

# A Powerful Solution for Your Retirement Income Needs

## Power 10 Protector Plus Income<sup>®</sup> Index Annuity



Issued by American General Life Insurance Company (AGL), an American International Group, Inc. (AIG) member company. Guarantees are backed by the claims-paying ability of AGL.



A person is seen from behind, sitting in a wooden slatted lounge chair on a beach. The chair is partially submerged in the shallow, foamy waves of the ocean. The person is wearing a white long-sleeved shirt and light blue shorts. The sky is bright blue with scattered white clouds. The overall scene is peaceful and relaxing.

Dinner in Paris

Sunrise at the Grand Canyon

A sunny afternoon on the beach

## Your Vision of Retirement

can be as exciting as traveling the world, or as quiet and relaxing as spending a day on the beach. Whatever your vision, it takes careful planning to turn ideas into reality. To help secure the retirement lifestyle you want, it's important to find an accumulation and income solution that can help you overcome today's key retirement challenges, including low interest rates, market downturns and longer life expectancies.

# A Powerful Accumulation and Income Solution

The **Power 10 Protector Plus Income<sup>®</sup> Index Annuity** offers you a valuable combination of growth potential, principal protection from market downturns and guaranteed income for life. This blend of accumulation and income features may be the solution to achieving the retirement you envision.

## Power 10 Protector Plus Income<sup>®</sup> Can Help You:

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### Understanding Power 10 Protector Plus Income

The Power 10 Protector Plus Income Index Annuity is an insurance contract issued by American General Life Insurance Company (AGL). It is not a direct investment in the stock market or any particular index. Power 10 Protector Plus Income works in two stages:

- **Accumulation:** In exchange for your money (premium), the annuity 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.
- **Income:** When you need income, the issuing company promises to make regular income payments that can last for life or for a time period you choose using a process known as annuitization (for no additional cost).

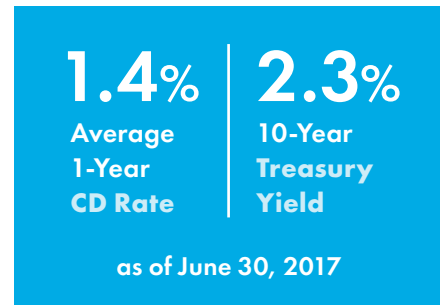
In addition, features (known as guaranteed living benefit riders) can provide guaranteed lifetime income that may rise for 10 years or more, depending on the rider you select. These guarantees are backed by the claims-paying ability of AGL and are subject to annual fees. Only one rider may be issued per contract and cannot be changed thereafter. Other restrictions and limitations apply.

**This material is intended only for educational purposes to help you, with the guidance of your agent, make informed decisions. We are not a fiduciary and do not provide investment advice or recommendations.**

# Help Overcome Key Retirement Challenges

## Low Interest Rates

Despite recent increases, today's interest rates are still near historic lows. Given CD and Treasury yields of approximately 1–2%, you would need to place \$1 million into these fixed income instruments to generate interest income of just \$10,000–\$20,000 per year.



Sources: Bankrate.com and Yahoo! Finance

## Market Downturns

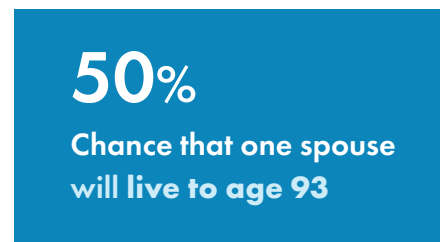
A bear market can significantly impact the value of your retirement assets. When it comes to planning or executing your retirement income strategy, consider financial instruments that can protect your portfolio from a loss of 20% or more in an unexpected market downturn.



Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average daily closes from 1/2/1900 through 12/31/2016

## Living Longer

It's simple math. The longer you live, the more income you will need. Having reliable sources of income that can last for life is important, since retirement for you and your spouse may last 30 years or more.



Source: Society of Actuaries 2012 Individual Annuitant Mortality Tables for couple, age 65

### Important information on CDs, Fixed Annuities, Stocks and Bonds:

CDs, fixed annuities, stocks and bonds have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Income from CDs is subject to ordinary income tax. Fixed annuities offer a fixed rate of return guaranteed by the issuing insurance company. Stocks and bonds offer the potential for capital appreciation and income, but they are subject to risks, including the possible loss of principal. Gains or income from stocks and bonds are subject to ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax. Please consult your agent or financial professional regarding your individual situation when comparing these various instruments to index annuities.

