

# A Powerful Combination for Retirement

Principal Protection. Growth Potential. Lifetime Income.

Plus, the Opportunity to **Guarantee More Income For Life**



Individuals purchasing the Power Select Plus Income® Index Annuity must choose either the Lifetime Income Plus® or Lifetime Income Plus Multiplier® guaranteed living benefit rider for an annual fee. Guarantees are backed by the claims-paying ability of American General Life Insurance Company. Restrictions and limitations apply.

# Securing Your Retirement Income For Life

In today's interest rate environment, many Americans are looking for ways to help grow their retirement assets and help ensure their income will last for life. With concerns about market downturns, rising retirement costs and longer life expectancies, many individuals want a guaranteed income stream that can help them maintain their lifestyle in retirement.

*To help secure your future income, it's important to find a retirement savings solution that can generate rising income throughout retirement, while ensuring that your principal is protected from market downturns.*



# A POWERFUL COMBINATION for Accumulation and Income

**The Power Select Plus Income® Index Annuity is a retirement savings vehicle** that combines upside potential with the guaranteed protection of a traditional fixed annuity. For individuals looking to generate more income for retirement, while avoiding the risk of losing their principal due to a down market, Power Select Plus Income may be an attractive long-term solution.

## Power Select Plus Income® Can Help You:

- **PROTECT** your principal  
from market downturns . . . . . PAGE 2
- **GROW** your retirement assets  
with your choice of interest crediting options. . . . . PAGE 4
- **GUARANTEE** lifetime income  
with one of two living benefit riders for an annual fee of 1.10% . . . . . PAGE 8

### What You Should Know about Index Annuities

An index annuity is a contract issued by an insurance company. It is not a direct investment in the stock market or any particular index. In exchange for your money (premium), the insurance company provides you with the opportunity to earn interest based in part on the performance of a particular index and/or based on a fixed rate. With the benefit of tax deferral, you pay no current income tax on any interest earned until it is withdrawn (based on current tax laws). When it is time to take income, the insurance company promises to make regular income payments that can last for as long as you live or for a time period you select using a process known as annuitization (for no additional cost). Some index annuities, such as Power Select Plus Income, also offer living benefit riders that provide guaranteed lifetime income, even if the contract value is depleted due to withdrawals taken within the rider's terms. All guarantees are backed by the claims-paying ability of the issuing insurer and may be subject to annual fees. Other restrictions and limitations apply.

# PROTECT Your Principal with the Power of Zero

**Power Select Plus Income** offers you the comfort and security of knowing that your retirement assets will not decline due to market volatility.

## Market Downturns Will Not Impact the Value of Your Annuity

As an index annuity, Power Select Plus Income guarantees that your principal and interest earned are protected from market downturns throughout the life of the contract. Although your money is not directly invested in any stocks, bonds or other securities, you have the potential to earn interest based in part on the performance of an index with:

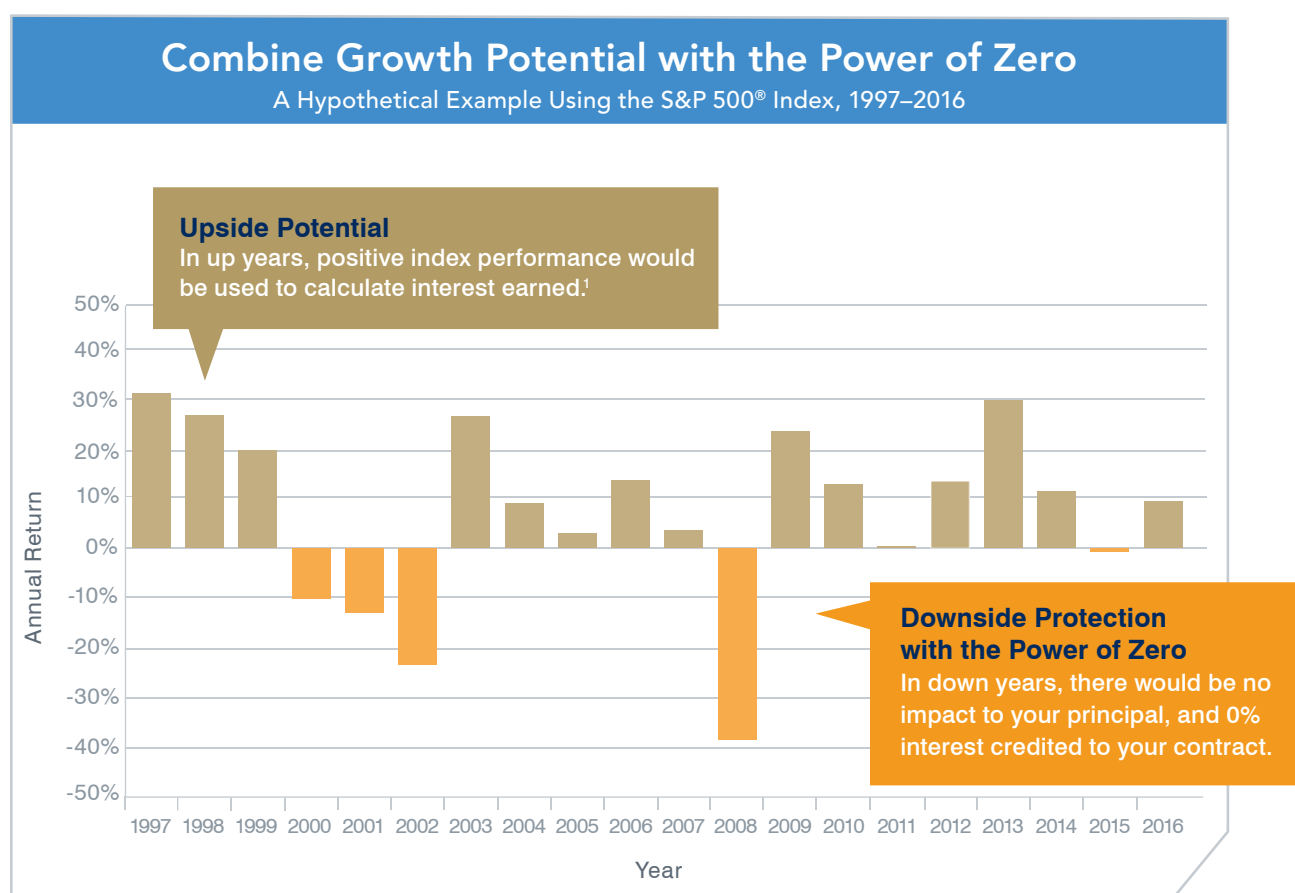
- **No loss of principal** due to market fluctuations. Please note that your contract value will be reduced by the living benefit rider fee and any withdrawals.
- **No loss of earned interest.** Any interest earned is locked into the contract and protected from future downturns.
- **No emotional ups and downs.** You have the confidence of knowing that your principal is protected against market volatility at all times.

