

A Powerful Solution for Your Retirement Accumulation Needs

Power Select Builder 8SM 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 on a wooden lounge chair on a sandy beach. They are wearing a white long-sleeved shirt and light blue shorts. Their feet are in the shallow water of the ocean. The background shows gentle waves and a bright blue sky with scattered white clouds. The overall mood 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 solution that can help you overcome today's key retirement challenges, including low interest rates, market downturns and longer life expectancies.

A Powerful Retirement Accumulation Solution

The **Power Select Builder 8SM Index Annuity** offers you a valuable combination of growth potential, tax deferral and principal protection from market downturns. This blend of accumulation and protection features may be the solution to achieving the retirement you envision.

Power Select Builder 8SM Can Help You:

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GROW your retirement assets	4
PROTECT your principal from market downturns	10

Understanding Power Select Builder 8

The Power Select Builder 8 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 Select Builder 8 works in two stages:

- **Accumulation:** In exchange for your money (premium), the annuity provides you with an immediate 4% premium enhancement and 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).

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 0.7–2.7%, you would need to place \$1 million into these fixed income instruments to generate interest income of just \$7,000–\$27,000 per year.

0.7% | **2.7%**
Average | 10-Year
1-Year | Treasury
CD Rate | Yield
as of December 31, 2018

Sources: FDIC and Yahoo! Finance for CD amounts \$100K or greater

Market Downturns

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

Average once every
3.7 years
Stock market
declines of 20%
or more since 1900

Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average daily closes from 1/2/1900 through 12/31/2018

Living Longer

It's simple math. The longer you live, the more assets you will need to accumulate for retirement. Building your retirement savings is important, since retirement for you and your spouse may last 30 years or more.

50%
Chance that one spouse
will live to age 93

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.

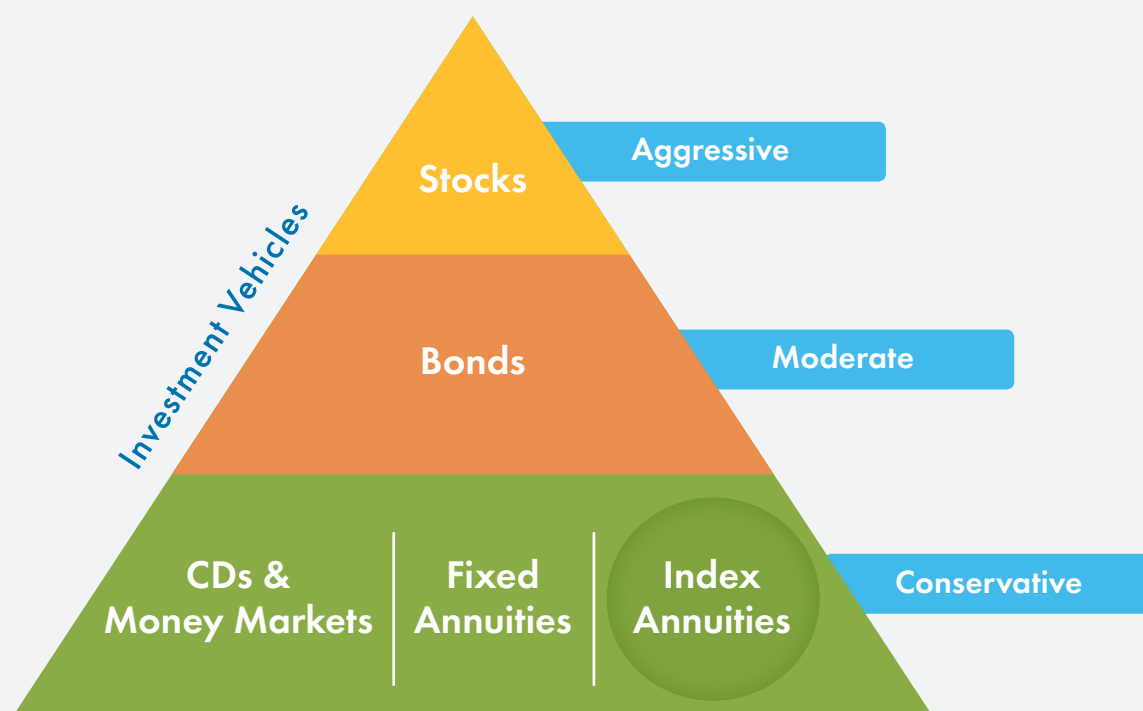


Consider an Index Annuity for a Portion of Your Retirement Savings to Help Overcome These Key Challenges

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 return 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 Select Builder 8 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.

