



Guarantee rising income for retirement

Power Select Plus Income[®] Index Annuity with
Lifetime Income Plus FlexSM



Add certainty and flexibility to your retirement income strategy

The **Power Select Plus Income Index Annuity** is an accumulation and income solution designed for retirement planning. It can help grow your assets, based partly on the performance of an index, while protecting your principal against market downturns. It also offers lifetime income through annuitization for no cost or through a feature known as a guaranteed living benefit (GLB) rider for an annual fee.

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

1. Guarantee rising income for retirement

7.00%

Income credits every year until the rider is activated

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

2. Access your money when you need it

Income Flexibility

You have the flexibility to take withdrawals prior to activation without losing the 7.00% annual income credit.²

3. Guarantee more income for life

6.80%

Annual withdrawals for age 79+ (single life)

When you're ready to retire, you're guaranteed up to 6.80% per year for life.³

See back cover for Key Terms and Definitions and more information about the Power Select Plus Income Index Annuity.

¹Lifetime Income Plus Flex is available at contract issue for an annual fee of 1.10% of the Income Base. Annual income credits are amounts that may be added to the Income Base every year. The Income Base is not your contract value and cannot be withdrawn. Withdrawals must be taken within the parameters of the contract. Withdrawals prior to activation and excess withdrawals after activation can impact guaranteed income for life.

²Withdrawals taken prior to activating the lifetime income benefit will proportionately reduce the Income Base, Income Credit Base and Income Credit.

³The maximum amount you can take out per year depends on your age at the time of activation and the number of individuals covered under the rider. See Protected Income panel for more information.

Guarantee

Earn a 7.00% income credit every year prior to activation

Lifetime Income Plus Flex guarantees that your Income Base will grow by 7.00% every year, prior to activating the rider and beginning lifetime withdrawals. For example, if you allocate \$100,000 of your assets to Power Select Plus Income at age 52 and start taking income at age 67 when you retire, your Income Base is guaranteed to rise every year, increasing to \$205,000 with annual income of \$10,455 per year for life (see below).

Guarantee a 7.00% income credit every year that lifetime withdrawals are not taken

Hypothetical example assumptions: \$100,000 premium, issue age 52, single life, no withdrawals and no activation of the GLB rider until age 67

Year	Age	Income Credit (%)	Income Credit (\$)	Income Base	Annual Income for Life
At issue	52	—	—	\$100,000	—
1	53	7.00%	\$7,000	\$107,000	—
2	54	7.00%	\$7,000	\$114,000	—
3	55	7.00%	\$7,000	\$121,000	—
4	56	7.00%	\$7,000	\$128,000	—
5	57	7.00%	\$7,000	\$135,000	—
6	58	7.00%	\$7,000	\$142,000	—
7	59	7.00%	\$7,000	\$149,000	—
8	60	7.00%	\$7,000	\$156,000	—
9	61	7.00%	\$7,000	\$163,000	—
10	62	7.00%	\$7,000	\$170,000	—
11	63	7.00%	\$7,000	\$177,000	—
12	64	7.00%	\$7,000	\$184,000	—
13	65	7.00%	\$7,000	\$191,000	—
14	66	7.00%	\$7,000	\$198,000	—
15	67	7.00%	\$7,000	\$205,000	\$10,455

Guaranteed Rising Income

Be confident knowing that your Income Base will increase by 7.00% every year prior to activation.

Guaranteed Income for Life

This income is equivalent to 10.46% of your initial \$100,000 premium and is protected for life, no matter how the market performs.

■ 5.10% lifetime withdrawals at activation

Index annuities are issued by American General Life Insurance Company, an AIG member company. Guarantees are backed by the claims-paying ability of the issuing insurance company, not AIG.

The examples on these pages are hypothetical and do not represent actual cases. They are intended only to show how Lifetime Income Plus Flex can work. See Key Terms and Definitions on back cover for more information.

Flexibility

Take pre-activation withdrawals without eliminating the 7.00% credit

With Lifetime Income Plus Flex, you have the flexibility to take income prior to activation without eliminating your 7.00% income credit. However, these withdrawals will proportionately reduce your Income Base and Income Credit Base. Annual income credits will no longer be available once the rider is activated and lifetime withdrawals begin.

