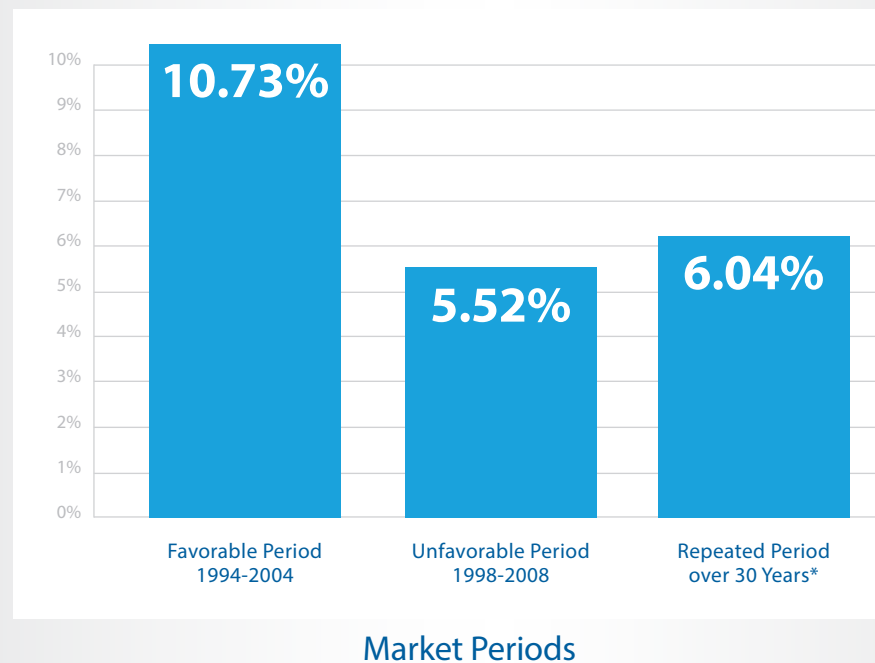


# Principal Protection with the Potential for Stable Index Interest

The Power Select Builder® Index Annuity issued by AIG member company American General Life Insurance Company may be an attractive solution for clients seeking principal protection with the opportunity for growth. The index annuity offers four index crediting strategies, which include two strategies based on the performance of the ML Strategic Balanced Index®.

## Hypothetical Historical Average Annual Credited Rates

2-Year Point-to-Point MLSB Index Interest Crediting Strategy; 0% annual spread as of 04/03/2017.  
\$100,000 initial premium



\* This scenario assumes any money allocated to the ML Strategic Balanced Index® crediting strategies is illustrated using the last 10 years of the index repeated 3 times to illustrate 30 years.

Interest earned is based on the 2-year change in the ML Strategic Balanced Index® from one contract anniversary to the anniversary two years later, reduced by two times the annualized spread. If there is a positive change between the two points after the spread is applied, the result will be applied to the annuity contract as interest. Note: Past performance is not a guarantee of future results. The ML Strategic Balanced Index® was created on August 12, 2014. Levels for the Index before August 12, 2014 represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. The percentages noted above do not reflect the amount of interest credited to an index annuity or index life product during this time. Actual results for a specific insurance contract would depend on the crediting strategy chosen and the spread or participation rate for the time period(s) shown.

## Potential for Stable Index Interest

The ML Strategic Balanced Index® (MLSB) uses a rules-based approach to blend equity (S&P 500® Index) and fixed income (Merrill Lynch 10-year Treasury Futures Total Return Index) indices. By dynamically allocating exposures to equity, fixed income and cash, the MLSB seeks to provide a stable return in changing market environments.

## Principal Protection

With the Power Select Builder Index Annuity, clients benefit from **The Power of Zero**.<sup>SM</sup> Regardless of the index crediting strategy chosen, the annuity contract value will never decline due to market volatility. For example, if the underlying index experienced negative returns for the specified period neither the principal nor previously credited interest would be impacted by this market loss. The client would receive no index interest for that index crediting period.

Important notes: 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.

The ML Strategic Balanced Index® (the “Index”) embeds an annual index cost in the calculations of the change in index value. This “embedded index cost” will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity or life product; however, it is not a fee paid by you or received by American General Life Insurance Company (AGL). AGL’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes AGL’s purchase of financial instruments or may be purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

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