Adding the Power Select Builder 8 Index Annuity Can Help Reinforce Your Retirement Savings Foundation



Accumulate Assets for Retirement

To help you overcome low interest rates, Power Select Builder 8 offers an instant bonus (known as a premium enhancement) to your annuity's value, plus growth potential through a diverse range of interest crediting options.

4% Premium Enhancement for Immediate Growth

With **Power Select Builder 8**, you receive a 4% premium enhancement on all premiums made in the first 30 days of the contract.¹ 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 page 12 for details.

Diverse Interest Crediting Options to Help Grow Your Money

Power Select Builder 8 offers a guaranteed fixed interest account, plus six index interest accounts that earn interest based partly on the performance of the S&P 500® Index (without dividends), the ML Strategic Balanced Index® or the PIMCO Global Optima Index.^{TM 2,3} Although your assets are not invested directly in the index or stock market, the interest you earn from an index interest account is calculated using the index's performance over one of two time periods: (1) 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; or (2) 2-Year Point-to-Point, the percentage change of the index from one contract anniversary to the contract anniversary two years later.

Choose From 7 Interest Crediting Options

HIGHER  **Index Equity Exposure**  LOWER

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



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, spread or participation rate, depending on the index interest account.

Understanding Index Rate Caps, Spreads and Participation Rates

	Index Rate Cap	Spread	Participation Rate
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	Percentage of the index's performance used to calculate interest
Hypothetical Example of How It Works	If index performance were 6% and the index rate cap were 4%, the interest earned would be 4%	If index performance were 7% and the spread were 3%, the interest earned would be 4%	If index performance were 12% and the participation rate were 35%, the interest earned would be 4.2% ($12\% \times 35\% = 4.2\%^*$).
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 will reduce the interest earned	A low participation rate may reduce the interest earned, while a high participation rate could provide the most interest in a strong market

The index rate caps, spreads and participation rates 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 rate flyer that shows the initial index rate cap, spread or participation rate 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.

¹The premium enhancement rate and the premium enhancement recapture schedule may differ by state. Please refer to the Owner Acknowledgment and Disclosure Statement for details.

²The fixed rate is guaranteed for the first contract year and subject to change on contract anniversaries.

³The S&P 500® Index is a broad-based, market-cap weighted index of 500 U.S. stocks. The ML Strategic Balanced Index® is a hybrid index that diversifies across stocks, bonds and cash. The PIMCO Global Optima Index™ 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 Select Builder 8, 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.⁴

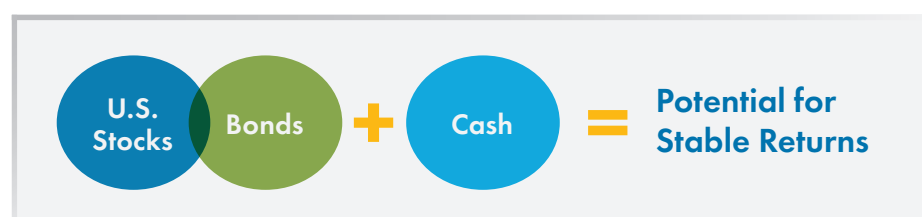
The Standard for Measuring the U.S. Stock Market

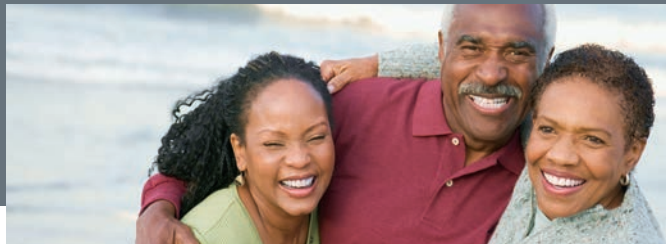
The **S&P 500® Index** is comprised of 500 of the largest U.S. stocks. Created in 1957, it is widely used to represent U.S. stock market performance. For the past 20 years ending December 31, 2018, the S&P 500® Index has provided average returns of 5.13% per year.⁵