Benefit from a 7.00% income credit rate even if you need income prior to activation

Hypothetical example assumptions: \$100,000 premium, issue age 52, pre-activation withdrawals of \$5,000 at ages 57 and 58, and no activation of the GLB rider until age 67

Year	Age	Income Credit (%)	Income Credit (\$)	Income Base	Annual Income for Life
At issue	52	—	—	\$100,000	—
1	53	7.00%	\$7,000	\$107,000	—
2	54	7.00%	\$7,000	\$114,000	—
3	55	7.00%	\$7,000	\$121,000	—
4	56	7.00%	\$7,000	\$128,000	—
5	57	7.00%	\$7,000	\$135,000	\$5,000
6	58	7.00%	\$6,625	\$134,394	\$5,000
7	59	7.00%	\$6,244	\$132,902	—
8	60	7.00%	\$6,244	\$139,146	—
9	61	7.00%	\$6,244	\$145,389	—
10	62	7.00%	\$6,244	\$151,633	—
11	63	7.00%	\$6,244	\$157,877	—
12	64	7.00%	\$6,244	\$164,120	—
13	65	7.00%	\$6,244	\$170,364	—
14	66	7.00%	\$6,244	\$176,608	—
15	67	7.00%	\$6,244	\$182,852	\$9,325

Upside Potential

Earn a 7.00% annual income credit every year prior to activation.

Income Flexibility

Receive the guaranteed 7.00% rate, even if you take withdrawals prior to activation.⁴

Guaranteed Income for Life

This income is equivalent to 9.33% of your initial \$100,000 premium and is protected for life, no matter how the market performs.

■ Pre-activation withdrawals

■ 5.10% lifetime withdrawals at activation

⁴Pre-activation withdrawals will not affect the 7.00% income credit rate, but they will reduce the Income Base and Income Credit Base in the same proportion that the withdrawals reduce the contract value.

See Key Terms and Definitions on back cover for more information.

Protected Income

Guarantee lifetime withdrawals of up to 6.80% per year

Once Lifetime Income Plus Flex is activated, you can take out up to 6.80% per year for life, depending on your age at the time of the first lifetime withdrawal and whether one or two people are covered (see table below). With Lifetime Income Plus Flex, you also have the:

- **Confidence of knowing that your guaranteed benefits under the rider will not decline** for the life of the contract, as long as lifetime withdrawals don't exceed the annual limit.
- **Flexibility to change the number of individuals protected 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.⁵
- **Opportunity to increase your income with the Enhanced Income Benefit (Confinement Rider)** if you are confined to a qualified facility such as a nursing home. This rider can boost your income to 200% of your maximum annual withdrawal percentage. It is not long term insurance. See back cover for details.

Maximum annual withdrawal percentage

Once Lifetime Income Plus Flex is activated. Shown as a percentage of the Income Base.

Age of Covered Person(s) at First Lifetime Withdrawal ⁶	One Covered Person (Single Life)	Two Covered Persons (Joint Life)	Age of Covered Person(s) at First Lifetime Withdrawal ⁶	One Covered Person (Single Life)	Two Covered Persons (Joint Life)
50	3.20%	2.70%	65	4.80%	4.30%
51	3.20%	2.70%	66	4.95%	4.45%
52	3.20%	2.70%	67	5.10%	4.60%
53	3.20%	2.70%	68	5.25%	4.75%
54	3.20%	2.70%	69	5.40%	4.90%
55	3.30%	2.80%	70	5.55%	5.05%
56	3.45%	2.95%	71	5.70%	5.20%
57	3.60%	3.10%	72	5.85%	5.35%
58	3.75%	3.25%	73	6.00%	5.50%
59	3.90%	3.40%	74	6.15%	5.65%
60	4.05%	3.55%	75	6.30%	5.80%
61	4.20%	3.70%	76	6.45%	5.95%
62	4.35%	3.85%	77	6.60%	6.10%
63	4.50%	4.00%	78	6.75%	6.25%
64	4.65%	4.15%	79+	6.80%	6.30%

⁵If there are two covered individuals, they must be married to each other. Generally, if a change to a covered person occurs upon activation or due to a life event, at least one of the original covered persons must remain on the contract. The new covered person must have been at least 50 as of the original contract issue date and cannot be older than age 80 at the time he or she is added to the contract. Available coverage options may vary depending upon individual circumstances as of the activation date.

