Balanced Index (MLSB) and PIMCO Global Optima Index based on hypothetical back-tested closing values. Back-testing periods illustrated vary as described. Post-inception, actual live index historical performance data of the MLSB Index will be based on closing values beginning 8/31/2014. The PIMCO became available on 10/13/2017 and the illustration will be based on back-tested data prior to the inception date. The AB All Market Index<sup>SM</sup> became available on 12/12/2019 and the illustration will be based on back-tested data prior to the inception date.

Please note: Some states do not permit the use of back tested performance in illustrations, even though the Interest Crediting options are available within the annuity product.

## This illustration includes the following scenarios

### Guaranteed Values

- **0% Index Interest and Fixed Interest Account Minimum Declared Interest Rate (Page 5):** This scenario assumes any money allocated to an Interest Crediting Strategy credits zero percent and any money allocated to the Fixed Interest Account earns the minimum declared interest rate. This scenario reflects minimum contract values for the specified time period, based on zero percent interest on the index accounts and the currently applicable minimum declared interest rate on the fixed account (MDIR), held constant for the time period.

### Non-Guaranteed Values - The benefits and values are not guaranteed

- **Specific Period (Page 6):** For this scenario, any money allocated to the S&P 500-based Interest crediting strategies is illustrated using the historical performance of the last 30 years of the S&P 500 index (excluding dividends) and the most recent 15 years of back-tested performance repeated twice for the MLSB, and PIMCO indices. In some states we are not permitted to illustrate the MLSB, and PIMCO indices because they contain less than 10 years of actual history.  
**Note** for scenarios that illustrate beyond 30 years, the illustration will repeat the most recent 10 year period until reaching the Latest Annuity Date "LAD" of age 95.
- **Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy (Page 7):** This scenario illustrates the individual values associated with each interest crediting strategy from the specific period scenario on the previous page.

**PAST PERFORMANCE IS BASED ON HYPOTHETICAL HISTORICAL DATA AND IS NO GUARANTEE OF FUTURE RESULTS. ACTUAL INTEREST CREDITING RESULTS WILL VARY BASED ON MARKET CONDITIONS, INDEX ALLOCATIONS, AND INTEREST CAP RATES/SPREADS. THE VALUES IN THIS ILLUSTRATION ARE NOT GUARANTEES OF OR EVEN ESTIMATES OF THE AMOUNTS YOU CAN EXPECT FROM YOUR ANNUITY.**

PROFILE		INCOME DETAILS			INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: Lifetime Income Plus Multiplier Flex (Single Life)			Strategy	Participation Rate	Cap Rate/Spread	Allocation %
Issue Age: 70		Withdrawal Type: GMWB			MLSB Annual PTP Participation Rate	70%	N/A	25%
Jurisdiction: California		Withdrawal Rate: 5.55 %			MLSB 2-Year PTP with Spread*	100%	0.45%	25%
Contract Type: Qualified		Age At Activation Date: 70			PIMCO 2-Year PTP with Spread*	100%	3.95%	25%
Product: Power Select Plus Income		Withdrawal Frequency: Annual			AB All Market 2-Year PTP Par with Spread*	100%	0.00%	25%
Initial Premium: \$200,000								

