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The Power Series of Index Annuities[®]

Interest crediting options and
features at a glance



Power 7 Protector[®]

Power 7 Protector Plus Income[®]

The Power Series of Index Annuities offer you the opportunity to

Accumulate more assets for retirement

In today's market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with principal protection. The Power Series of Index Annuities can help grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!¹

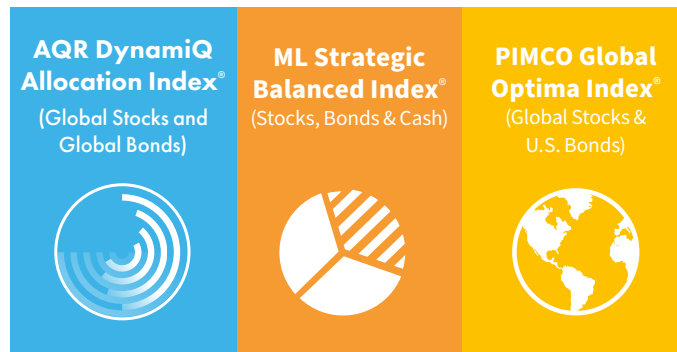
Two ways to help grow your money

1. Earn interest based on your choice of four different indices

Equity market index



Multi-asset, risk-managed indices



Note: Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets. The S&P 500® is a price return index and does not include dividends. The AQR DynamiQ Allocation and ML Strategic Balanced indices have an embedded cost. See back cover for details.

2. Benefit from the comfort and financial security of a guaranteed rate of interest

1-Year Fixed Account

Understanding The Power Series of Index Annuities

The Power Series of Index Annuities are fixed index annuities (FIAs) issued by American General Life Insurance Company (AGL). They are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices or a fixed rate. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income for no cost) or through enhanced features (also known as guaranteed living benefit or GLB riders) for an annual fee. GLB riders are not available in all Power Series of Index Annuities.

¹Principal may decline due to withdrawals and/or fees.

Choose the index interest accounts that help fit your accumulation needs

Each account may earn interest based partly on the performance of an index. Choose from an index that focuses on one asset class to those that diversify across many. Interest earned varies depending on the performance potential of the index and the index interest account selected.

Index interest accounts

The table below shows the account options available for each index. For example, with the S&P 500 Index, you can choose from 3 index interest accounts, each with either an index rate cap, participation (PAR) rate or enhanced PAR rate.

| | | Index interest account options | | | |
|----------------------------------|---|--|----------------|--------------------------|--------------------------------|
| | | Index Term | Index Rate Cap | Participation (PAR) Rate | Enhanced PAR Rate ² |
| Equity market index | S&P 500® U.S. stock index composed of 500 leading stocks | Annual Point-to-Point | ✓ | ✓ | ✓ |
| Multi-asset risk-managed indices | AQR DynamiQ Allocation Index® Multi-style index across global equities and fixed income | Annual Point-to-Point | | ✓ | ✓ |
| | | 2-Year Point-to-Point | | ✓ | ✓ |
| | ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash | Annual Point-to-Point | | ✓ | ✓ |
| | | 2-Year Point-to-Point | | ✓ | ✓ |
| | PIMCO Global Optima Index® Dynamic index of global equity and U.S. fixed income markets | Annual Point-to-Point | | ✓ | ✓ |
| | | 2-Year Point-to-Point | | ✓ | ✓ |
| Fixed Interest Account | | 1-Year Fixed Account that provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries. | | | |

²Available for an annual fee.

This chart is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance. The S&P 500® is a price return index and does not include dividends. Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. Interest earned is never less than zero in flat or down markets. Principal may decline due to withdrawals and/or fees. Enhanced PAR Rate index interest accounts may not be available in all states.

Benefit from the power of index-based performance

Depending on the account you choose, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1- or 2-year period.** For example, the “Annual Point-to-Point” index term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the next contract anniversary.
- **Next, interest is adjusted by index rate caps, participation rates and enhanced participation rates (EPR).** These contract provisions can limit, reduce or even increase the amount of interest earned (see examples below). Please note that annual fees will reduce EPR account values.

Understanding the index rate cap, participation rate and enhanced participation rate

| | What It Is | Hypothetical Example of How It Works |
|-----------------------------------|---|--|
| Index Rate Cap | Maximum percentage of index performance that can be credited as interest for an index term | $10\% > 5\% = 5\%$ Index Change Cap Interest Earned |
| Participation (PAR) Rate | Percentage of index performance used to calculate interest | $10\% \times 40\% = 4\%$ Index Change PAR Rate Interest Earned |
| Enhanced Participation Rate (EPR) | A higher PAR rate available in select EPR accounts for a fee based on the account’s value at the beginning of the term. Please see the annuity’s index rate flyer for the current fee. | $10\% \times 110\% = 11\%$ Index Change EPR Interest Earned <i>You may but are not guaranteed to receive higher interest credits with EPR accounts. EPR account values will be reduced by annual fees.</i> |
| EPR Level-Up Credit | A one-time automatic adjustment to help ensure that no losses are incurred due to EPR fees. If the total amount of EPR fees is more than the total interest earned in the annuity, the difference will be credited to your annuity at the end of the withdrawal charge period (see page 5 for withdrawal charge information). | $\$10,000 - \$9,000 = \$1,000$ Total EPR fees deducted Total interest credited in the annuity EPR Level-Up credit |

Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps, participation rates, and enhanced participation rates are set at contract issue and guaranteed not to change until the end of the index term (1 or 2 years). Rates may be higher or lower upon reset. Please ask your financial professional or agent for the current rates and EPR fees for each index interest account, as well as the interest rate for the fixed interest account.

Index interest accounts may not be available in all states. Please see your financial professional or 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 contract and state.

Additional product information at a glance

| Shared Features | Power 7 Protector and Power 7 Protector Plus Income Index Annuities |
|--|--|
| Access to Your Money in Times of Need or Illness | Withdrawal charges and Market Value Adjustments (see below) may be waived if you are diagnosed with a terminal illness or are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. May not be available in all states. |
| Beneficiary Protection | Death benefit proceeds can pass directly to your designated beneficiary without probate. Your beneficiary 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 fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value. |
| 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 7 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 yield of an external index since the contract was issued. May not apply in all states. |
| Minimum Withdrawal Value | 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 | <ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million |
| Withdrawal Charge | Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 7 years, as follows: 8-7-6-5-4-3-2-0% |

| Key Differences | Power 7 Protector | Power 7 Protector Plus Income |
|---|----------------------------|---|
| Issue Age | 18-85 | 50-80 |
| Lifetime Income Choice® Guaranteed Living Benefit (GLB) Rider | Not available ³ | Included as part of the contract for an annual fee of 1.10%. Please see the GLB rider brochure for details. |

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about The Power Series of Index Annuities.

³Lifetime income is available through annuitization.

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 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. Please consult a tax advisor regarding your specific situation.

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