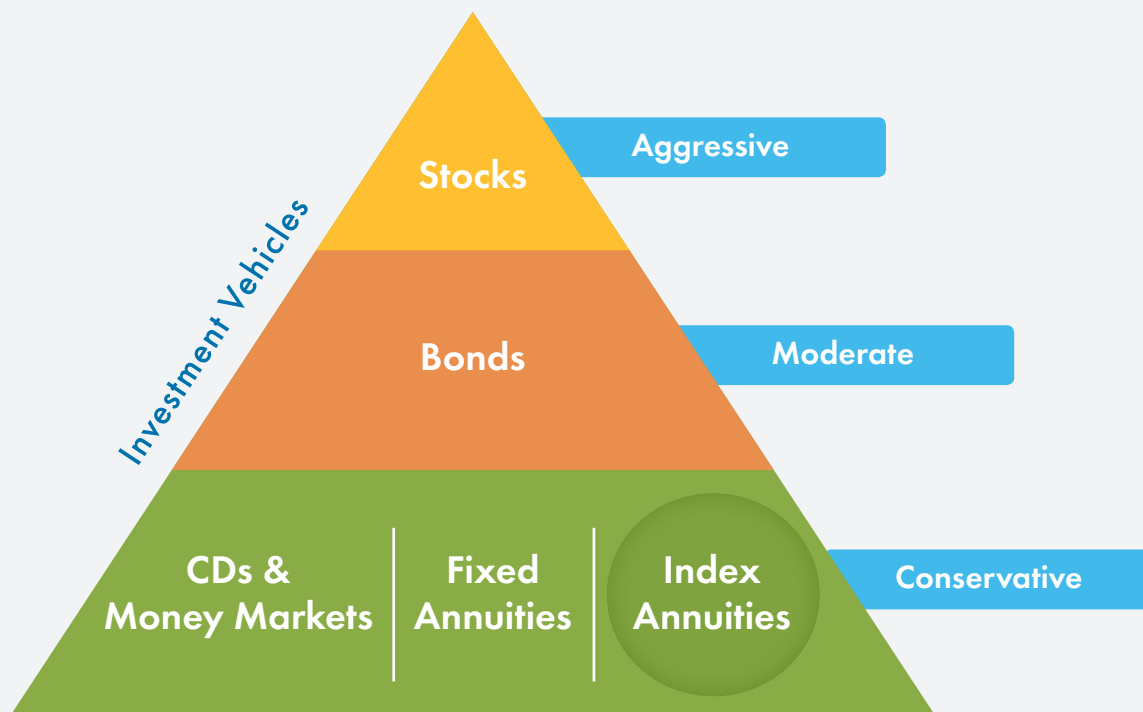


## Consider an Index Annuity for a Portion of Your Retirement Savings to Help Overcome These Key Challenges

A well-balanced retirement portfolio may include a diverse range of conservative, moderate and aggressive instruments, depending on each individual's situation. When building your portfolio, consider the following retirement savings pyramid. Vehicles like stocks and bonds may offer strong growth and income opportunities, but they lack protection guarantees and are subject to higher risks than traditional fixed income instruments.

As you approach or move into retirement, adding a versatile, yet conservative instrument like the Power 10 Protector Plus Income Index Annuity may provide the growth potential you need to combat low interest rates and the guarantees you want to protect your principal in volatile markets. At the same time, Power 10 Protector Plus Income can help ensure that you receive a predictable stream of retirement income that you will never outlive.