0% Index Interest and Fixed Account Minimum Declared Interest Rate

Hypothetical Account Values - Minimum Rates									Guaranteed Retirement Income				Legacy	
Year	Age	MLSB Index Annual Change	PIMCO Index Annual Change	AB All Market™ Index Annual Change	Credited Interest Rate	Interest Earned	Contract's Anniversary Value	Cash Surrender Value	Income Base	Annual Income for Life	Withdrawal Amount	Income Credit Percentage	Cumulative Withdrawal	Death Benefit
At Issue	70	-	-	-	-	-	\$200,000	\$181,110	\$200,000	\$11,100	\$11,100	0.00 %	-	\$200,000
1	71	0.00%	0.00%	0.00%	0.00%	-	186,700	171,577	200,000	11,100	11,100	0.00 %	\$22,200	186,700
2	72	0.00%	0.00%	0.00%	0.00%	-	173,400	160,915	200,000	11,100	11,100	0.00 %	\$33,300	173,400
3	73	0.00%	0.00%	0.00%	0.00%	-	160,100	150,014	200,000	11,100	11,100	0.00 %	\$44,400	160,100
4	74	0.00%	0.00%	0.00%	0.00%	-	146,800	138,873	200,000	11,100	11,100	0.00 %	\$55,500	146,800
5	75	0.00%	0.00%	0.00%	0.00%	-	133,500	127,493	200,000	11,100	11,100	0.00 %	\$66,600	133,500
6	76	0.00%	0.00%	0.00%	0.00%	-	120,200	117,422	200,000	11,100	11,100	0.00 %	\$77,700	120,200
7	77	0.00%	0.00%	0.00%	0.00%	-	106,900	107,487	200,000	11,100	11,100	0.00 %	\$88,800	107,487
8	78	0.00%	0.00%	0.00%	0.00%	-	93,600	97,453	200,000	11,100	11,100	0.00 %	\$99,900	97,453
9	79	0.00%	0.00%	0.00%	0.00%	-	80,300	87,318	200,000	11,100	11,100	0.00 %	\$111,000	87,318
10	80	0.00%	0.00%	0.00%	0.00%	-	67,000	77,082	200,000	11,100	11,100	0.00 %	\$122,100	77,082
11	81	0.00%	0.00%	0.00%	0.00%	-	53,700	66,744	200,000	11,100	11,100	0.00 %	\$133,200	66,744
12	82	0.00%	0.00%	0.00%	0.00%	-	40,400	56,302	200,000	11,100	11,100	0.00 %	\$144,300	56,302
13	83	0.00%	0.00%	0.00%	0.00%	-	27,100	45,756	200,000	11,100	11,100	0.00 %	\$155,400	45,756
14	84	0.00%	0.00%	0.00%	0.00%	-	13,800	35,104	200,000	11,100	11,100	0.00 %	\$166,500	35,104
15	85	0.00%	0.00%	0.00%	0.00%	-	500	24,346	200,000	11,100	11,100	0.00 %	\$177,600	24,346
16	86	0.00%	0.00%	0.00%	0.00%	-	-	13,480	200,000	11,100	11,100	0.00 %	\$188,700	13,480
17	87	0.00%	0.00%	0.00%	0.00%	-	-	2,506	200,000	11,100	11,100	0.00 %	\$199,800	2,506
18	88	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$210,900	-
19	89	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$222,000	-
20	90	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$233,100	-
21	91	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$244,200	-
22	92	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$255,300	-
23	93	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$266,400	-
24	94	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$277,500	-
25	95	0.00%	0.00%	0.00%	0.00%	-	-	-	200,000	11,100	11,100	0.00 %	\$288,600	-
<b>TOTAL</b>		<b>0.00%</b> Average Annual	<b>0.00%</b> Average Annual	<b>0.00%</b> Average Annual	<b>0.00%</b>	-	<b>\$-</b>	<b>\$-</b>	<b>\$200,000</b>	<b>--</b>	<b>--</b>	<b>0.00%</b> Average Annual	<b>\$288,600</b>	<b>\$-</b>

■ Step-up from Interest Earned   ■ Step-up from Income Credit   ■ Guaranteed Income

*Lifetime Income Plus Multiplier Flex would have provided you with \$288,600 in total income over 26 years while still generating \$11,100 per year in annual income.*

PROFILE		INCOME DETAILS			INTEREST CREDITING STRATEGY					
Owner: Valued Client	Issue Age: 70	Living Benefit: Lifetime Income Plus Multiplier Flex (Single Life)	Withdrawal Type: GMWB	Withdrawal Rate: 5.55 %	Age At Activation Date: 70	Withdrawal Frequency: Annual	Strategy	Participation Rate	Cap Rate/Spread	Allocation %
Jurisdiction: California	Contract Type: Qualified	Product: Power Select Plus Income	Initial Premium: \$200,000				MLSb Annual PTP Participation Rate	70%	N/A	25%
							MLSb 2-Year PTP with Spread*	100%	0.45%	25%
							PIMCO 2-Year PTP with Spread*	100%	3.95%	25%
							AB All Market 2-Year PTP Par with Spread*	100%	0.00%	25%

Specific Period AB All Market: 12/31/1995 to 12/31/2020. MLSB & PIMCO: Repeated period, refer to page 4.

