





Power Select Builder 8SM Index Annuity

Interest Crediting Options
and Features at a Glance



Choose the Index Interest Accounts That Help Fit Your Accumulation Needs

Each account may earn interest based partly on the performance of an index. Choose from indices that focus on one asset class like U.S. small-cap stocks to those that diversify across many classes and regions. Interest earned varies depending on the performance potential of the index and the crediting method used, such as an index rate cap, participation rate or spread (see next page for more information).

	Index	Index Interest Accounts	Interest Crediting Method		
			Index Rate Cap	Participation Rate	Spread
HIGHER Return Potential with More Volatility ² Index Return/Risk Profile LOWER Return Potential with Less Volatility ²	 Russell 2000[®] U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point	✓		
	 S&P 500[®] The standard for measuring U.S. stock market performance; composed of 500 leading U.S. stocks	Annual Point-to-Point	✓		
		Annual Point-to-Point Participation Rate		✓	
	 PIMCO Global Optima Index[™] Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point			✓
		2-Year Point-to-Point Participation Rate		✓	
	 ML Strategic Balanced Index[®] Hybrid index of stocks, bonds and cash	Annual Point-to-Point			✓
2-Year Point-to-Point Participation Rate			✓		
	1-Year Fixed Interest Account	Guaranteed interest rate for one year period and subject to change on contract anniversaries.			

This chart is not intended to recommend or infer one account over another. Speak with your financial professional or agent regarding your specific situation and risk tolerance.

The information in this brochure is supplemental to a Power Series Index Annuity brochure and must be used in conjunction with that brochure.

The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), an American International Group, Inc. (AIG) member company. Financial obligations of the contract are the responsibility of the issuing insurance company and not AIG.

Power Select Builder 8 Offers You the Opportunity to

Accumulate More Assets for Retirement

In today's low interest rate and volatile market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with downside principal protection. **The Power Select Builder 8 Index Annuity** can help grow your retirement assets, while also guaranteeing that your principal will never decline due to market volatility!¹

Three Ways to Help Grow Your Money

Diverse Index Interest Accounts

Offer Growth Potential
Through the Power of
Index-Based Performance

4% Premium Enhancement

Gives an Immediate Boost
to Your Contract Value
(State variations apply)

1-Year Fixed Account

Provides a Guaranteed
Rate of Interest for Comfort
and Financial Security

Earn Interest Based on Your Choice of Four Different Indices

Russell 2000[®]
(U.S. Small-Cap Stocks)



S&P 500[®]
(U.S. Stocks)



**PIMCO Global
Optima Index**[™]
(Global Stocks & Bonds)



**ML Strategic
Balanced Index**[®]
(Stocks, Bonds & Cash)



Understanding Power Select Builder 8 and The Power Series of Index Annuities

Power Select Builder 8 is part of The Power Series of Index Annuities—fixed index annuities (FIAs) that are issued by American General Life Insurance Company (AGL). They are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices or a fixed rate. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income for no cost).

¹Principal may decline due to withdrawals.

Benefit From the Power of Index-Based Performance

Depending on the index interest account you choose, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1- or 2-year period.** The index term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the contract anniversary 1 or 2 years later.
- **Next, interest is adjusted by index rate caps, participation rates or spreads.** These contract provisions can limit or reduce the amount of interest earned. For example, if index performance were 6% and the index rate cap were 5%, then the interest earned for that account would be 5%.

Understanding the Index Rate Cap, Participation Rate and Spread

	Index Rate Cap	Participation Rate	Spread
What It Is	Maximum percentage of index performance that can be credited as interest over an index term	Percentage of index performance used to calculate interest	Minimum percentage or threshold that index performance must exceed to be credited interest
Hypothetical Example of How It Works	$6\% > 5\% = 5\%$ Index Change Cap Interest Earned	$12\% \times 40\% = 4.8\%$ Index Change Participation Rate Interest Earned	$7\% - 3\% = 4\%$ Index Change Spread Interest Earned

Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps, participation rates and spreads are set on each contract anniversary and guaranteed not to change until the end of the index term (1 or 2 years). Please ask your agent for the current index rate cap, participation rate or spread for each index interest account, as well as the interest rate for the fixed interest account.