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

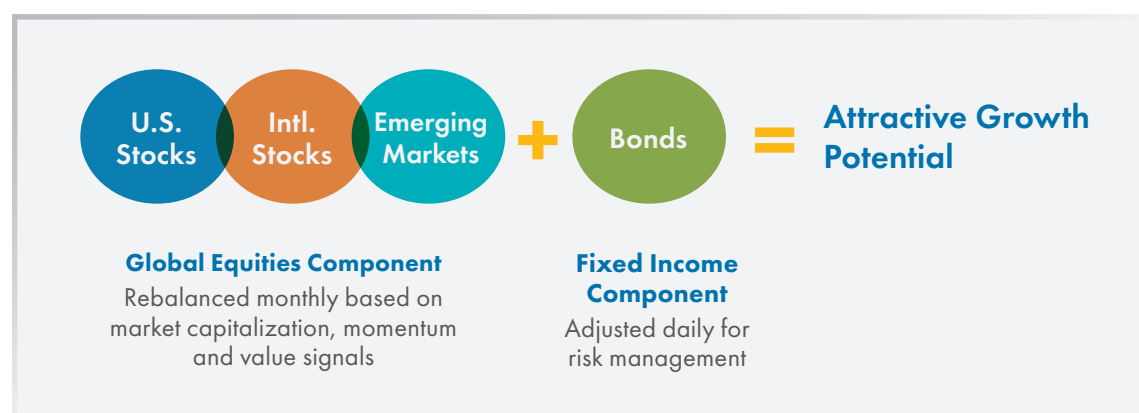
The **ML Strategic Balanced Index®** seeks growth and risk management by actively allocating to equities (S&P 500® Index without dividends), fixed income (Merrill Lynch 10-Year Treasury Futures Total Return Index) and cash.⁶ Allocations between equities and fixed income are rebalanced semiannually, while 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 3.43%.⁵





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.⁷ 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.



⁴Diversification, volatility control measures and risk management strategies do not guarantee positive returns or prevent negative performance. With Power Select Builder 8, 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.

⁵Index returns do not reflect the amount of interest credited to an index interest account based on the S&P 500® Index, ML Strategic Balanced Index® or PIMCO Global Optima Index™. 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. The return for the ML Strategic Balanced Index™ is as of December 31, 2018.

⁶The ML Strategic Balanced Index® has an embedded index cost that may reduce the amount of interest earned. Please see the Owner Acknowledgment and Disclosure Statement for details.

⁷Equity 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® Index); U.S. mid-cap stocks (SPDR S&P 400 ETF, which tracks the performance of the S&P 400® 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.

Help Build Your Assets With Tax Deferral

Taxes can erode potential gains in your retirement savings and make it more difficult for you to fund a retirement lasting 30 years or more. One way to help you reduce current taxes and build assets for retirement is through the power of tax deferral.

Power Select Builder 8 offers you the opportunity to keep more of your retirement assets by deferring taxes until earnings are withdrawn. During the accumulation phase before withdrawals begin, you pay no income tax on any interest credited in your index annuity. As a result, your money can grow faster than a taxable account, potentially earning interest in three different ways:

- **You may earn interest on your principal.**
- **You may earn interest on the interest credited to your contract.**
- **You may earn interest on money that would otherwise go to pay taxes.**

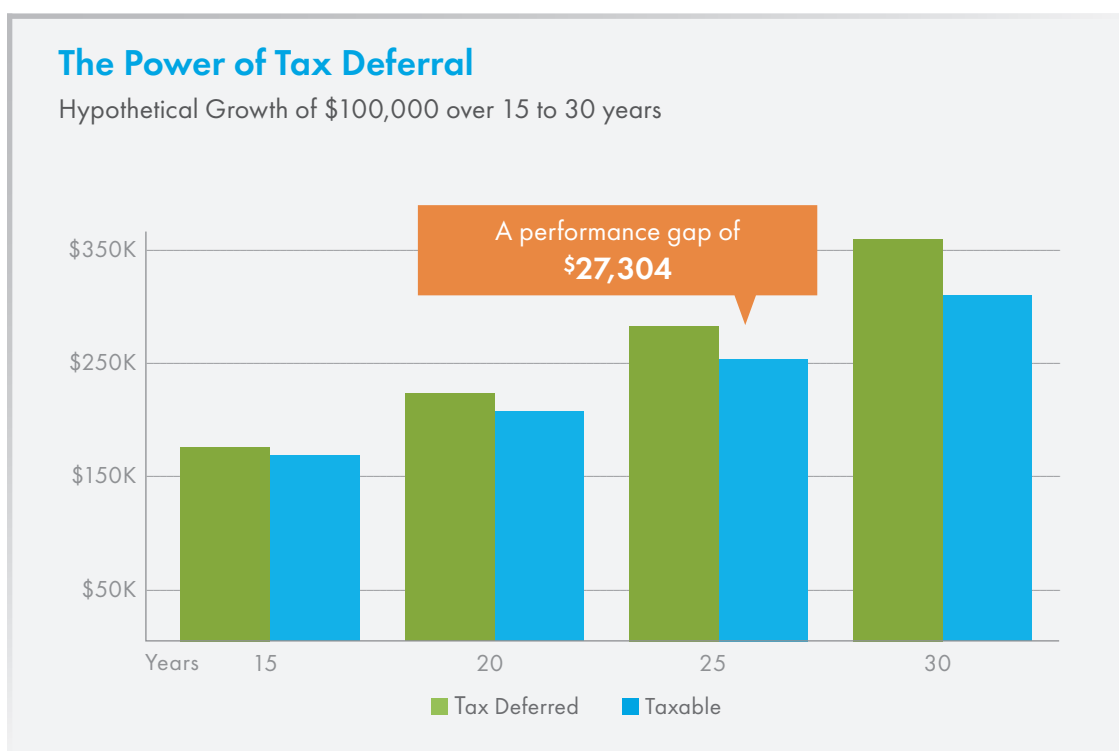
Plus, once you begin withdrawals, you may be in a lower tax bracket, which could give you even more tax savings over time.