Guarantees are backed by the claims-paying ability of the issuing insurance company.



# Put the Power of Zero to Work Against Market Loss

With Power Select Plus Income, your annuity's value is protected from market downturns and has the potential to increase based partly on an index's upside growth. This means that even if an index had negative performance in one year, like the S&P 500® Index's double-digit declines in 2000-2002 and 2008, your contract value would be unaffected by this poor performance.



Note: This hypothetical example is for illustrative purposes only. It represents only the performance of the S&P 500® Index (excluding dividends), not the performance of the index interest accounts. Interest earned is based on index performance over a given period (generally one year from contract issue date). It is not based on the calendar year. Please see pages 4-7 for more information on the S&P 500® Index and the index interest accounts available with Power Select Plus Income.

## Key Terms

**Contract Value:** The current dollar value of your annuity contract.

**Principal:** The amount of money used to purchase the annuity. Also known as the "premium."

<sup>1</sup> There are contract provisions that may limit the upside potential or reduce the interest earned. See pages 4-7 for more information.



# MORE GROWTH

## Potential to Help You Build Assets for Retirement

Power Select Plus Income offers interest crediting options that **may help you earn more interest**, while protecting your principal from market loss.

## Add Upside Potential with Your Choice of 6 Interest Crediting Options

With Power Select Plus Income, you have the flexibility to allocate assets among as many as 6 different interest crediting options. You can choose from 2 index interest accounts that earn interest based in part on the performance of the S&P 500® Index (excluding dividends), 3 index interest accounts based in part on the performance of the ML Strategic Balanced Index® and a 1-year fixed interest account that offers a minimum guaranteed rate.<sup>2</sup> Your allocations can be adjusted on each contract anniversary to help you meet your current accumulation needs.

S&P 500® Index Index Interest Accounts	ML Strategic Balanced Index® Index Interest Accounts	Fixed Interest Account
<ul style="list-style-type: none"><li>• Annual Point-to-Point</li><li>• Annual Point-to-Point with Participation Rate</li></ul>	<ul style="list-style-type: none"><li>• Annual Point-to-Point</li><li>• 2-Year Point-to-Point with Annualized Spread</li><li>• 2-Year Point-to-Point with Index Rate Cap</li></ul>	<ul style="list-style-type: none"><li>• 1-Year Fixed Account</li></ul>

### Key Terms

**Contract Anniversary:** The anniversary of the date the contract was issued.

**Index Interest Accounts:** Account options that earn interest based partly on the performance of an index. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. Such circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the Owner Acknowledgment and Disclosure Statement. Please read it for more information as these rules may vary by state.

**Interest Crediting Options:** Account options that can provide you with interest.

<sup>2</sup> With Power Select Plus Income, you do not invest directly in any index, stock, mutual fund or other security. The index interest accounts are not equity investments and have provisions that limit the upside potential or reduce the interest earned. These accounts may not earn interest in certain situations. See Index Interest Account tables on pages 6-7 for more information.

<sup>3</sup> The ML Strategic Balanced Index® has an embedded index cost that may reduce the amount of interest earned. Please see the Owner Acknowledgment and Disclosure Statement for details.

## What You Should Know about the S&P 500® and ML Strategic Balanced Index®

The **S&P 500® Index** is comprised of 500 of the largest stock companies in the U.S. market. Created in 1957, it is widely regarded as the standard measure for the performance of the U.S. stock market. Index interest accounts based on the S&P 500® may benefit from the upside growth potential of this index.

The **ML Strategic Balanced Index®** is an index that seeks growth and control of volatility by actively allocating to equities, fixed income and cash. Allocations between equities and fixed income are rebalanced semiannually, while cash positions are adjusted on a daily basis to help manage volatility. Index interest accounts that use the ML Strategic Balanced Index® may benefit from a more consistent level of earned interest.<sup>3</sup>

The following pages explain how the interest crediting options work. Please carefully consider each option and select the one(s) that best meet your goals and objectives. Index interest accounts may not be available in all states. Please see your agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts.



# Understanding How the Interest Crediting Options Work

S&P 500® Index Interest Accounts			
ACCOUNT OPTIONS	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
<b>Annual Point-to-Point</b>	Annual change in the S&P 500® (excluding dividends) from one contract anniversary to the next, subject to the annual index rate cap.	Growth potential with no spread and 100% participation rate. May provide more interest than other accounts during periods of modest index growth.	Annual index rate cap limits the upside potential.
<b>Annual Point-to-Point with Participation Rate<sup>4</sup></b>	Annual change in the S&P 500® (excluding dividends) from one contract anniversary to the next, subject to the annual participation rate.	Growth potential with no index rate cap and no spread. May provide more interest than other accounts during periods of strong index growth.	Annual participation rate, which ranges from 5% to 100%, can reduce the upside potential.

## What You Should Know about the Index Rate Caps, Spreads, Participation Rates and Fixed Interest Account

The participation rate is set at 100% for all accounts (except the Annual Point-to-Point with Participation Rate) and is guaranteed for the life of the contract. The index rate caps and spreads for all accounts and the participation rate for the Annual Point-to-Point with Participation Rate account are set at contract issue and guaranteed for an index term (either one or two years), after which they are subject to change at the end of each index term. Index rate caps and spreads for all accounts, the participation rate for the Annual Point-to-Point with Participation Rate account and the rate for the Fixed Interest Account may vary based on the guaranteed living benefit rider selected. Renewal rates will never be less than the guaranteed minimums or more than the maximums stated in your contract. Please ask your agent for the interest rate flyer that has the most current rates. Also refer to the Owner Acknowledgment and Disclosure Statement for more information.

### Key Terms

**Annual Index Rate Cap:** The maximum amount of interest that can be credited for a contract year.

**Annual Participation Rate:** The percentage of the year-to-year index return that is used to calculate interest in an index interest account.

**Annualized Spread:** The spread used to determine the interest credited to the 2-Year Point-to-Point with Annualized Spread Index Interest Account (ML Strategic Balanced Index®). It is multiplied by two to determine the spread that will be applied.

**Spread:** A percentage subtracted from the percentage change of an index.

<sup>4</sup> This index interest account is provided through the Annual Point-to-Point with Annual Spread Index Interest Account Rider. There is no spread for this account.



