

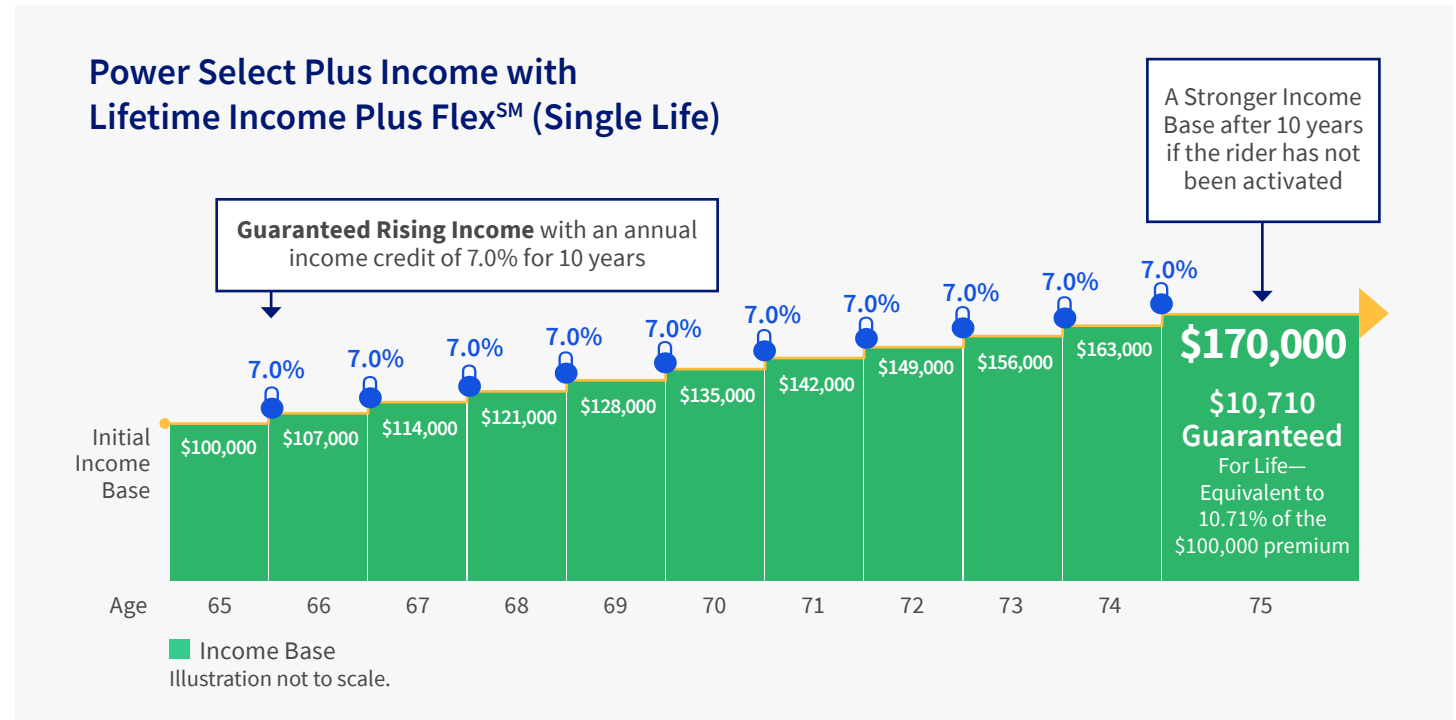
# Offer clients guaranteed 7.0% income credits each year prior to activating the lifetime income benefit

Generating Rising Income

Help clients generate more income for retirement with the **Power Select Plus Income**<sup>®</sup> Index Annuity issued with the **Lifetime Income Plus Flex**<sup>SM</sup> guaranteed living benefit rider. Clients can secure an Income Base that is guaranteed to increase by 7.0% each year before the rider has been activated.<sup>1</sup> And when they're ready for income, they can count on up to 6.80% withdrawals for life, depending on whether one or two people are covered and their age at the time of the first lifetime withdrawal.<sup>2</sup>

## Hypothetical example

- Eligible premium: \$100,000.
- Initial Income Base: \$100,000 (equals eligible premium).
- No activation and no withdrawals for the first 10 contract years.
- Income Base automatically increases each year that the rider is not activated during the first 10 years as the 7.0% income credit is added to the Income Base.
- In this example, annual income increases to \$10,710 (6.30% of the \$170,000 Income Base) after 10 years. That's the equivalent of 10.71% of the \$100,000 premium—guaranteed for life.
- Issue age 65, 0% interest earned.



**Guarantees are backed by the claims-paying ability of the issuing insurance company.** The hypothetical examples shown above and on the reverse side are for illustrative purposes only, are not actual cases and assume no activation of the rider and no lifetime withdrawals before the 10th contract anniversary. They are intended only to show how the Lifetime Income Plus Flex guaranteed living benefit rider might work in certain situations. Lifetime Income Plus Flex is available in Power Select Plus Income contracts for an annual fee of 1.10% of the Income Base. The Income Base is the value on which guaranteed withdrawals 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based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. Eligible premiums are all premiums made in the first 30 days of the contract. To receive guaranteed benefits, clients must take withdrawals according to the terms of the rider. Please see reverse side for more information.