⁶If there are two covered persons, the age at first withdrawal is based on the younger of the two covered persons.

See Key Terms and Definitions on back cover for more information.

Understanding the Power Select Plus Income Index Annuity and Lifetime Income Plus Flex

Power Select Plus Income is part of The Power Series of Index Annuities and a fixed index annuity (FIA) issued by American General Life Insurance Company (AGL). FIAs are not direct investments in the stock market or any particular index. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, AGL promises to make regular income payments through annuitization or a GLB rider that can last from 5 years to life. Lifetime Income Plus Flex is a feature of the Power Select Plus Income Index Annuity and cannot be purchased without the index annuity.

Key Terms and Definitions

Activation of Lifetime Income Plus Flex: The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing. At the time of activation, you will have an opportunity to make changes to the number of individuals covered under Lifetime Income Plus Flex. You can also change this coverage prior to activation under specific situations such as marriage, divorce or death. The ability to make changes is subject to certain limitations. The maximum annual withdrawal percentage is determined by the age of the covered person(s) upon activation.

Annuitization: A process that permanently converts your annuity contract to income payments. Once annuitized, you will no longer have access to your principal.

Death Benefit: The amount the beneficiary would receive upon death of the contract owner. With Lifetime Income Plus Flex, your beneficiary will receive at least your contract value, avoiding the potential costs and delays of probate.

Eligible Premium: The money used to purchase the annuity. Eligible premiums are all premiums received in the first 30 days of the contract and do not include income credits. Eligible premiums are included in the Income Base and Income Credit Base.

Enhanced Income Benefit (Confinement Rider): A feature that is automatically included with Lifetime Income Plus Flex for no additional fee. Beginning on the second contract anniversary, it provides the ability to increase your income up to 200% on or after GLB rider activation, if you are confined to a qualified facility such as a nursing home for at least 90 days. This enhanced income is not treated as an excess withdrawal. For example, if you were receiving \$4,800 as annual income and became eligible under the confinement rider, you may withdraw up to \$9,600 per year without impacting future benefits. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner. It may not be available in all states. Other restrictions and limitations apply. Please see your contract and the Owner Acknowledgment and Disclosure Statement for details.

Excess Withdrawals: Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) once Lifetime Income Plus Flex is activated. Excess withdrawals will eliminate the income credit and reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. If an excess withdrawal reduces the contract value to zero, the rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.

Guaranteed Living Benefit (GLB) Rider: A feature that provides enhanced lifetime income for an annual fee. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin.

Income Base: The value on which guaranteed withdrawals and the annual rider fee are based; it is not a part of the contract value and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary, your Income Base may increase with any available income credits.

Income Credit: An amount that may be added to your Income Base. It is not a rate of return and is not added to your contract value. It is calculated as a percentage of the Income Credit Base. The Income Credit Base and therefore the income credit are reduced proportionately for withdrawals taken prior to activation. An income credit is not available in years an excess withdrawal is taken.

Income Credit Base: A component of the rider that is used solely to calculate the income credit.

Maximum Annual Withdrawal Amount: The maximum amount you can withdraw each year from Lifetime Income Plus Flex (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 partial withdrawals without locking in your maximum annual withdrawal percentage, but these withdrawals will impact the value of your Income Base, Income Credit Base and Income Credit. Please see the Owner Acknowledgment and Disclosure Statement for details.

Single and Joint Life: The number of individuals covered under the rider. This coverage is elected at the time of contract issue, but may be changed upon activating the GLB rider or under certain situations such as marriage, divorce or death. See the Owner Acknowledgment and Disclosure Statement for more information.

Spousal Continuation: Upon death of the contract owner, the spousal beneficiary has the option to continue the contract with the GLB rider benefits, as long as death occurs prior to activation. See Owner Acknowledgment and Disclosure Statement for more information.

Withdrawal Charges: Charges that may apply when certain withdrawals are taken from a Power Series Index Annuity. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information on company-imposed charges. Withdrawals may also 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 Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), 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).

AGL is a member company of American International Group, Inc. (AIG). 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 issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

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