Hypothetical Account Values - Current Rates									Guaranteed Retirement Income				Legacy	
Year	Age	MLSB Index Annual Change	PIMCO Index Annual Change	AB All Market™ Index Annual Change	Credited Interest Rate	Interest Earned	Contract's Anniversary Value	Cash Surrender Value	Income Base	Annual Income for Life	Withdrawal Amount	Income Credit Percentage	Cumulative Withdrawal	Death Benefit
At Issue	70	-	-	-	-	-	\$200,000	\$181,110	\$200,000	\$11,100	\$11,100	0.00 %	-	\$200,000
1	71	10.15%	0.70%	6.03%	1.78%	\$3,358	190,019	174,627	203,560	11,298	11,298	1.78 %	\$22,398	190,019
2	72	7.82%	8.30%	7.43%	9.53%	17,024	193,292	179,375	222,959	12,374	12,374	9.53 %	\$34,772	193,292
3	73	2.68%	12.45%	7.54%	0.48%	862	179,315	168,019	224,029	12,434	12,434	0.48 %	\$47,205	179,315
4	74	10.51%	0.69%	11.63%	11.50%	19,193	183,327	173,428	249,793	13,864	13,864	11.50 %	\$61,069	183,327
5	75	-1.40%	-3.59%	0.00%	0.00%	-	166,716	159,214	249,793	13,864	13,864	0.00 %	\$74,932	166,716
6	76	2.72%	5.41%	8.56%	2.91%	4,454	154,479	148,918	257,062	14,267	14,267	2.91 %	\$89,199	154,479
7	77	7.97%	23.13%	9.32%	1.37%	1,916	139,262	135,518	260,584	14,462	14,462	1.37 %	\$103,662	139,262
8	78	-2.93%	-6.46%	-3.86%	3.94%	4,918	126,738	124,504	270,851	15,032	15,032	3.94 %	\$118,694	126,738
9	79	14.17%	14.37%	8.25%	2.43%	2,720	111,374	110,414	277,432	15,397	15,397	2.43 %	\$134,091	111,374
10	80	10.50%	0.81%	0.16%	12.13%	11,643	104,197	104,197	311,085	17,265	17,265	12.13 %	\$151,357	104,197
11	81	6.81%	20.71%	1.86%	1.20%	1,046	84,514	84,514	314,818	17,472	17,472	1.20 %	\$168,829	84,514
12	82	10.58%	9.99%	2.06%	12.59%	8,438	71,581	71,581	354,453	19,672	19,672	12.59 %	\$188,501	71,581
13	83	-0.34%	-11.44%	1.64%	0.00%	-	48,010	48,010	354,453	19,672	19,672	0.00 %	\$208,173	48,010
14	84	2.91%	16.48%	3.27%	2.22%	629	24,981	24,981	362,322	20,109	20,109	2.22 %	\$228,282	24,981
15	85	13.39%	12.03%	8.30%	9.84%	113	608	608	397,975	22,088	22,088	9.84 %	\$250,370	608
16	86	10.15%	0.70%	6.03%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$272,457	-
17	87	7.82%	8.30%	7.43%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$294,545	-
18	88	2.68%	12.45%	7.54%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$316,633	-
19	89	10.51%	0.69%	11.63%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$338,720	-
20	90	-1.40%	-3.59%	0.00%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$360,808	-
21	91	2.72%	5.41%	8.56%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$382,895	-
22	92	7.97%	23.13%	9.32%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$404,983	-
23	93	-2.93%	-6.46%	-3.86%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$427,071	-
24	94	14.17%	14.37%	8.25%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$449,158	-
25	95	10.50%	0.81%	0.16%	0.00%	-	-	-	397,975	22,088	22,088	0.00 %	\$471,246	-
<b>TOTAL</b>		<b>6.31%</b> Average Annual	<b>6.38%</b> Average Annual	<b>5.09%</b> Average Annual	<b>2.88%</b>	<b>\$76,314</b>	<b>\$-</b>	<b>\$-</b>	<b>\$397,975</b>	<b>--</b>	<b>--</b>	<b>2.88%</b> Average Annual	<b>\$471,246</b>	<b>\$-</b>

■ Step-up from Interest Earned   ■ Step-up from Income Credit   ■ Guaranteed Income

Based on current rates

**Lifetime Income Plus Multiplier Flex would have provided you with \$471,246 in total income over 26 years while still generating \$22,088 per year in annual income.**



## Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy

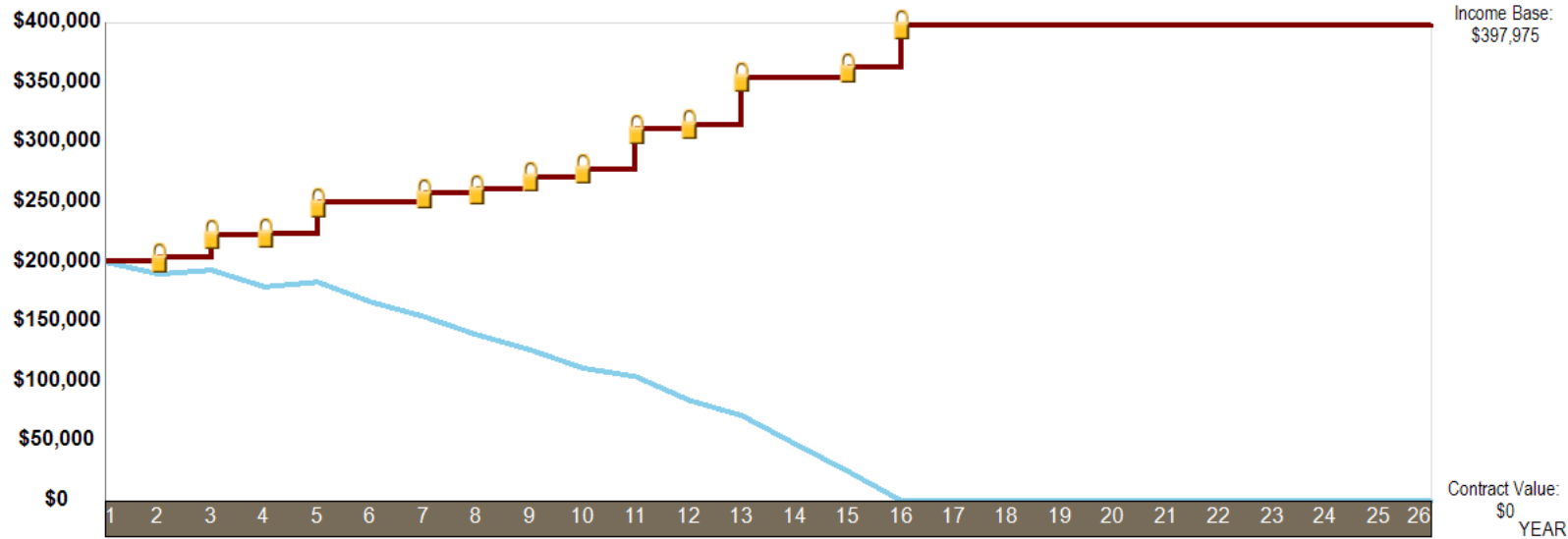
Current Rates

Index Change					MLSB Index Calculated Returns				PIMCO Index Calculated Returns		AB All Market Index Calculated Returns	
					Annual PTP Participation Rate 70.00% Par Rate 25% Allocation		2-Year PTP with Spread * 0.45% Spread 25% Allocation		2-Year PTP with Spread * 3.95% Spread 25% Allocation		2-Year PTP Par with Spread * 0.00% Spread 100.00% PAR 25% Allocation	
Year	MLSB Annual	MLSB 2-Year	PIMCO 2-Year	AB All Market 2-Year	Calculated Return	Account Value	Calculated Return	Account Value	Calculated Return	Account Value	Calculated Return	Account Value
At Issue	-	-	-	-	-	\$50,000	-	\$50,000	-	\$50,000	-	\$50,000
1	10.15%	-	-	-	7.11%	\$49,994	-	\$46,675	-	\$46,675	-	\$46,675
2	7.82%	18.76%	9.06%	13.90%	5.47%	\$48,972	17.86%	\$51,092	1.16%	\$43,853	13.90%	\$49,376
3	2.68%	-	-	-	1.88%	\$46,065	-	\$47,173	-	\$40,489	-	\$45,588
4	10.51%	13.47%	13.23%	20.06%	7.36%	\$45,347	12.57%	\$48,691	5.33%	\$39,104	20.06%	\$50,186
5	-1.40%	-	-	-	0.00%	\$41,238	-	\$44,279	-	\$35,561	-	\$45,638
6	2.72%	1.28%	1.62%	8.56%	1.90%	\$37,835	0.38%	\$40,019	0.00%	\$32,017	8.56%	\$44,608
7	7.97%	-	-	-	5.58%	\$35,525	-	\$35,590	-	\$28,474	-	\$39,672
8	-2.93%	4.81%	15.18%	5.10%	0.00%	\$31,105	3.91%	\$32,380	7.28%	\$26,746	5.10%	\$36,507
9	14.17%	-	-	-	9.92%	\$29,332	-	\$27,778	-	\$22,945	-	\$31,319
10	10.50%	26.17%	15.30%	8.42%	7.35%	\$26,271	25.27%	\$29,034	7.40%	\$20,561	8.42%	\$28,331
11	6.81%	-	-	-	4.77%	\$22,060	-	\$23,269	-	\$16,479	-	\$22,706
12	10.58%	18.11%	32.77%	3.96%	7.41%	\$17,825	17.21%	\$20,518	24.87%	\$15,480	3.96%	\$17,758
13	-0.34%	-	-	-	0.00%	\$11,955	-	\$13,761	-	\$10,382	-	\$11,910
14	2.91%	2.57%	3.15%	4.97%	2.04%	\$6,210	1.67%	\$7,122	0.00%	\$5,285	4.97%	\$6,364
15	13.39%	-	-	-	9.37%	\$161	-	\$169	-	\$126	-	\$151
16	10.15%	24.91%	12.81%	14.83%	7.11%	\$0	24.01%	\$0	4.91%	\$0	14.83%	\$0
17	7.82%	-	-	-	5.47%	\$0	-	\$0	-	\$0	-	\$0
18	2.68%	10.71%	21.79%	15.53%	1.88%	\$0	9.81%	\$0	13.89%	\$0	15.53%	\$0
19	10.51%	-	-	-	7.36%	\$0	-	\$0	-	\$0	-	\$0
20	-1.40%	8.96%	-2.93%	11.64%	0.00%	\$0	8.06%	\$0	0.00%	\$0	11.64%	\$0
21	2.72%	-	-	-	1.90%	\$0	-	\$0	-	\$0	-	\$0
22	7.97%	10.90%	29.79%	18.67%	5.58%	\$0	10.00%	\$0	21.89%	\$0	18.67%	\$0
23	-2.93%	-	-	-	0.00%	\$0	-	\$0	-	\$0	-	\$0
24	14.17%	10.83%	6.98%	4.07%	9.92%	\$0	9.93%	\$0	0.00%	\$0	4.07%	\$0
25	10.50%	-	-	-	7.35%	\$0	-	\$0	-	\$0	-	\$0