## ML Strategic Balanced Index® Index Interest Accounts

ACCOUNT OPTIONS	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
<b>Annual Point-to-Point</b>	Annual change in the ML Strategic Balanced Index® from one contract anniversary to the next, reduced by the spread.	Growth potential with no index rate cap and 100% participation rate. Earnings based in part on an index with low target volatility. May produce more stable interest than other accounts.	Spread reduces the interest credited to the account. Volatility control measures can dampen upside potential.
<b>2-Year Point-to-Point with Annualized Spread</b>	2-year change in the ML Strategic Balanced Index® from one contract anniversary to the anniversary two years later, reduced by two times the annualized spread.	Growth potential with no index rate cap and 100% participation rate. Earnings based in part on an index with low target volatility. May produce more stable interest than other accounts. 2-year term may further enhance growth and smooth out volatility.	Interest is applied after a 2-year period. Annualized spread multiplied by two reduces the interest credited to the account. Volatility control measures can dampen upside potential.
<b>2-Year Point-to-Point with Index Rate Cap</b>	2-year change in the ML Strategic Balanced Index® from one contract anniversary to the anniversary two years later, subject to an index rate cap.	Growth potential with no spread and 100% participation rate. Earnings based in part on an index with low target volatility. May produce more stable interest than other accounts. 2-year term may further enhance growth and smooth out volatility.	Interest is applied after a 2-year period. Index rate cap limits the upside potential. Volatility control measures can dampen upside potential.

## Fixed Interest Account

ACCOUNT OPTION	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
<b>Fixed Interest Account</b>	1-year fixed rate that is not tied to an index. The rate is set at contract issue, guaranteed for one year and subject to change annually. The minimum guaranteed rate is listed in the contract.	Provides the comfort and certainty of knowing exactly how much interest you will earn over the next year.	Guaranteed rate with no additional growth potential.

# GUARANTEED Income For Life

For guaranteed lifetime income, Power Select Plus Income offers two guaranteed living benefit riders—**Lifetime Income Plus®** and **Lifetime Income Plus Multiplier®**. Each rider offers lifetime income that has the opportunity to increase.<sup>5</sup>

## Generate Rising Income for Your Retirement

With Lifetime Income Plus or Lifetime Income Plus Multiplier, guaranteed lifetime withdrawals are calculated from the Income Base—an amount that is initially equal to your premium, but has the potential to rise in different ways based on the selected rider. Lifetime Income Plus guarantees that your Income Base will increase with 7% annual income credits for the first 10 contract years, when no withdrawals are taken. Lifetime Income Plus Multiplier can help increase your Income Base with annual income credits equal to the interest earned in the annuity (if any) multiplied by up to 200%.<sup>6</sup>

## Guarantee Income of up to 5.75% For Life

Regardless of which rider you select, the maximum amount you can take out each year depends on your age at the time of the first withdrawal and whether one or two people are covered. Once withdrawals begin, the withdrawal rate is set for the life of the contract.

Maximum Annual Withdrawal Amount (as a percentage of the Income Base)					
AGE OF COVERED PERSON(S) AT FIRST WITHDRAWAL	ONE COVERED PERSON (Single Life)	TWO COVERED PERSONS (Joint Life)	AGE OF COVERED PERSON(S) AT FIRST WITHDRAWAL	ONE COVERED PERSON (Single Life)	TWO COVERED PERSONS (Joint Life)
50-57	3.00%	2.50%	69	5.20%	4.70%
58	3.00%	2.50%	70	5.25%	4.75%
59	3.20%	2.70%	71	5.30%	4.80%
60	3.50%	3.00%	72	5.35%	4.85%
61	3.80%	3.30%	73	5.40%	4.90%
62	4.10%	3.60%	74	5.45%	4.95%
63	4.40%	3.90%	75	5.50%	5.00%
64	4.70%	4.20%	76	5.55%	5.05%
65	5.00%	4.50%	77	5.60%	5.10%
66	5.05%	4.55%	78	5.65%	5.15%
67	5.10%	4.60%	79	5.70%	5.20%
68	5.15%	4.65%	80+	5.75%	5.25%

**Note: Withdrawals in excess of the Maximum Annual Withdrawal Amount (MAWA) will reduce the benefits under this feature and can lower future income.** The age at the time of the first withdrawal is based on the age of the older individual if the contract is jointly owned with one covered person, or the age of the younger individual if two people are covered. Guarantees are backed by 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 59½. Consult your tax advisor regarding your specific situation.

# Help Secure More Income For Life

Choose Lifetime Income Plus or Lifetime Income Plus Multiplier for guaranteed lifetime income that has the potential to rise in retirement. Take a look at the product comparison table below to see which rider may be most appropriate for you.

	Lifetime Income Plus	Lifetime Income Plus Multiplier
Overview	Offers the opportunity for guaranteed rising income	Provides the potential for rising income based on any interest earned in your annuity
Annual Fee	1.10% of the Income Base	1.10% of the Income Base
Guaranteed Income For Life	✓	✓
Guaranteed Income Credit Rate	✓	
Income Credit Multiplier		✓
Guaranteed Doubling of the Income Base (When No Withdrawals Are Taken in the First 10 Years)	✓	
Income Credit Period	First 10 contract years	Up to age 95 or when the contract value is depleted, whichever is earlier
Income Credit (Before Withdrawals)	Guaranteed 7% rate	Interest credited rate (if any) x 200%
Income Credit (After Withdrawals)	Guaranteed 7% rate, less withdrawals	<ul style="list-style-type: none"> <li>• Interest credited rate (if any) x 100%</li> <li>• Income Credit Base steps up to equal the Income Base on contract anniversaries after the first withdrawal</li> </ul>
Key Considerations	<ul style="list-style-type: none"> <li>• An excess withdrawal eliminates the annual income credit for that year</li> </ul>	<ul style="list-style-type: none"> <li>• No income credit is applied when interest earned is zero</li> <li>• An excess withdrawal eliminates the annual income credit for that year</li> </ul>

**Important Note:** Guarantees are backed by the claims-paying ability of American General Life Insurance Company. The index rate caps, spreads and/or participation rates associated with the index interest accounts and the interest rate for the 1-year fixed interest account will differ based on the guaranteed living benefit rider you select. Please see the current rate flyer for more information.

## Key Terms

**Excess Withdrawal:** A withdrawal that exceeds the maximum annual withdrawal amount. See the previous page for withdrawal rates, which are the same for Lifetime Income Plus and Lifetime Income Plus Multiplier.

**Income Base:** The amount on which guaranteed lifetime withdrawals and the rider fee are based. It is not a part of the contract value.

**Income Credit:** The amount that may be added to your Income Base each year.

**Income Credit Base:** A component of the rider, initially equal to the first eligible premium, that is used solely to calculate the value of the income credit. If the Income Base steps up to your anniversary value on a contract anniversary, your Income Credit Base will also step up to this amount.

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is based on the allocation of premium among the various options in your annuity. It is adjusted for any index rate caps, spreads and/or participation rates that may reduce or limit the amount of interest earned.