### Adding the Power 10 Protector Plus Income Index Annuity Can Help Reinforce Your Retirement Savings Foundation



# Accumulate Assets for Retirement

To help you overcome low interest rates, Power 10 Protector Plus Income offers growth potential through diverse index interest accounts that earn interest based partly on the performance of an index. While these accounts may not generate interest in all years, they may provide higher interest than traditional fixed income instruments over time. For those who want guaranteed interest, Power 10 Protector Plus Income also offers the comfort and security of a 1-year fixed rate account.<sup>1</sup>

## 5 Interest Crediting Options to Help Grow Your Money

HIGHER ← **Index Equity Exposure** → LOWER

S&P 500 <sup>®</sup> Index Index Interest Account	PIMCO Global Optima Index <sup>™</sup> Index Interest Account	ML Strategic Balanced Index <sup>®</sup> Index Interest Accounts	Fixed Interest Account
Annual Point-to-Point (Index rate cap)	2-Year Point-to-Point (Spread)	Annual Point-to-Point (Spread)	1-Year Fixed Account
		2-Year Point-to-Point (Spread)	

## Upside Growth Potential With Index Interest Accounts

Power 10 Protector Plus Income offers you the potential to earn interest based partly on the performance of the **S&P 500<sup>®</sup> Index** (excluding dividends), the **ML Strategic Balanced Index<sup>®</sup>** or the **PIMCO Global Optima Index<sup>™</sup>**.<sup>2</sup> Although your assets are not invested directly in the index or stock market, the interest you earn from index interest accounts is calculated using the index's performance over one of two time periods:

- **Annual Point-to-Point:** The annual percentage change of the index from one contract anniversary (the date the annuity is purchased) to the next contract anniversary.
- **2-Year Point-to-Point:** The percentage change of the index from one contract anniversary to the contract anniversary two years later.





## Using Index Performance to Calculate Interest Earned

When determining the interest earned, the percentage change of the index is subject to an index rate cap or spread, depending on the index interest account.

### Understanding Index Rate Caps and Spreads

	Index Rate Cap	Spread
What It Is	Maximum percentage of the index's performance that can be credited as interest over an index term	Minimum percentage or threshold that the index's performance must exceed to be credited interest
Hypothetical Example of How It Works	If index performance was 6% and the index rate cap was 4%, the interest earned would be 4%	If index performance was 7% and the spread was 3%, the interest earned would be 4%
Key Considerations	The higher the cap, the more interest you can earn. A low cap may limit upside potential	There's no cap on the upside, but a high spread may reduce the interest earned

The index rate caps and spreads are set on each contract anniversary and guaranteed not to change until the end of the index term (1 or 2 years). The participation rate—the percentage of the year-to-year index return that is used to calculate interest—is set at 100% for all accounts and is guaranteed for the life of the contract. Please ask your agent for the current rate flyer that shows the initial index rate cap or spread for each index interest account. This flyer also includes the interest rate for the fixed interest account.

#### Important information on index interest accounts

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. 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 state.

<sup>1</sup>The fixed rate is guaranteed for the first contract year and subject to change on contract anniversaries.

<sup>2</sup>The S&P 500<sup>®</sup> Index is a broad-based, market-cap weighted index of 500 U.S. stocks. The ML Strategic Balanced Index<sup>®</sup> is a hybrid index that diversifies across stocks, bonds and cash. The PIMCO Global Optima Index<sup>™</sup> is a diversified index with exposure to global equity and U.S. fixed income markets. See pages 6-7 of this brochure for more information on these indices.

# The Power of Index-Based Performance

With Power 10 Protector Plus Income, you have the opportunity to grow your retirement assets based partly on the performance of the **S&P 500® Index** (without dividends), the **ML Strategic Balanced Index®** or the **PIMCO Global Optima Index™**. These indices track the performance of not just one stock or industry, but multiple stocks or industries. By diversifying across many stocks and participating in the upside potential of some of the leading companies in the world, the S&P 500® Index, ML Strategic Balanced Index® and PIMCO Global Optima Index™ may help enhance results and potentially reduce risk.<sup>3</sup>

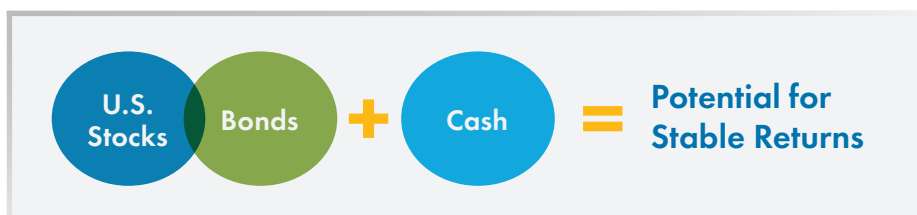
## The Standard for Measuring the U.S. Stock Market