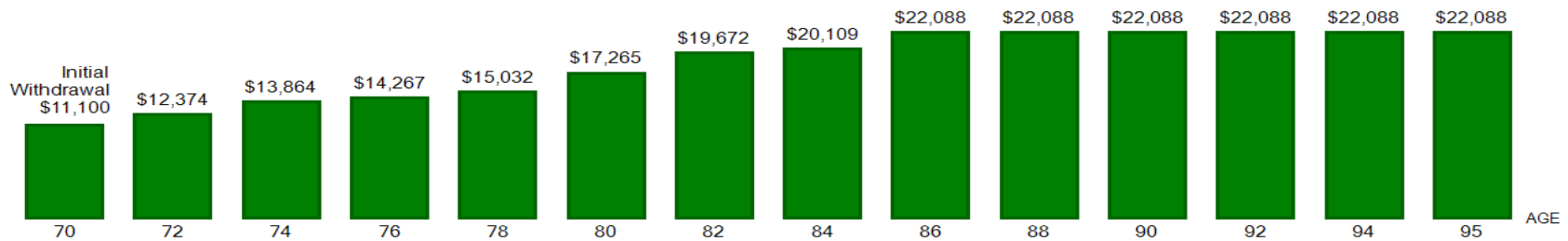
Assumes contract rates and factors at the time of illustration.

\*Annual Spread above must be multiplied by the number of years in the Index Term.

# Lifetime Income Plus Multiplier Flex can provide the potential for more income!



In this scenario, you would have received \$471,246 in total income over 26 years.



If the contract value is completely depleted, you would receive the Protected Income Payment of \$22,088 for life (5.55% of \$397,975). Please see "Protected Income Payment" in Key Terms and Definitions for details on how this lifetime income is calculated.

Based on current rates



## Understanding Your Interest Crediting Strategy(ies) page

Power Select Plus Income credits interest using up to ten (10) interest crediting methods – nine (9) index interest account methods and a fixed interest account. These methods are described below. The factors used in calculating index interest are subject to change at any time up until the contract is issued, as are both the current initial interest rate and the Minimum Declared Interest Rate on the fixed interest account. The Initial Interest Rate, Index Rate Cap(s) (if applicable), Spread (if applicable), and Participation Rates (if applicable) can be found on the Contract Data Page and/or Rider Data Page(s) of the contract, as applicable, along with the minimum and maximum guaranteed rates and values. Thereafter, interest rates and index account factors will be declared annually in advance of each contract anniversary and will be guaranteed for the following contract year.

**Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond AGL’s control. Such circumstances include, but are not limited to, the discontinuation of an index, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.**

Table for Contract with Guaranteed Living Benefit and Premium of \$100,000 or More

Strategy	Current Participation Rate	Current Caps/Maximum Spreads and Interest Rates	Current Minimum Declared Interest Rate(MDIR)	Interest Bonus Rate	Guaranteed Minimum Caps/Maximum Spreads during Withdrawal Charge Period	Guaranteed Minimum Caps/Maximum Spreads after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	100%	3.00% cap	N/A	N/A	2.00% cap	1.50% cap	0%
S&P 2-Year PTP Participation Rate	22%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
MLSB Annual PTP Participation Rate	70%	N/A	N/A	0.00%	7.00% PAR	7.00% PAR	25%
MLSB 2-Year PTP with Spread*	100%	0.45% spread	N/A	0.00%	8.00% spread	8.00% spread	25%
PIMCO 2-Year PTP with Spread*	100%	3.95% spread	N/A	N/A	8.00% spread	8.00% spread	25%
PIMCO Annual PTP Participation Rate	40%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
Russell 2000® Annual PTP Participation Rate	18%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
AB All Market 2-Year PTP Par with Spread*	100%	0.00% spread	N/A	N/A	25.00% PAR 3.00% spread	25.00% PAR 3.00% spread	25%
AB All Market Annual PTP Par with Spread*	100%	1.00% spread	N/A	N/A	25.00% PAR 3.00% spread	25.00% PAR 3.00% spread	0%
Fixed Account	N/A	1.35%	1.00%	N/A	N/A	N/A	0%