**See Additional Terms and Definitions on page 21 for more information.**

<sup>5</sup> With Power Select Plus Income, you must choose one guaranteed living benefit rider at contract issue for an annual fee. Only one rider may be elected and it cannot be changed thereafter. Please refer to the Owner Acknowledgment and Disclosure Statement for more information.

<sup>6</sup> The income credit multiplier is 200% before withdrawals and 100% after the first withdrawal. Please see pages 14-17 for more information.

# Help Add More Certainty to Your Retirement Income Strategy with **Lifetime Income Plus®**



Lifetime Income Plus guarantees you income for life and ensures that your income will rise in at least one of three different ways:

## **GUARANTEE a 7% Increase in Your Income Base** every year for the first 10 contract years when no withdrawals are taken

With Lifetime Income Plus, your Income Base is guaranteed to grow by 7% every year in the first 10 contract years when no withdrawals are taken.

### **Secure More Income For Later**

Hypothetical example: \$100,000 premium, 7% annual income credit, issue age 55 and no withdrawals<sup>7</sup>



<sup>7</sup> **These hypothetical examples are for illustrative purposes only and are not actual cases.** They are intended only to show how the Power Select Plus Income Index Annuity with Lifetime Income Plus might work. They assume that the Single Life version of the Lifetime Income Plus rider is selected.

<sup>8</sup> Withdrawals must be taken subject to the terms of the rider. Excess withdrawals will eliminate the income credit and can reduce the Income Base.

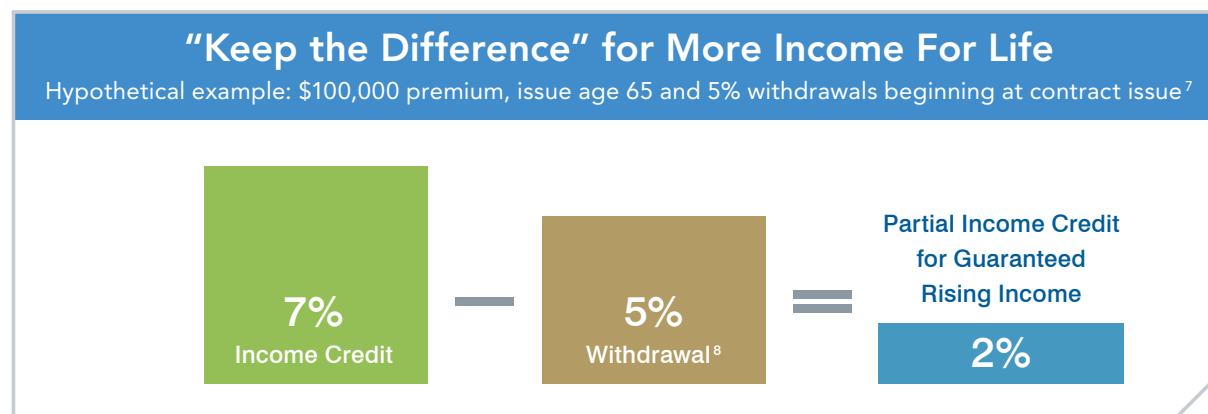
## GUARANTEE Doubling of your retirement income potential after the first 10 contract years, when no withdrawals are taken

Your Income Base is guaranteed to DOUBLE to 200% of eligible premiums when no withdrawals are taken before the 10th contract anniversary. Here's an example of how it can work:



## GUARANTEE Rising Income for 10 contract years, as long as withdrawals are taken within the rider's terms

Lifetime Income Plus allows you to "keep the difference" for guaranteed rising income, if withdrawals are taken in the first 10 contract years. As the hypothetical example below shows, your partial income credit is equal to 7% minus the percentage of the Income Base withdrawn.



### Key Terms

**Eligible Premiums:** All premiums added to the contract in the first 30 days. In Oregon, Power Select Plus Income can only be issued as a single premium contract. No other premiums may be paid.

See Additional Terms and Definitions on page 21 for more information.

# GUARANTEE MORE of Your Retirement Income

**Lifetime Income Plus** provides guaranteed income for retirement that can rise for the contract's first 10 years. The following is a hypothetical example of how this rider might work.



## Meet Jane

**Profile:** Jane is 60 years old and plans to retire in 5 years.

**Objective:** Jane is looking for an additional source of guaranteed income to help supplement her Social Security benefits and pension. She also wants to continue growing her retirement income, even after she starts taking withdrawals.

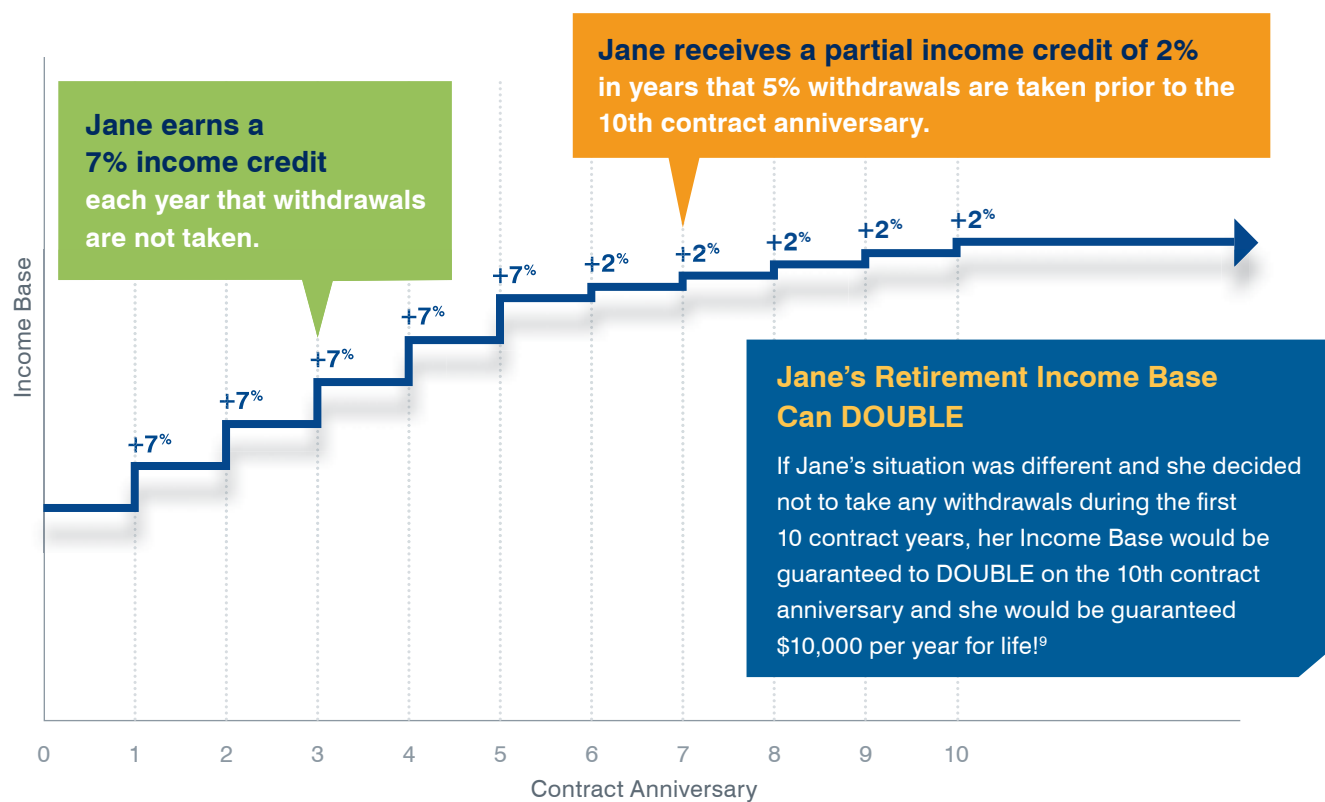
**Solution:** To secure another source of guaranteed retirement income, Jane uses \$100,000 of her savings to purchase Power Select Plus Income with Lifetime Income Plus. She can be confident that her Income Base will grow by 7% every year for those first 5 contract years. After her 5% withdrawals begin at age 65, Jane's Income Base can continue to grow for another 5 years with a 2% partial income credit each year. By the time she reaches age 70, she can take out \$7,250 (5% of the \$145,000 Income Base) per year for life, regardless of the contract value. This income is guaranteed, when withdrawals are taken according to the terms of the rider.