The **S&P 500® Index** is comprised of 500 of the largest U.S. stocks. Created in 1957, it is widely used to represent U.S. stock market performance. For the past 20 years ending December 31, 2016, the S&P 500® Index has provided strong average returns of 7.34% per year.<sup>4</sup>

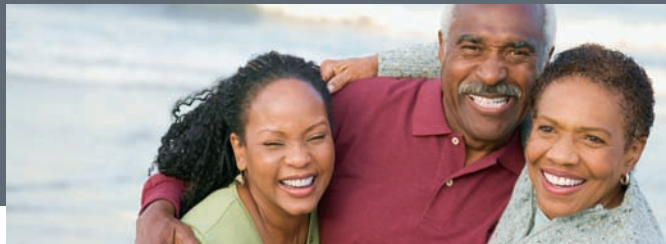


## A Hybrid Index Designed to Help Manage Risk and Generate Steady Growth

The **ML Strategic Balanced Index®** seeks growth and risk management by actively allocating to equities (S&P 500® excluding dividends), fixed income (Merrill Lynch 10-Year Treasury Futures Total Return Index) and cash.<sup>5</sup> Allocations between equities and fixed income are rebalanced semiannually, while cash positions are adjusted on a daily basis to help reduce risk. Since its inception in 2014, the ML Strategic Balanced Index® has generated average annual returns of 4.50%.<sup>4</sup>

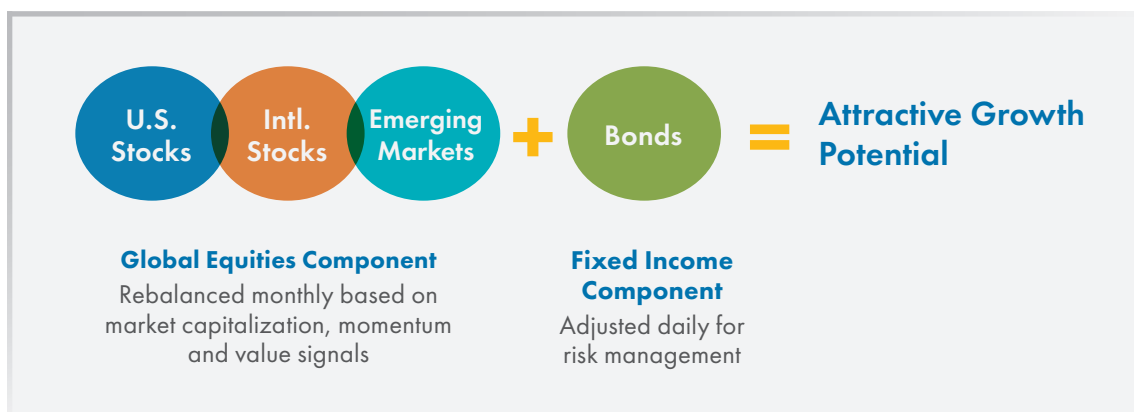






## A Dynamic Combination of Global Diversification With Upside Growth Potential

The **PIMCO Global Optima Index™** is diversified across global equity and U.S. fixed income markets to provide upside growth potential and help lower risk. To help enhance returns, equity weightings are dynamically rebalanced among U.S. stocks (including large-, mid- and small-caps), international stocks and emerging market stocks, using a disciplined, rules-based process based on market capitalization, momentum and value.<sup>6</sup> Allocations between global equities and U.S. bonds are adjusted on a daily basis to help control risk. Cash positions may also be added in times of extreme market stress.



<sup>3</sup>Diversification, volatility control measures and risk management strategies do not guarantee positive returns or prevent negative performance. With Power 10 Protector Plus Income, your principal is protected from market downturns because your assets are not invested 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.

<sup>4</sup>Index returns do not reflect the amount of interest credited to an index interest account based on the S&P 500<sup>®</sup>, ML Strategic Balanced Index<sup>®</sup> or PIMCO Global Optima Index<sup>™</sup>. Actual results for a specific insurance contract would depend on the crediting strategy chosen and the crediting mechanisms, such as index rate caps or spreads, for the time period shown. Indices are not available for direct investment. The purchase of an index annuity does not represent an investment in the stock market or underlying index.