Table for Contract with Guaranteed Living Benefit and Premium of less than \$100,000

Strategy	Current Participation Rate	Current Caps/Maximum Spreads and Interest Rates	Current Minimum Declared Interest Rate(MDIR)	Interest Bonus Rate	Guaranteed Minimum Caps/Maximum Spreads during Withdrawal Charge Period	Guaranteed Minimum Caps/Maximum Spreads after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	100%	2.40% cap	N/A	N/A	2.00% cap	1.50% cap	0%
S&P 2-Year PTP Participation Rate	17%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
MLSB Annual PTP Participation Rate	46%	N/A	N/A	0.00%	7.00% PAR	7.00% PAR	25%
MLSB 2-Year PTP with Spread*	100%	2.25% spread	N/A	0.00%	8.00% spread	8.00% spread	25%
PIMCO 2-Year PTP with Spread*	100%	5.25% spread	N/A	N/A	8.00% spread	8.00% spread	25%
PIMCO Annual PTP Participation Rate	28%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
Russell 2000® Annual PTP Participation Rate	15%	N/A	N/A	N/A	7.00% PAR	7.00% PAR	0%
AB All Market 2-Year PTP Par with Spread*	80%	0.00% spread	N/A	N/A	25.00% PAR 3.00% spread	25.00% PAR 3.00% spread	25%
AB All Market Annual PTP Par with Spread*	75%	1.00% spread	N/A	N/A	25.00% PAR 3.00% spread	25.00% PAR 3.00% spread	0%
Fixed Account	N/A	1.35%	1.00%	N/A	N/A	N/A	0%

All rates and values are subject to change until the date of issue.

\*Annual Spread above must be multiplied by the number of years in the Index Term.

## Understanding Your Interest Crediting Strategy(ies) page, continued

- **AB All Market 2-Year Point-to-Point Participation With Annual Spread (AB All Market Index):** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over two years from one Contract Anniversary to the anniversary two years later, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **AB All Market Annual Point-to-Point Participation With Annual Spread (AB All Market Index):** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over one year, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **S&P Annual Point-to-Point with Cap:** This option credits calculated index interest every Contract Anniversary and is based on the percent change in the S&P500<sup>®</sup> Index over the one year period ending on that day. The annual index percent change, subject to declared Participation Rate, and Index Rate Cap, is the calculated rate of index interest for that Index Term. Interest for each Index Term is not earned until the end of that Index Term (on the Contract Anniversary). The rate of interest will never be less than zero.
- **S&P 2-Year Point-to-Point Participation Rate:** This strategy credits index interest, if any, based on the percent change in the S&P500<sup>®</sup> Index over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **MLSB 2-Year Point-to-Point With Annual Spread (ML Strategic Balanced Index):** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over two years from one Contract Anniversary to the anniversary two years later, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **MLSB Annual Point-to-Point Participation Rate (ML Strategic Balanced Index):** This strategy credits index interest, if any, based on the percent change in the MLSB Index over the Index Term (one year). The annual index percent change is subject to the declared Participation Rate, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **PIMCO 2-Year Point-to-Point With Annual Spread (PIMCO Global Optima Index):** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over two years from one Contract Anniversary to the anniversary two years later, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **PIMCO Annual Point-to-Point Participation Rate (PIMCO Global Optima Index):** This strategy credits index interest, if any, based on the percent change in the PIMCO Index over the Index Term (one year). The annual index percent change is subject to the declared Participation Rate, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **Russell 2000<sup>®</sup> Annual Point-to-Point Participation Rate (Russell 2000<sup>®</sup> Index):** This strategy credits index interest, if any, based on the percent change in the Russell 2000<sup>®</sup> Index over the Index Term (one year). The annual index percent change is subject to the declared Participation Rate, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **Fixed Interest Account:** This option is a fixed-rate account with a 1-year term. Interest is credited daily on a compound basis to achieve the annual declared rate. The Fixed Interest Account initial interest rate is guaranteed for the first Contract Year. A new interest rate will be declared annually in advance of each contract anniversary and will be guaranteed for the following Contract Year.