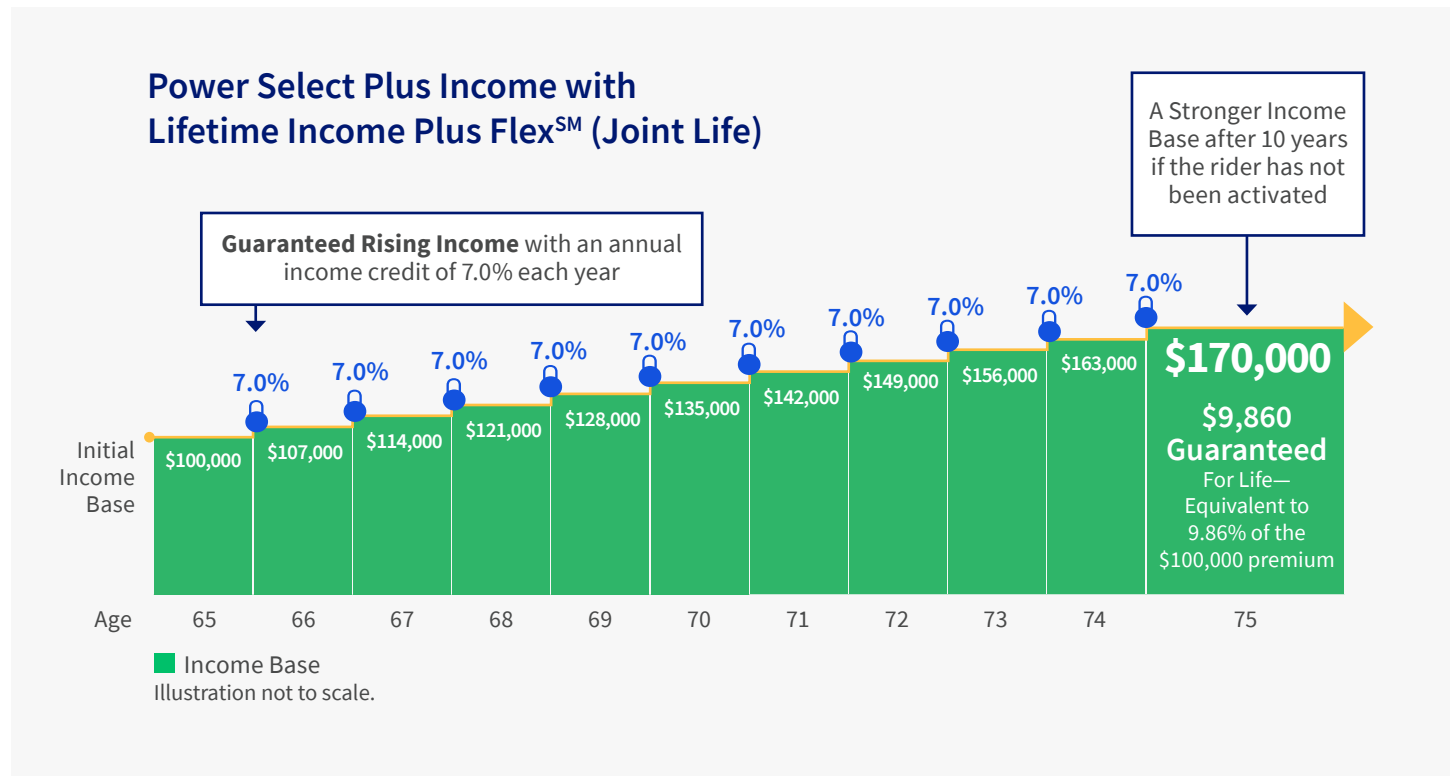
<sup>1</sup> Withdrawals prior to activation will not eliminate the 7.0% income credit rate, but they will proportionately reduce the Income Base and Income Credit Base.

<sup>2</sup> The amount of guaranteed income clients can withdraw each year is a percentage of the Income Base and varies from 2.70% to 6.80%, depending on whether one or two people are covered and their age at the time of the first lifetime withdrawal. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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### Hypothetical example

- Eligible premium: \$100,000.
- Initial Income Base: \$100,000 (equals eligible premium).
- No activation and no withdrawals for the first 10 contract years.
- Income Base automatically increases if the rider is not activated during the first 10 contract years as the 7.0% income credit is added to the Income Base.
- In this example, annual income increases to \$9,860 (5.80% of the \$170,000 Income Base) after 10 years. That's the equivalent of 9.86% of the \$100,000 premium—guaranteed for life.
- Issue age 65 of the younger covered person, 0% interest earned.



### Additional Information

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all clients. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. The Income Base is initially equal to the first eligible premium. On each contract anniversary, the Income Base can increase to the greater of 1) the contract value, or 2) the Income Base plus any available income credit. The Income Base is adjusted for withdrawals (prior to activation) and excess withdrawals (after activation) and is increased each time an eligible premium is made.

**Power Select Plus Income is issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019.** 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. 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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Not a Deposit • Not Insured by any Federal Government Agency