<sup>5</sup>The ML Strategic Balanced Index<sup>®</sup> has an embedded index cost that may reduce the amount of interest earned. Please see the Owner Acknowledgment and Disclosure Statement for details.

<sup>6</sup>Equity markets are represented by the following: U.S. large-cap stocks (SPDR S&P 500 ETF, an exchanged traded fund (ETF) that tracks the performance of the S&P 500<sup>®</sup> Index); U.S. mid-cap stocks (SPDR S&P 400 ETF, which tracks the performance of the S&P 400<sup>®</sup> Index); U.S. small-cap stocks (Russell 2000 Index, which includes 2000 of the smallest stocks in the U.S. equity universe based on market cap); international stocks (MSCI EAFE, an index tracking the performance of the European, Australasian and Far East equity markets, excluding the U.S. and Canada); and emerging market stocks (MSCI Emerging Markets Index, which measures the performance of emerging equity markets, including China, South Korea, Taiwan, India and Brazil). Please note an individual cannot invest directly in an index.

# Protect Your Principal With the Power of Zero

Power 10 Protector Plus Income offers you the confidence of knowing that your money is protected from market downturns at all times and that it can grow with:

- **No loss of principal** due to market fluctuations. Keep in mind, 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.** Neither your principal nor your emotions will fluctuate in volatile times.

## How the Power of Zero Works

As the chart below shows, even if an index had negative performance over a 1-year crediting period, like the S&P 500®'s 38% decline in 2008, the value of your Power 10 Protector Plus Income contract would be unaffected by this poor performance.

**Put the Power of Zero to Work Against Market Loss**  
A hypothetical example

The diagram consists of three colored boxes connected by an equals sign. The first box is green and contains '-38% Annual Decline in the Index'. An arrow points from this box to the second box, which is orange and contains '0% Interest Credited to Your Account'. To the right of the second box is an equals sign, followed by a blue box containing 'ZERO Impact to Your Principal'.

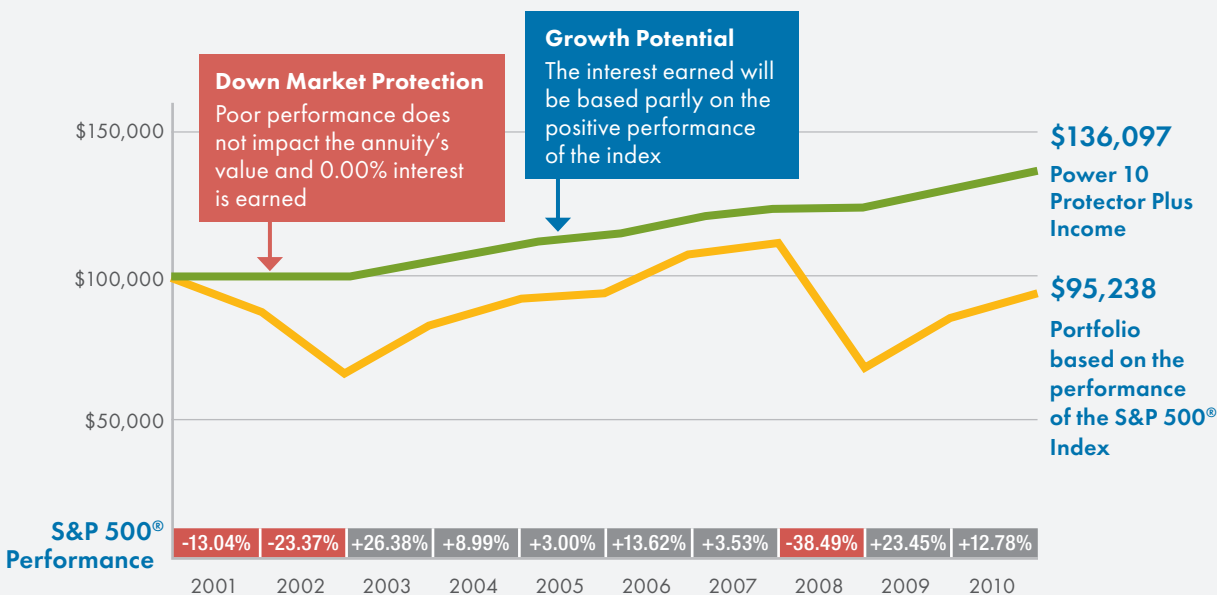
**Note:** This hypothetical example is for illustrative purposes only. It does not represent the performance of any specific index or index interest account. Principal will decline due to fees and withdrawals. Guarantees are backed by the claims-paying ability of the issuing insurance company.