Tax Deferral Can Help Individuals Accumulate More Assets for Retirement

The following chart compares the hypothetical growth of \$100,000 in a currently taxable account versus a tax-deferred contract, assuming no withdrawals and interest earned of 5% per year. As you can see below, the tax-deferred contract outperforms the taxable account by \$27,304 over 25 years, and the gap is even greater over 30 years!



The numbers in the above chart are for illustrative purposes only and do not reflect the actual performance of any particular product. The chart shows the value of \$100,000 earning 5% interest in a fully, currently taxable account and a tax-deferred contract over the period of years shown above with no withdrawals. The assumed rate of return is not guaranteed. Both hypothetical examples assume a 24% actual federal tax bracket and the tax deferred amounts represent the account values if federal income taxes were paid at that rate with a lump sum withdrawal at the end of the years shown. Neither reflects any fees or withdrawal charges. These fees and charges, if shown, would reduce the tax-deferred return. Lower maximum capital gains tax rates may apply to certain investments in a taxable account (subject to IRS limitations, capital losses may also be deducted against capital gains), which would reduce the differences in performance between the hypothetical examples shown. You should discuss your time horizon and income tax brackets, both current and anticipated, with your agent and professional tax advisor before purchasing Power Select Builder 8. Keep in mind, early withdrawals from Power Select Builder 8 may be subject to withdrawal charges. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax penalty may apply to withdrawals taken before age 59½.

Protect Your Principal With the Power of Zero

Power Select Builder 8 offers you the confidence of knowing that your money is protected from market downturns at all times and that it can grow with:

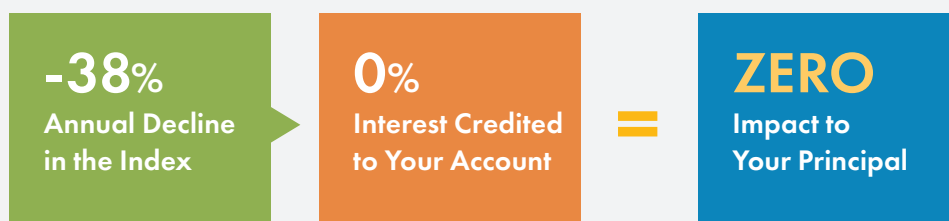
- **No loss of principal** due to market fluctuations. Keep in mind, your contract value will be reduced by any withdrawals.
- **No loss of earned interest.** Any interest earned is locked into the contract and protected from future downturns.
- **No emotional ups and downs.** Neither your principal 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® Index's 38% decline in 2008, the value of your Power Select Builder 8 contract would be unaffected by this poor performance.

