

Power Select Index Annuities

Index Interest Accounts At-A-Glance

THE POWER SERIES
of Index Annuities®

The **Power Select Index Annuities** provide your clients with growth opportunities through a diverse selection of index interest accounts with different index terms and crediting strategies, along with a 1-Year Fixed Account for comfort and security. The table below shows the available index interest account options.

| | Index Interest Account | Index Interest Calculation Is Based on | Power Select Builder 8 SM | Power Select Builder [®] Power Select Plus Income [®] |
|--|--|--|--------------------------------------|--|
| <div>HIGHER</div> <div>↑</div> <div>Index Equity Exposure **</div> <div>↓</div> <div>LOWER</div> | S&P 500 [®] Index (excluding dividends) | | | |
| | Annual Point-to-Point | Annual point-to-point change in the Index, subject to an index rate cap | ✓ | ✓ |
| | Annual Point-to-Point Participation Rate | Annual point-to-point change in the Index, subject to an annual participation rate ranging from 5% to 100% | ✓ | |
| | 2-Year Point-to-Point Participation Rate | 2-year point-to-point change in the Index, subject to a participation rate ranging from 5% to 100% | | ✓ |
| | PIMCO Global Optima Index TM | | | |
| | Annual Point-to-Point | Annual point-to-point change in the Index, subject to a spread | ✓ | |
| | Annual Point-to-Point Participation Rate | Annual point-to-point change in the Index, subject to an annual participation rate ranging from 5% to 100% | | ✓ |
| | 2-Year Point-to-Point | 2-year point-to-point change in the Index, subject to a spread | | ✓ |
| | 2-Year Point-to-Point Participation Rate | 2-year point-to-point change in the Index, subject to a participation rate ranging from 5% to 100% | ✓ | |
| | ML Strategic Balanced Index [®] | | | |
| | Annual Point-to-Point | Annual point-to-point change in the Index, subject to a spread | ✓ | |
| | Annual Point-to-Point Participation Rate | Annual point-to-point change in the Index, subject to an annual participation rate ranging from 5% to 100% | | ✓ |
| | 2-Year Point-to-Point | 2-year point-to-point change in the Index, subject to a spread | | ✓ |
| | 2-Year Point-to-Point Participation Rate | 2-year point-to-point change in the Index, subject to a participation rate ranging from 5% to 100% | ✓ | |

* The ML Strategic Balanced Index® has an embedded index cost that may reduce the amount of interest earned. Please see the reverse side, and the Owner Acknowledgment and Disclosure Statement, for details.

** Applies to the indices only, not the accounts, and the actual equity exposure of each index may fluctuate. Please refer to the consumer product brochure for more information on these indices.

See reverse side for additional information. For agent use only. Not for use with the public.

Important Note: The spread, index rate cap and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap and/or spread and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which may be lower than 100% and is subject to change. The composition and risk-controlled nature of the ML Strategic Balanced Index[®] may dampen the upside potential of the Index's performance. **For all accounts, the interest credited rate will never be less than zero percent. For Power Select Plus Income, the index rate caps and spreads for all accounts, the participation rates for the index accounts subject to a fluctuating participation rate and the interest rate for the 1-year fixed interest account may vary based on the guaranteed living benefit rider elected.**

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 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 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.

AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index[®] (the "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 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.

The PIMCO Global Optima Index[™] (the "Index") is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by AGL with 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. PIMCO does not provide 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 Licensed PIMCO Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Licensed PIMCO Indices rely on a variety of publically available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Licensed PIMCO Indices. The constituents of the Licensed PIMCO Indices include: MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs.

Index annuities are 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. AIG is a leading international insurance organization serving customers in more than 80 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. 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.

**For agent use only.
Not for use with the public.**

| |
|--|
| 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 |