## Could You Afford a “Lost Decade” During Your Retirement?

The “Lost Decade” is what many financial pundits term the 10 years from 2000-2010 when key U.S. stock market indices posted either negligible or negative returns. If Power 10 Protector Plus Income had been available during the “Lost Decade,” it would have protected your annuity’s value from sharp market declines and provided attractive growth over this time period. Please note that past performance is not a guarantee of future results.

### Power 10 Protector Plus Income Would Have Provided Principal Protection Plus Interest Income of More Than \$36,000 Over the Lost Decade



**Hypothetical example assumptions:** Power 10 Protector Plus Income Index Annuity with Annual Point-to-Point Index Interest Account (S&P 500®), \$100,000 premium, and 5% annual index rate cap, reset each year. This chart is for illustrative purposes only and is produced with the benefit of hindsight for the period, 12/31/2000–12/31/2010. It is not intended to be indicative of the performance of any specific investment. Indices are unmanaged. You cannot invest directly in an index. Past performance does not guarantee future results. The index rate cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. It assumes no deduction of taxes or any annual fee from the annuity’s contract value or from the portfolio based on the performance of the S&P 500.® If an annual fee was imposed on both accounts, the values shown here would be lower.

# 3 Ways to Help Maximize Your Retirement Income with **Lifetime Income Plus**<sup>®</sup>

The **Lifetime Income Plus** guaranteed living benefit rider guarantees you income for life and ensures that your income will rise in at least one of three different ways:

## 1 **Guarantee a 7.5% 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—the amount from which lifetime withdrawals are calculated—is guaranteed to grow by 7.5% every year in the first 10 contract years when no withdrawals are taken.

**Secure More Income for Later**

Hypothetical example: \$100,000 premium, 7.5% annual income credit, issue age 55 and no withdrawals<sup>7</sup>

<b>\$100,000</b> Eligible Premium (Initial Income Base)	<b>No withdrawals in the first 10 years</b>	<b>\$7,500</b> Annual Income Credit (Added to the Income Base)
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## 2 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. The following chart shows a hypothetical example of how the doubling can work.



**Important Note:** Lifetime Income Plus is included as part of the contract for an annual fee of 0.95% of the Income Base. This fee is deducted from the contract value on each contract anniversary; it will be deducted on a pro-rata basis if the contract to which the rider is attached is fully surrendered before the end of a contract year. The rider fee may differ by state.

### Key Terms and Information

**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.

**Income Base** is not a part of the contract value and cannot be withdrawn partially or in a lump sum. It is initially equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for excess withdrawals. On each contract anniversary, your Income Base may increase to the greater of 1) your contract value, if higher than all previous anniversary values; or 2) the Income Base plus any available income credits.

**Income Credit:** An amount that may be added to your Income Base. It is calculated as a percentage of the Income Credit Base. 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. Initially, the Income Credit Base is equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for excess withdrawals. 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.

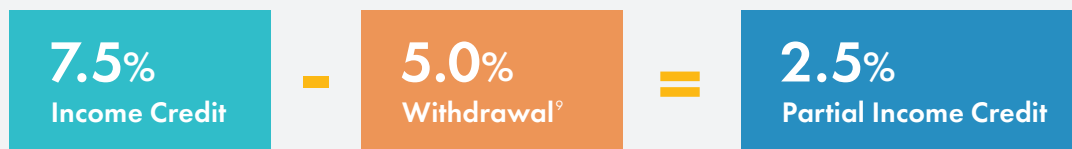
<sup>7</sup>These hypothetical examples are for illustrative purposes only and are not actual cases. They are intended only to show how the Power 10 Protector Plus Income Index Annuity with Lifetime Income Plus might work. They assume that the Single Life version of the Lifetime Income Plus rider is selected.

### 3 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 7.5% minus the percentage of the Income Base withdrawn.

#### “Keep the Difference” for More Income For Life

Hypothetical example: \$100,000 premium, issue age 65 and 5% withdrawals beginning at contract issue<sup>8</sup>



<sup>8</sup>This hypothetical example is for illustrative purposes only and is not an actual case. It is intended only to show how the Power 10 Protector Plus Income Index Annuity with Lifetime Income Plus might work. It assumes that the Single Life version of the Lifetime Income Plus rider is selected.