Please note that guaranteed withdrawals and the annual rider fee (1.10% of the Income Base) will reduce the value of the annuity contract, but not the Income Base or the annual guaranteed income from Lifetime Income Plus.

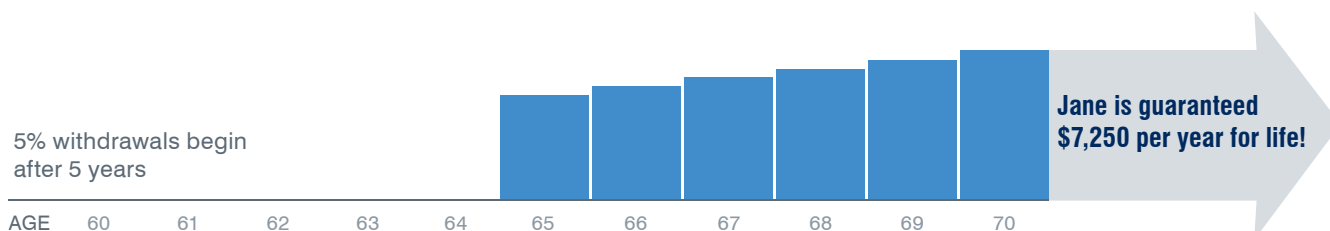


# Jane's Retirement Income Is Guaranteed to Increase and Last For Life

**Hypothetical Example Assumptions:** Power Select Plus Income with Lifetime Income Plus (Single Life), issue age 60, \$100,000 premium, 7% income credit, 0% interest earned and 5% withdrawals at age 65.



## Jane's retirement income can rise and is protected for life<sup>10</sup>



This hypothetical example is not to scale. It is provided for illustrative purposes only, is not an actual case and assumes 0% interest earned in the contract and no withdrawals taken until year 6. The chart is intended solely to depict how Lifetime Income Plus (Single Life) might work and does not reflect the results of any specific contract.

<sup>9</sup> Individuals should realize that any withdrawals taken during the contract's first 10 years, including the 10th contract year, will void the opportunity to double the Income Base.

<sup>10</sup> Income may decline if excess withdrawals are taken or if the contract is annuitized using the contract's annuity provisions.

# Help Add More Growth Potential to Your Retirement Income Strategy with **Lifetime Income Plus Multiplier®**

Lifetime Income Plus Multiplier guarantees you income for life and provides two ways for this income to potentially grow throughout your retirement.

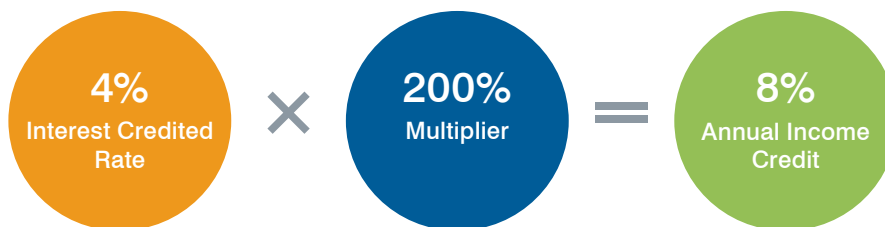
**ACCUMULATION:**  
Before Withdrawals Begin

You Have the Opportunity to Boost Your Retirement  
Income with the **200% Multiplier**

Lifetime Income Plus Multiplier can help you grow your lifetime income through annual income credits equal to the annual interest earned in your annuity (interest credited rate) multiplied by 200%. It's important to know that if no interest was earned for the year, the annual income credit would be zero. There is also no guaranteed annual increase to the Income Base. Here's a hypothetical example of how the 200% Multiplier calculation works.

## Your Annual Income Credit Is Magnified by 200%

Hypothetical Example: 4% interest credited rate and no withdrawals<sup>11</sup>



<sup>11</sup> The examples on these pages are hypothetical and do not represent an actual contract or result. The interest credited rate may differ each year and may be zero.