Index interest accounts may not be available in all states. Please see your financial professional or agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of the issuing insurance company. These circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the contract and the Owner Acknowledgment and Disclosure Statement. Please read them for more information as these rules may vary by contract and state.

Earn a 4% Premium Enhancement for More Growth Potential

Power Select Builder 8 offers a 4% premium enhancement or bonus on all premiums made in the first 30 days of the contract. This bonus is calculated as a percentage of your premium, so if you bought a \$100,000 contract, your annuity value would immediately increase to \$104,000 (\$100,000 premium + \$4,000 bonus). This premium enhancement is automatically allocated to the interest crediting options you select. Please note that there are events that will cause a recapture of this premium enhancement (i.e., a return of a portion of the bonus amount). See Premium Enhancement Recapture on the next panel for details.

² Reflects the potential of the index only. The actual interest earned in an index interest account depends on the performance potential of the index and the crediting method used. Keep in mind that the assets in a Power Series Index Annuity are not directly invested in any indices or stocks. As a result, your money will not decline due to market downturns. No interest is earned in flat or down markets. Principal may decline due to withdrawals.

Additional Product Information at a Glance

Features	Power Select Builder 8 Index Annuity
Access to Your Money in Times of Need or Illness	Withdrawal charges and Market Value Adjustments (see below) may be waived if you are diagnosed with a terminal illness, have extended care needs, or are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. May not be available in all states.
Beneficiary Protection	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Withdrawal Value (see below) upon death, avoiding the potential delays and costs of probate.
Cash Surrender Value	If you fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA and withdrawal charge) or the Minimum Withdrawal Value.
Free Withdrawals	After the first contract year, you can withdraw up to 5% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see Withdrawal Charge below).
Issue Age	18-80
Guaranteed Living Benefit Riders	Not available
Market Value Adjustment (MVA)	Withdrawals in excess of the Free Withdrawal amount or amounts annuitized during the first 8 years are subject to an MVA. This adjustment may either increase or decrease the amount you receive, and is determined by a formula in the contract that reflects changes in the yield of an external index since the contract was issued. May not apply in all states.
Minimum Withdrawal Value	Upon full surrender, payment of death benefit or annuitization, you will never receive less than 87.5% of your premium, less withdrawals (excluding any withdrawal charge and MVA), growing at an annual rate as specified in your contract. State variations apply.
Premium Enhancement	4% on all premiums paid in the first 30 days after contract issue (state variations apply)
Premium Enhancement Recapture	If you pass away, annuitize, fully surrender your contract or take withdrawals greater than the Free Withdrawal amount before the full premium enhancement is locked into your contract value, AGL will recapture all or a portion of your premium enhancement. The recapture amount will be applied on a pro-rata basis, meaning that your premium enhancement will be reduced by the same percentage that the withdrawal in excess of the Free Withdrawal amount reduced the annuity's contract value. The premium enhancement recapture schedule declines over 8 years, as follows: 80-70-60-50-40-30-20-10-0%
Withdrawal Charge	Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 8 years, as follows: 8-8-7-6-5-4-3-2-0%

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power Select Builder 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. Please consult a tax advisor regarding your specific situation.

RUSSELL 2000®: The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The "Product" is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. "Russell®", "Russell 2000®", "FTSE®" "Russell®", and "FTSE Russell®" are trade mark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. "TMX®" is a trade mark of TSX, Inc. and used by the LSE Group under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the "Product". The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the "Product" or the suitability of the Index for the purpose to which it is being put by AGL.

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 ("AGL") 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 AGL and affiliates. AGL 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.

The PIMCO Global Optima Index™ (the "Index") is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use by American General Life Insurance Company ("AGL") with respect to the Power Series of Index Annuities (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

The ML Strategic Balanced 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 any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL'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 AGL'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 AGL 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 the Power Series of Index Annuities. Please keep in mind that AGL and its distributors and representatives cannot provide tax, accounting, legal, financial or investment advice or recommendations. This material is intended only for educational purposes to help you, with the guidance of your financial professional or agent, make informed decisions. 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.

Annuities are issued by **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Numbers: AG-800 (12/12) and AG-801 (12/12). American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG) family of financial services companies. 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.

©2019 American International Group, Inc. All rights reserved.

aig.com/annuities

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