<sup>9</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.

## Plus, Lifetime Income Plus can help you secure more retirement income for life with annual withdrawals of up to 6.0%

The maximum amount you can take out each year using Lifetime Income Plus 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)
72 and older	6.00%	5.50%
65 to 71	5.00%	4.50%
60 to 64	4.00%	3.50%

**Note: Withdrawals taken prior to age 60 and/or in excess of the Maximum Annual Withdrawal Amount (MAWA) will reduce the benefits under this feature and can lower future income.** The MAWA is determined by the age at the time of the first withdrawal on or after age 60. 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.

#### Key Terms and Information

**Excess Withdrawals:** Withdrawals that are taken prior to age 60 and/or that exceed the Maximum Annual Withdrawal Amount (MAWA). 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.

**Maturity Date:** If the contract value and the Income Base are greater than zero on the Maturity Date (95th birthday), you must choose 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.



# 10 Years of Guaranteed Rising Income

The following hypothetical example shows how Lifetime Income Plus can provide you with guaranteed income growth for the first 10 contract years.

## Meet Jane

Jane is 60 years old and plans to retire in 5 years. She wants an additional source of income to complement her Social Security and pension benefits. She's also looking for a guarantee that this income will grow.

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## Solution

Jane uses \$100,000 to purchase a Power 10 Protector Plus Income Index Annuity with Lifetime Income Plus.

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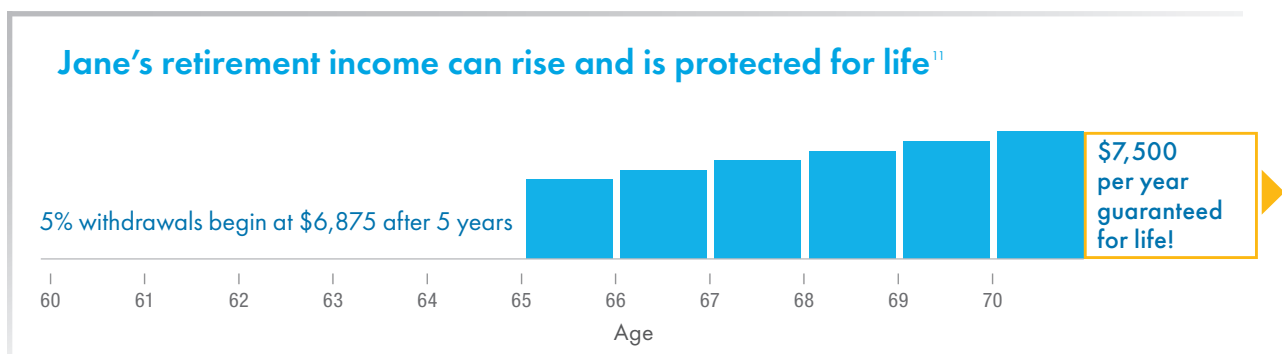
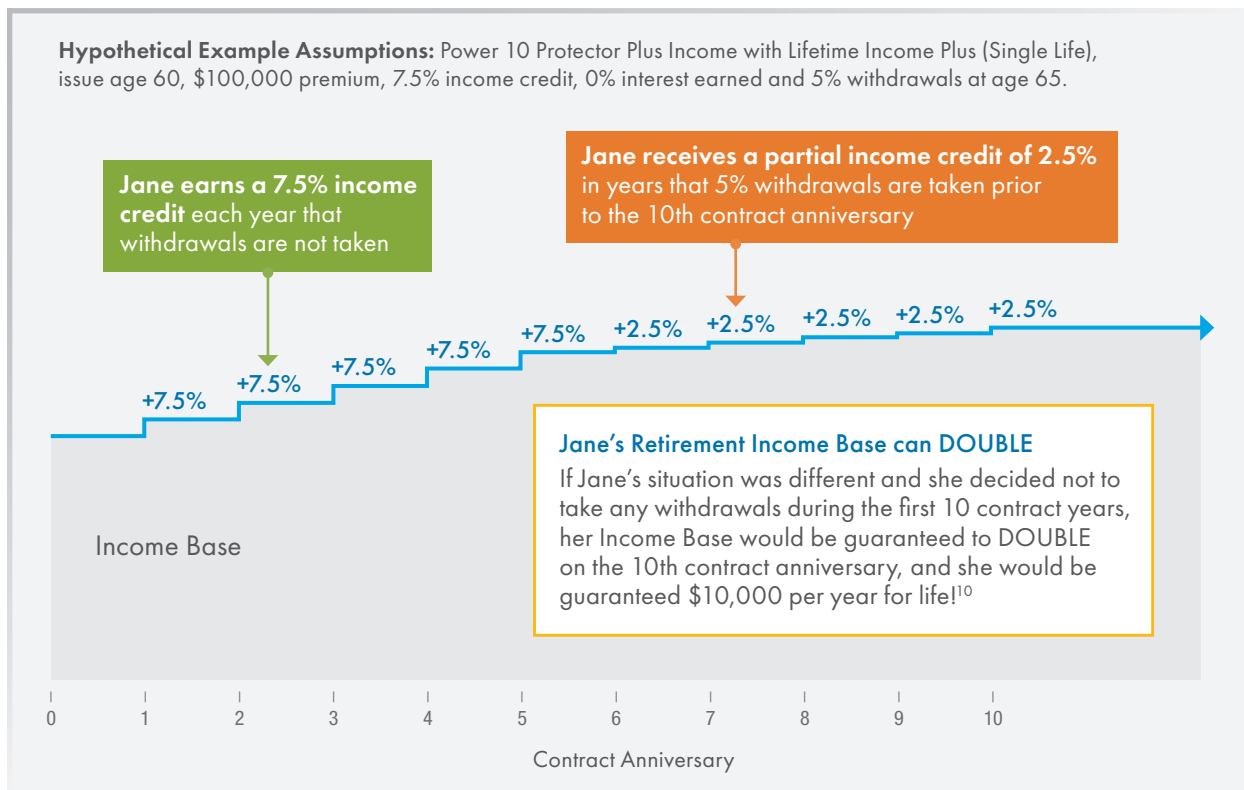
## Outcome