**INCOME:**

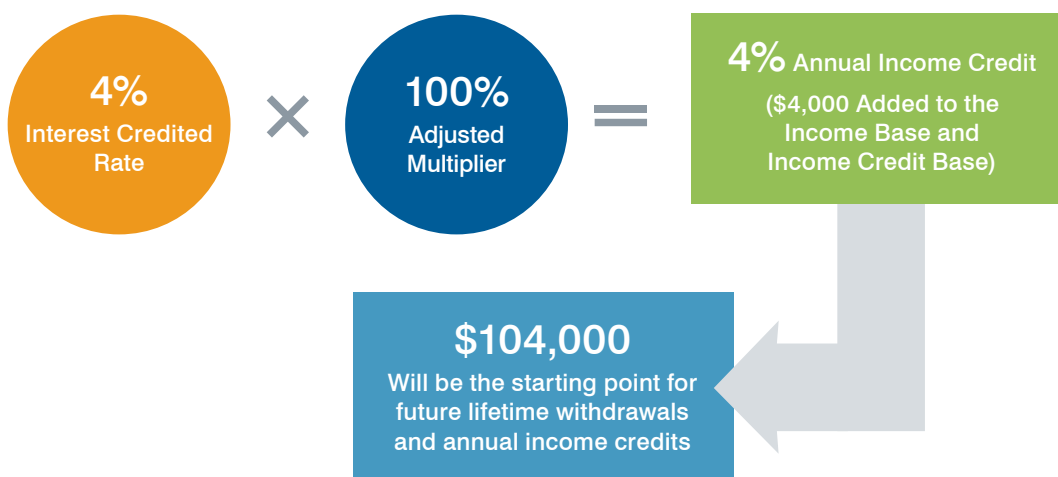
After the First Withdrawal

**Your Income Can Continue to Increase Each Year with the 100% Adjusted Multiplier**

Once you start taking income, the rider will use 100% of the interest credited rate in your annuity as income credits to help boost your retirement income. In fact, the Income Credit Base, which initially equals your eligible premiums and is used to calculate the income credits, will step up to equal the Income Base on contract anniversaries after the first withdrawal. This means the Income Credit Base has the potential to increase by any available income credit, providing you with the opportunity for a growing stream of lifetime income. Please note that no income credit is applied when the interest credited rate is zero. Withdrawals must be taken within the rider's terms. The potential for future income credits will last until the earlier of age 95 (maturity date of the annuity) or depletion of the contract value!

**Continued Rising Income Potential with the 100% Adjusted Multiplier**

Hypothetical example: \$100,000 initial premium, withdrawal in the first year, 4% interest credited rate

**Key Terms**

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is adjusted for any index rate caps, spreads and/or participation rates that may reduce or limit the amount of interest earned.

**Multiplier:** A component of the rider that is used to calculate the income credit. The multiplier is 200% before withdrawals and 100% after the first withdrawal is taken.

**See Additional Terms and Definitions on page 21 for more information.**

# HELP GENERATE More Retirement Income For Life

**Lifetime Income Plus Multiplier** can provide individuals with rising income throughout retirement based on the interest earned in the annuity. The following is a hypothetical example of how this rider might work.



## Meet Gary

**Profile:** Gary is 55 years old and plans to retire in 10 years.

**Objective:** Gary wants his retirement income to be protected against market downturns and to continue growing, even after withdrawals begin. Gary is also looking for an additional source of guaranteed income to supplement Social Security.

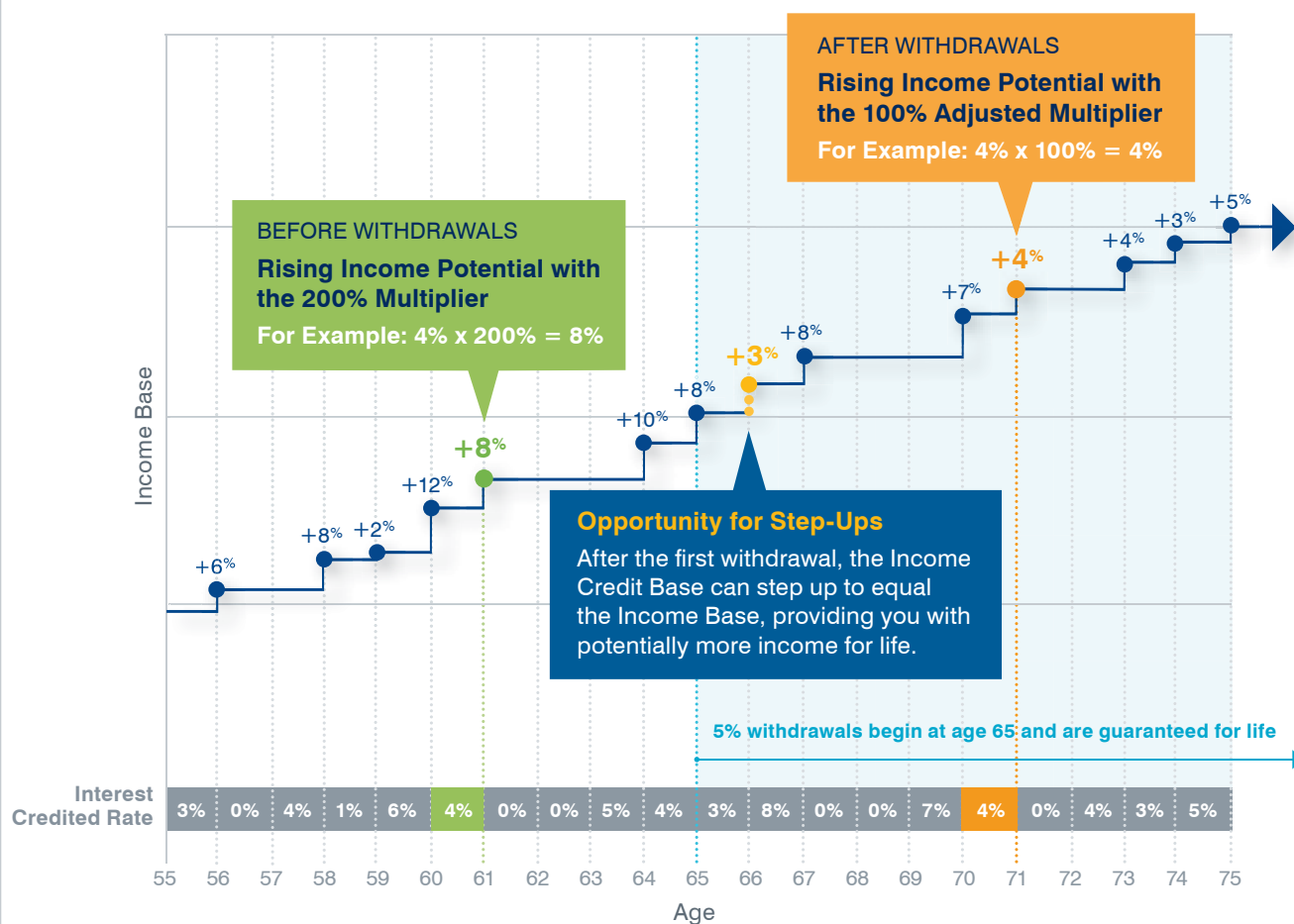
**Solution:** Gary uses \$100,000 to purchase Power Select Plus Income with Lifetime Income Plus Multiplier. He feels confident about his new source of guaranteed lifetime income because his principal and Income Base are protected from market downturns. Gary is also happy that his Income Base has the potential to increase every year with the 200% Multiplier before his first withdrawal. When he retires at age 65, Gary takes the maximum withdrawal of 5% for life,<sup>12</sup> knowing that his Income Base has the potential to continue rising every year with the 100% Adjusted Multiplier.

Please note that the income credit is available until age 95 (maturity date) or the contract value is depleted, whichever is earlier. Withdrawals and the annual rider fee (1.10% of the Income Base) will reduce the value of the annuity contract, but not the Income Base or the annual guaranteed income from Lifetime Income Plus Multiplier.