## Key Terms and Definitions

### For the Interest Crediting Strategies

- **Index Term:** An Index Term is a period used to measure the change in the Index Prices for each Index Interest Account. At the end of the Index Term (i.e. on the contract anniversary), we may credit Index Interest. The initial Index Term for the Interest Index Accounts begins on the Contract Date. Subsequent Index Terms begin on the end date of the previous Index Term. The end date for an Index Term is on a Contract Anniversary.
- **S&P 500 Index:** It is an index of the stock of 500 publicly traded companies, without dividends. The S&P 500 Value on the Rider Effective Date is shown on the Rider Data Page. "S&P 500" means the value of the S&P 500 that is published by S&P at the close of each day that the S&P 500 is calculated.
- **ML Strategic Balanced Index<sup>®</sup>:** It is an index comprised of a dynamic combination of the S&P 500 Index, without dividends, and the Merrill 10 Year Treasury Futures Index (total return), with a 6% volatility target. The ML Strategic Balanced Index Value on the Rider Effective Date is shown on the Rider Data Page. "ML Strategic Balanced Index" means the value of the ML Strategic Balanced Index that is published by BofAMerrill Lynch at the close of each day that the ML Strategic Balanced Index is calculated. This 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 the change in Index Value that would otherwise have applied, and funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company.
- The PIMCO Global Optima Index is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets.

## Key Terms and Definitions Continued

### Report Column Heading Definitions

- **Index Annual Change:** represents the positive or negative change associated with the index for a given year. This change is the basis for the Interest Earned and Credited Interest rate associated with the interest crediting options illustrated.
- **Interest Earned and Credited Interest Rate:** In this report, Interest Earned on Index Accounts is the dollar amount of index interest earned and payable each year on amounts remaining in the Index Interest Account on the Contract Anniversary. It is based on the change in the index and factors used to calculate the Credited Interest Rate. Amounts in each index account on the contract anniversary are multiplied by the applicable Credited Interest Rate for that account. For the fixed account MDIR, as well as Initial and subsequent annual declared rates, are credited and compounded daily to achieve the appropriate declared rate.
- **Participation Rate:** The Initial Participation Rate equals 100% and is guaranteed for one year. After the first Contract Year, subsequent Participation Rates are declared annually at the end of each Index Term (on the Contract Anniversary) and are guaranteed for the following contract year.
- **Index Rate Cap:** The Initial Index Rate Cap is set at contract issue and is guaranteed for one year. After the first Contract Year, subsequent Index Rate Caps are declared annually at the end of each Index Term (on the contract anniversary) and are guaranteed for the following year. Generally, each Interest Crediting Strategy has a corresponding Rate Cap.
- **Minimum Index Rate Cap:** A declared Index Rate Cap cannot be set lower than the applicable Minimum Index Rate Cap stated on the Rider Data Page.
- **Minimum Participation Rate:** A declared Participation Rate cannot be set lower than the Minimum Participation Rate stated on the Rider Data Page.
- **Contract Anniversary Value:** The contract value on the contract anniversary.
- **Death Benefit:** The amount payable upon death, which is the Contract Value or the Minimum Withdrawal Value, if greater.
- **Cash Surrender Value:** In this illustration, it represents what you would receive if you withdrew all your money at one time. This illustrated value is the greater of the Cash Surrender Value and the Minimum Withdrawal Value. The Cash Surrender Value is a withdrawal reduced for all applicable withdrawal charges. Power Select Plus Income withdrawal charges decline over a period of ten years and the Minimum Withdrawal Value is equal to a percentage of your premium(s), less prior withdrawals (excluding any withdrawal charges and MVA), and currently set at 87.5 %, accumulated at the Interest Rate for Minimum Withdrawal Values and currently set at 1.00 %.