With no withdrawals, Jane's Income Base is guaranteed to grow by \$7,500 each year, increasing to \$137,500 after 5 years. When she begins withdrawals at age 65, Jane can take out **\$6,875** per year (5% x \$137,500). As she continues withdrawals over the next 5 years, her Income Base will grow by partial income credits of \$2,500 each year, increasing to \$150,000 at the end of 10 years. At age 75, Jane is guaranteed **\$7,500** per year for life (5% x \$150,000), regardless of her contract's value.

Please note that guaranteed withdrawals and the annual rider fee (0.95% of the Income Base) will reduce the contract's value, 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



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>10</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>11</sup>Income may decline if excess withdrawals are taken or if the contract is annuitized using the contract's annuity provisions.

## Additional Product Details

**Access to Your Money in Times of Need or Illness:** The withdrawal charge and MVA (see Market Value Adjustment 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. Riders providing for waiver of withdrawal charges and MVA may not be available in all states.

**Annuitization:** Power 10 Protector Plus Income offers additional guaranteed lifetime income options at no extra cost. These annuitization options, also known as Income Plans, allow you to convert your contract value into a 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 10 Protector 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.

**Cancellation of a Guaranteed Living Benefit Rider:** Lifetime Income Plus 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. This feature cannot be re-elected following cancellation.

**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.

**Issue Age:** Power 10 Protector Plus Income with Lifetime Income Plus is only available to individuals aged 50-75.

**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 Withdrawal Charge below).

**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 10 Protector 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.

**Tax Deferral:** With Power 10 Protector Plus Income, you pay no current income tax on any interest earned until it is withdrawn. Your money can grow faster than a taxable account, potentially earning interest on your principal, on the interest credited to the contract and on the money that would otherwise go to pay taxes.

**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

**Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power 10 Protector Plus Income.**

# Benefit From Our Strength and Experience

American International Group, Inc. (AIG) is 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.

American General Life Insurance Company (AGL), an AIG member company, is the issuer of Power 10 Protector Plus Income. AGL 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 [aig.com](http://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 10 Protector Plus Income, please contact your agent today.**



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.

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