<sup>12</sup> The maximum annual withdrawal rate is dependent on the age at the time of the first withdrawal. See page 8 for more information.

# Gary May Have the Opportunity to Receive Rising Income for 20 Years or More

**Hypothetical Example Assumptions:** Power Select Plus Income with Lifetime Income Plus Multiplier (Single Life), \$100,000 premium, issue age 55, and 5% withdrawals beginning at age 65.



## Gary's retirement income is boosted by the Income Credit Multiplier and is protected for life

At age 75, Gary is guaranteed \$10,721 per year for life and this income may continue to rise

5% withdrawals begin after 10 years

AGE 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75

Note: This hypothetical illustration is provided for illustrative purposes only and is not to scale. It assumes no withdrawals taken until year 11 and interest credited rates as shown in the above graph. These rates are hypothetical and are not based on the actual results of any specific interest account. Interest credited rates are derived from the index interest accounts elected in your annuity and are adjusted for any interest rate caps, spreads and/or participation rates, which can limit or reduce the amount of interest earned. The chart is intended solely to depict how Lifetime Income Plus Multiplier might work and does not reflect the results of any specific contract or index.

# MORE FLEXIBILITY to Access Your Money

Power Select Plus Income also offers other **flexible withdrawal options to help you meet your retirement income needs.**

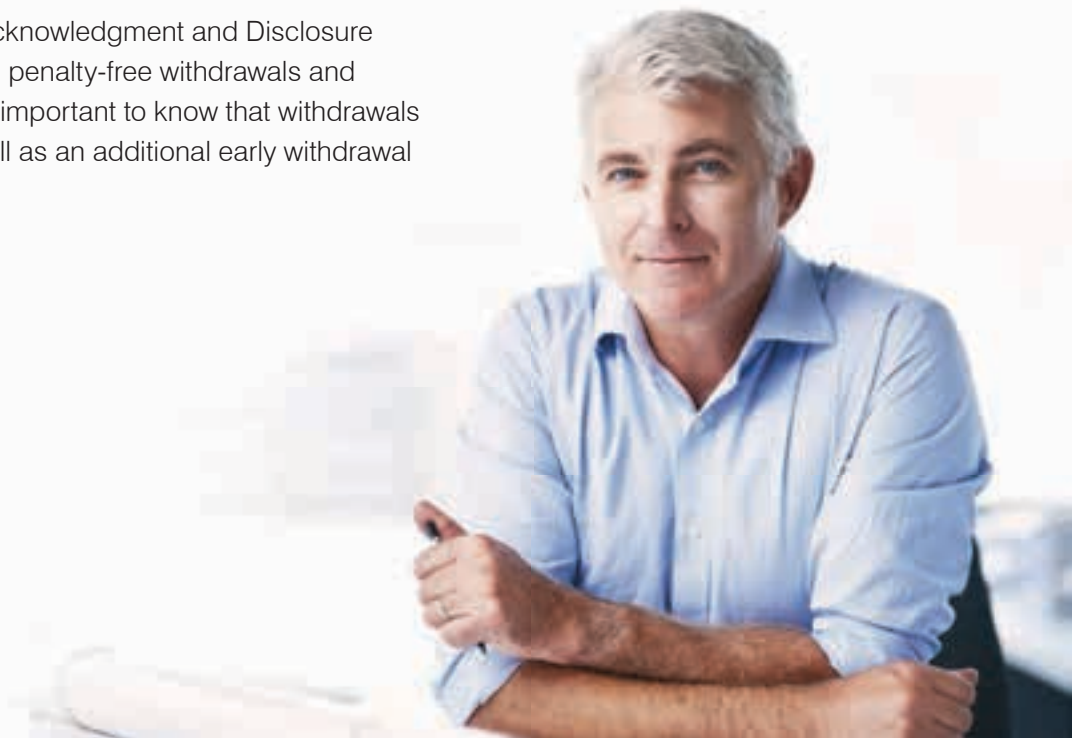
## Take Advantage of Penalty-Free Withdrawals

After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see next page for information on these charges). With Lifetime Income Plus or Lifetime Income Plus Multiplier, you will never pay withdrawal charges on withdrawals up to the Maximum Annual Withdrawal Amount (MAWA); Market Value Adjustments (MVAs) will also not apply. Keep in mind that a withdrawal in excess of the MAWA will reduce your future income under the benefit, even if it is a Free Withdrawal.

## Access Your Money in Times of Need or Illness

The withdrawal charge and MVA 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. Riders providing for waiver of withdrawal charges and MVA may not be available in all states.

Note: Please refer to the Owner Acknowledgment and Disclosure Statement for more information on penalty-free withdrawals and waiver of withdrawal charges. It is important to know that withdrawals are subject to income taxes as well as an additional early withdrawal tax when taken before age 59½.





## Additional Product Details

### Annuitization

Power Select Plus Income offers additional lifetime income options at no extra cost. These annuitization options, also known as Income Plans, allow you to convert your contract value into a permanent stream of guaranteed income that can last for your life, the life of you and a designated second person, or for a specific period of time.

### Beneficiary Protection

With Power Select Plus Income, the death benefit proceeds pass directly to your designated beneficiary(ies) without probate. Your beneficiaries 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.

### Withdrawal Charge

Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage (%)	10	9	8	7	6	5	4	3	2	1	0

### 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 Barclays US Credit Index yield since the contract was issued. The MVA may not apply in all states.

### Minimum Withdrawal Value

Power Select Plus Income guarantees that 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 of 1% compounded daily. State variations apply. See the Owner Acknowledgment and Disclosure Statement for details.

### Cash Surrender Value

If you take a full surrender, you will receive the greater of the contract value (adjusted for any MVA, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.

**Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power Select Plus Income.**

# Benefit from the Strength and Experience of American General Life

American General Life Insurance Company (American General Life), the issuer of Power Select Plus Income, is a part of American International Group, Inc. (AIG), one of the world's largest insurance organizations providing protection and financial solutions with a history dating back to 1919. AIG companies are leading providers of property and casualty insurance, life insurance, retirement products and other financial services.

In addition, American General Life has received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and ability to meet its obligations to policyholders. For details on specific insurer ratings, please visit the Investor Relations section of [www.aig.com](http://www.aig.com).