Put the Power of Zero to Work Against Market Loss

A hypothetical example



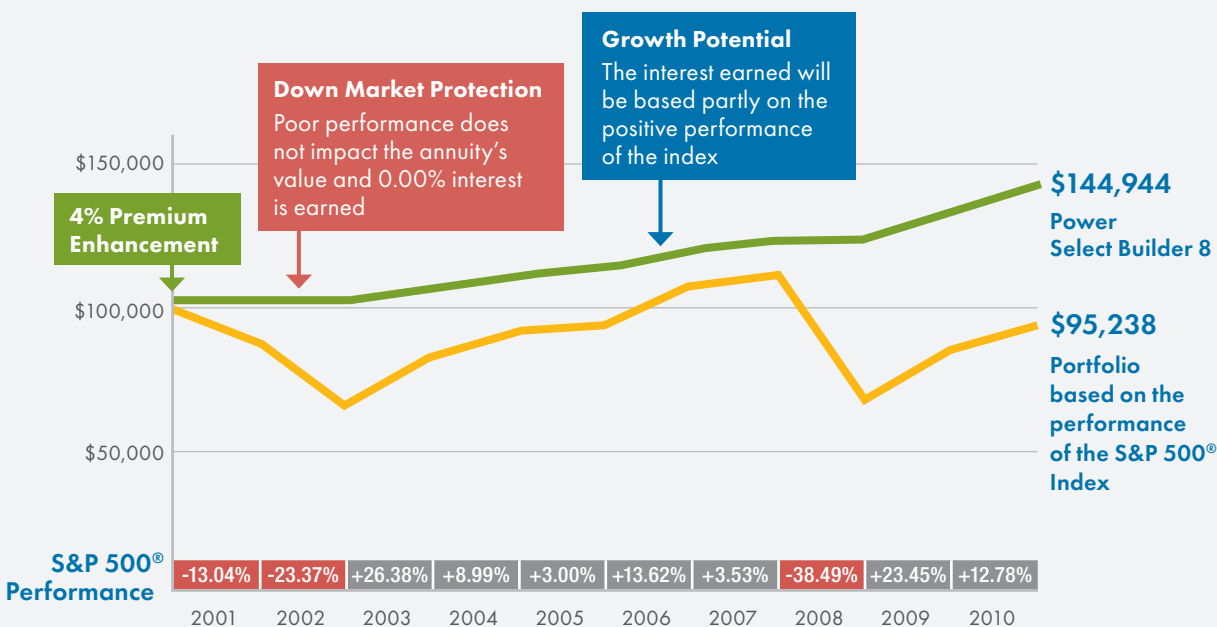
Note: This hypothetical example is for illustrative purposes only. It does not represent the performance of any specific index or index interest account. Principal will decline due to withdrawals. Guarantees are backed by the claims-paying ability of the issuing insurance company.



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 Select Builder 8 had been available during the “Lost Decade,” it would have provided an immediate 4% premium enhancement, protected your annuity’s value from sharp market declines and offered attractive growth over this time period. Please note that past performance is not a guarantee of future results.

Power Select Builder 8 Would Have Provided Principal Protection Plus Interest Income and Premium Enhancement of Nearly \$45,000



Hypothetical example assumptions: Power Select Builder 8 Index Annuity with Annual Point-to-Point Index Interest Account (S&P 500® Index), \$100,000 premium, 4% premium enhancement and 5.5% 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 portfolio based on the performance of the S&P 500® Index. If an annual fee were imposed, the value shown here would be lower.

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 Select Builder 8 offers 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 Select Builder 8, 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.

Cash Surrender Value: If you take a full surrender, you will receive the greater of the contract value (adjusted for any MVA and withdrawal charge) or the Minimum Withdrawal Value.

Issue Age: Power Select Builder 8 is available to individuals aged 18-80.

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).

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 Barclays US Credit Index yield since the contract was issued. The MVA may not apply in all states.

Minimum Withdrawal Value: Power Select Builder 8 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 as specified in your contract. 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, American General Life Insurance Company will recapture 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 is as follows:

Contract Year	1	2	3	4	5	6	7	8	9 +
Percentage (%)	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:

Contract Year	1	2	3	4	5	6	7	8	9 +
Percentage (%)	8	8	7	6	5	4	3	2	0

Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power Select Builder 8.

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 Select Builder 8. 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.

For more information on how you can protect your principal and grow a portion of your retirement assets using Power Select Builder 8, 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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This material was prepared to support the marketing of Power Select Builder 8. Please keep in mind that AGL and its distributors and representatives cannot provide tax, accounting, legal, financial or investment advice or recommendations, and do not serve in any fiduciary capacity in our relationship with you. This material is intended only as education to help you, with your agent, make the best long-term decisions for your future. 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.

Tax-qualified plans such as IRAs, 401(k)s or 403(b) plans are tax deferred regardless of whether or not they are funded with an annuity. If you use Power Select Builder 8 to fund a tax-qualified plan, you should know that an annuity does not provide any additional tax-deferred treatment of interest beyond the treatment by the tax-qualified plan itself. You should only use an index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. If you intend to take Required Minimum Distributions (RMDs), please consult with a tax advisor concerning your particular circumstances. Power Select Builder 8 may not be appropriate for use with contributory plans if you plan to make ongoing contributions.

Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power Select Builder 8 Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-801 (12/12). Rider form numbers: AGE-8000 (12/12), AGE-8001 (12/12), AGE-8003 (12/12), AGE-8007 (12/12), AGE-8008 (12/12), AGE-8009 (12/12), AGE-8028 (4/14) and AGE-8029 (5/15). 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 solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.

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