### For the Lifetime Income Plus Multiplier Flex Guaranteed Living Benefit Rider

- **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.
- **Eligible Premiums:** Equal all premiums received during the first 30 days after the Rider Effective Date. Income Credits and Premium Enhancements are not included in the calculation of eligible purchase payments.
- **Income Base:** Is the value on which guaranteed lifetime income and the annual rider fee are based. The initial Income Base is equal to the Eligible Premiums received during the Modified Single Premium Period plus any applicable Premium Enhancements. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary the Income Base is automatically increased to the greater of the Highest Anniversary Value or the current Income Base increased by the available Income Credit, if any. The Income Base is only a value used as a factor in calculating your Maximum Annual Withdrawal Amount ("MAWA") and Protected Income Payment and annual Rider Fee. It is not a liquidation value nor can it be taken as a lump sum.
- **Income Credit:** Is a percentage of the Income Credit Base that may be added to your Income Base each contract year. The annual gross Income Credit is equal to the Income Credit Base multiplied by the result of multiplying the credited interest rate by a 200% multiplier. When withdrawals are taken within the parameters of the feature, the multiplier is adjusted to 100% for the life of the rider.
- **Income Credit Base:** Is a component of the calculation of the annual income credit and initially equal to your premiums. Thereafter, at each contract anniversary, until the first withdrawal is taken after activation of the Lifetime Income, the income credit base is automatically increased to the highest anniversary value if the income base is increased to the highest anniversary value. However, the income credit base is not increased if an income credit is added to the income base. After taking your first Lifetime Income Withdrawal from the contract, the income credit base is increased to be equal to the income base and will remain equal to the income base thereafter. The income credit base is decreased proportionately due to the adjustments for excess withdrawals.
- **Income Credit Period:** Is the number of years the annual Income Credit is available. It is defined as the earlier of contract value depletion or Latest Annuity Date.
- **Rider Fee:** There is a separate annual charge for the Lifetime Income Plus Multiplier Flex rider equal to 1.10 % of the Income Base. The charge is the same for single life or joint life payments.
- **Annual Income or MAWA:** The Lifetime Income Plus Multiplier Flex rider's Maximum Annual Withdrawal Amount (MAWA), which is the maximum amount of income you can take each year (once the rider is activated) without affecting your Income Base and Income Credit Base. Prior to beginning lifetime income, you have the option to take withdrawals, but these withdrawals will impact the value of your Income Base and Income Credit Base. Please see the Owner Acknowledgment and Disclosure Statement for details. Withdrawals can begin as early as age 50. The MAWA percentage for withdrawals beginning at age 70 is:
  - 5.55 % of the Income Base for Single Life (one covered person)
  - 5.05 % of the Income Base for Joint Life (two covered persons)

## Key Terms and Definitions Continued

- ❖ Age is based on the age of the owner (older owner if the contract is jointly owned) for the Single Life option, or the age of the younger person for the Joint Life option. The MAWA percentage varies based on age at the time of activation for the first lifetime withdrawal. Please refer to the Owner Acknowledgement and Disclosure Statement for details.
- ❖ **Excess Withdrawal:** The MAWA percentage may decrease if your contract value is depleted (see "Protected Income Payment"). Withdrawals that exceed the MAWA are considered "excess withdrawals" and will reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. This means that excess withdrawals reduce any future available income credit and that future income may therefore be lower. Withdrawals under the rider that do not exceed the MAWA in a contract year are not subject to withdrawal charges; however, excess withdrawals may be subject to the withdrawal charge schedule that begins at 10% and declines over 10 years. If you take an excess withdrawal that reduces the contract value to zero, the Lifetime Income Plus Multiplier Flex feature will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.

■ **Protected Income Payment (PIP):** The amount of annual income you will receive for life if your contract value is depleted due to withdrawals taken within the feature's parameters and the Income Base is greater than zero. The Protected Income Payment percentage for withdrawals beginning at age 70 is:

- **5.55 % of the Income Base** for Single Life (one covered person)
- **5.05 % of the Income Base** for Joint Life (two covered persons)

Age is based on the age of the owner (older owner if the contract is jointly owned) for the Single Life option, or the age of the younger person for the Joint Life option, where there are two covered persons. The PIP percentage varies based on age at the time of first withdrawal. Please refer to the Owner Acknowledgement and Disclosure Statement for details.

■ **Withdrawal Type – GMWB:** Represents the annual withdrawal amount being calculated based on the Income Base under the illustrated optional guaranteed living benefit.

■ **Maturity Date:** If the Contract Value and the Income Base are greater than zero on the Maturity Date, you will need to select one of these annuity options: 1) annuitize the contract value under the contract's annuity provisions; 2) annuitize the contract and receive payments equal to the maximum annual withdrawal amount as of the Maturity Date for a fixed period of time, as long as you are living. After the fixed period ends, you will then receive the protected income payment amount until the death(s) of the covered person(s); 3) elect any payment option that is mutually agreeable between you and the company.

■ **Tax-qualified Plans:** This modified single premium product may not be appropriate for use with contributory IRAs (IRA, Roth and SEP) if you plan to make ongoing contributions. Also keep in mind, purchasing an annuity within a tax-qualified plan provides no additional tax-deferred benefit beyond that provided by the plan.

■ **Additional Note on Cancellation:** If you find that the Lifetime Income Plus Multiplier Flex optional feature is no longer right for you, you may cancel the feature on the 5th contract anniversary or any contract anniversary thereafter. Once cancelled, the feature cannot be re-elected. Keep in mind that the feature may be automatically terminated under certain circumstances, such as when the contract is annuitized or surrendered. Other circumstances may also apply.

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