**For more information on how you can protect your principal, grow a portion of your retirement assets and guarantee more income for life using Power Select Plus Income, please contact your agent today.**



### Additional Terms and Definitions for Lifetime Income Plus and Lifetime Income Plus Multiplier

- **Anniversary Value:** The contract value on a contract anniversary. The highest anniversary value is the anniversary value that is higher than all previous anniversary values.
- **Cancellation:** Lifetime Income Plus and Lifetime Income Plus Multiplier may be canceled on the 5th contract anniversary or any subsequent contract anniversary following the company's receipt of the cancellation request. Once the cancellation becomes effective, the associated fee will no longer be charged. These features cannot be re-elected following cancellation.
- **Eligible Premium:** The money used to purchase the annuity contract is called the premium. Eligible premiums are all premiums received in the first 30 days of the contract and do not include income credits. Eligible premiums are included in the Income Base and Income Credit Base.
- **Excess Withdrawals:** Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) are considered "excess withdrawals." 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 rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.
- **Income Base:** The value on which guaranteed withdrawals and the annual rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium. The Income Base is increased each time an eligible premium is made. It is also adjusted for excess withdrawals.
- **Income Credit:** A percentage of the Income Credit Base that may be added to your Income Base. An income credit is not available in years an excess withdrawal is taken.
  - **For Lifetime Income Plus:** During the first 10 contract years, the annual income credit is 7% of the Income Credit Base in years when no withdrawals are taken. The annual income credit will be reduced by the percentage of the Income Base withdrawn in years when withdrawals are taken. When withdrawals are taken that reduce the available income credit, future income may be lower than if a full income credit were received.
  - **For Lifetime Income Plus Multiplier:** Prior to withdrawals being taken, the income credit is equal to your interest credited rate times the 200% Multiplier. After the first withdrawal is taken, the adjusted multiplier is 100% for the remainder of the income credit period.
- **Income Credit Base:** A component of the rider that is used solely to calculate the income credit. Initially, the Income Credit Base is equal to the first eligible premium. If the Income Base steps up to your anniversary value on a contract anniversary, your Income Credit Base will also step up to this amount. The Income Credit Base is not increased if your Income Base rises due to the addition of the income credit. The exception is Lifetime Income Plus Multiplier, where the Income Credit Base will step up to the current Income Base on the contract anniversary after the first withdrawal and has the potential to increase with future income credits. The Income Credit Base is adjusted for excess withdrawals and is increased each time an eligible premium is made.
- **Income Credit Period:** The period of time over which an income credit may be added to the Income Base.
  - **For Lifetime Income Plus:** It begins on the contract issue date and ends 10 years later.
  - **For Lifetime Income Plus Multiplier:** It begins on the contract issue date and ends upon the Maturity Date (age 95) or when the contract value is depleted, whichever is earlier.
- **Issue Age:** Power Select Plus Income with either Lifetime Income Plus or Lifetime Income Plus Multiplier is only available to individuals aged 50-78.
- **Maturity Date:** If the contract value and the Income Base are greater than zero on the Maturity Date (95th birthday), you must select one of the following: 1) Annuitize the contract value under the contract's annuity provisions; or 2) Elect to receive the current Maximum Annual Withdrawal Amount.
- **Maximum Annual Withdrawal Amount (MAWA):** The maximum amount of income you can take each year without reducing the Income Base and Income Credit Base (see table on page 8).

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 suitable or 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. Consult your tax advisor regarding your specific situation.

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

Barclays Capital Inc. and its affiliates ("Barclays") is not the issuer or producer of Power Select Plus Income and Barclays has no responsibilities, obligations or duties to purchasers of Power Select Plus Income. The Barclays US Credit Index is a trademark owned by Barclays Bank PLC and licensed for use by American General Life Insurance Company ("AGL") as the issuer of Power Select Plus Income. While AGL may for itself execute transaction(s) with Barclays in or relating to the Barclays US Credit Index in connection with Power Select Plus Income that purchasers acquire from AGL, purchasers of Power Select Plus Income neither acquire any interest in the Barclays US Credit Index nor enter into any relationship of any kind whatsoever with Barclays upon purchasing Power Select Plus Income. Power Select Plus Income is not sponsored, endorsed, sold or promoted by Barclays, and Barclays makes no representation regarding the advisability of Power Select Plus Income or use of the Barclays US Credit Index or any data included therein. Barclays shall not be liable in any way to the issuer or to other third parties in respect of the use or accuracy of the Barclays US Credit Index or any data included therein or in connection with the administration, marketing, purchasing or performance of Power Select Plus Income.

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of the S&P 500® (excluding dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of these two underlying indices.

American General Life Insurance Company's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes American General Life Insurance Company's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

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

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

This material was prepared to support the marketing of Power Select Plus Income. Please keep in mind that American General Life Insurance Company and its distributors and representatives cannot provide tax, accounting, legal, financial or investment advice or recommendations, and do not serve in any fiduciary capacity in our relationship with you. This material is intended only as education to help you, with your financial advisor, make the best long-term decisions for your future. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. Such discussions generally are based upon the company's understanding of current tax rules and interpretations. Tax laws are subject to legislative modification, and while many such modifications will have only a prospective application, it is important to recognize that a change could have a retroactive effect as well. You should seek the advice of an independent tax advisor or attorney for more complete information concerning your particular circumstances and any tax statements made in this material.

Tax-qualified plans such as IRAs, 401(k)s or 403(b) plans are tax deferred regardless of whether or not they are funded with an annuity. If you use Power Select Plus Income to fund a tax-qualified plan, you should know that an annuity does not provide any additional tax-deferred treatment of interest beyond the treatment by the tax-qualified plan itself. You should only use an index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. If you intend to take Required Minimum Distributions (RMDs), please consult with a tax advisor concerning your particular circumstances. Power Select Plus Income may not be appropriate for use with contributory plans if you plan to make ongoing contributions. In addition, a Required Minimum Distribution under a qualified contract is a withdrawal and, as such, will prevent the application of the Minimum Income Base under the Lifetime Income Plus rider if it occurs during the first 10 contract years.

**Annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019.**

Power Select Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-801 (12/12); Market Value Adjustment (MVA) Rider, Form Number AGE-8000 (12/12); Lifetime Income Plus (Formal Name: Optional Guaranteed Living Benefit Rider), Form Number AGE-8002 (9/13); Annual Point-to-Point Index Interest Account Rider, Form Number AGE-8003 (12/12); Terminal Illness Rider, Form Number AGE-8007 (12/12); Extended Care Rider, Form Number AGE-8008 (12/12); Activities of Daily Living Rider, Form Number AGE-8009 (12/12); Annual Point-to-Point, Annual Point-to-Point with Annual Spread and 2-Year Point-to-Point Index Interest Account Riders, Form Number AGE-8028 (4/14); and Lifetime Income Plus Multiplier (Formal Name: Optional Guaranteed Living Benefit Rider), Form Number AGE-8034 (4/15).

American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG) family of financial services companies. AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. Its companies are among the nation's top providers of property and casualty insurance, life insurance and retirement products. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states. © American International Group, Inc. All rights reserved.

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

