

THE POWER OF RISING INCOME POTENTIAL Before and After Withdrawals Begin

Power Select Plus Income[®] index annuity issued with the **Lifetime Income Plus Multiplier**[®] guaranteed living benefit rider offers clients the opportunity to create a rising stream of income by using income credit multipliers of up to 200% of the interest earned (if any). The tables show the rising income potential clients may experience under various interest earned scenarios using the 200% Multiplier and the 100% Adjusted Multiplier.

Benefit from the 200% Multiplier When Delaying Withdrawals

During the accumulation phase, Lifetime Income Plus Multiplier uses 200% of the interest earned (if any) as the annual income credit added to the rider's Income Base. After the first withdrawal, the rider uses 100% of the interest earned (if any) as the annual income credit. There is NO ADJUSTMENT to this rate for withdrawals taken under the terms of the rider!

Interest Earned	0%		3%		4%		5%		6%	
	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal
0	\$100,000	–	\$100,000	–	\$100,000	–	\$100,000	–	\$100,000	–
1	\$100,000	–	\$106,000	–	\$108,000	–	\$110,000	–	\$112,000	–
2	\$100,000	–	\$112,000	–	\$116,000	–	\$120,000	–	\$124,000	–
3	\$100,000	–	\$118,000	–	\$124,000	–	\$130,000	–	\$136,000	–
4	\$100,000	–	\$124,000	–	\$132,000	–	\$140,000	–	\$148,000	–
5	\$100,000	–	\$130,000	–	\$140,000	–	\$150,000	–	\$160,000	–
6	\$100,000	\$5,000	\$133,900	\$6,695	\$145,600	\$7,280	\$157,500	\$7,875	\$169,600	\$8,480
7	\$100,000	\$5,000	\$137,917	\$6,896	\$151,424	\$7,571	\$165,375	\$8,269	\$179,776	\$8,989
8	\$100,000	\$5,000	\$142,055	\$7,103	\$157,481	\$7,874	\$173,644	\$8,682	\$190,563	\$9,528
9	\$100,000	\$5,000	\$146,316	\$7,316	\$163,780	\$8,189	\$182,326	\$9,116	\$201,996	\$10,100
10	\$100,000	\$5,000	\$150,706	\$7,535	\$170,331	\$8,517	\$191,442	\$9,572	\$214,116	\$10,706
11	\$100,000	\$5,000	\$155,227	\$7,761	\$177,145	\$8,857	\$201,014	\$10,051	\$226,963	\$11,348
12	\$100,000	\$5,000	\$159,884	\$7,994	\$184,230	\$9,212	\$211,065	\$10,553	\$240,581	\$12,029
13	\$100,000	\$5,000	\$164,680	\$8,234	\$191,600	\$9,580	\$221,618	\$11,081	\$255,016	\$12,751
14	\$100,000	\$5,000	\$169,621	\$8,481	\$199,264	\$9,963	\$232,699	\$11,635	\$270,317	\$13,516
15	\$100,000	\$5,000	\$174,709	\$8,735	\$207,234	\$10,362	\$244,334	\$12,217	\$286,536	\$14,327
16	\$100,000	\$5,000	\$179,950	\$8,998	\$215,524	\$10,776	\$256,551	\$12,828	\$303,728	\$15,186
17	\$100,000	\$5,000	\$185,349	\$9,267	\$224,145	\$11,207	\$269,378	\$13,469	\$321,951	\$16,098
18	\$100,000	\$5,000	\$190,909	\$9,545	\$233,110	\$11,656	\$282,847	\$14,142	\$341,269	\$17,063
19	\$100,000	\$5,000	\$196,637	\$9,832	\$242,435	\$12,122	\$296,990	\$14,849	\$341,269	\$17,063
20	\$100,000	\$5,000	\$196,637	\$9,832	\$242,435	\$12,122	\$296,990	\$14,849	\$341,269	\$17,063

Simple Growth
The 200% Multiplier uses the initial premium to calculate the value of the annual income credits added to the Income Base.

Compounding Growth
The 100% Adjusted Multiplier uses the Income Base on each anniversary after the first withdrawal, to calculate the annual income credits added to the Income Base.

Locked-in Lifetime Withdrawals
Lifetime withdrawals are locked in when the contract value reaches zero due to withdrawals taken under the terms of the rider.

Hypothetical Assumptions: \$100,000 initial premium, Single Life version of Lifetime Income Plus Multiplier, and withdrawals starting in the sixth year for a client age 65.

This hypothetical example is provided for illustration purposes only. The interest earned rates are hypothetical and are not based on the actual results of any specific interest crediting options. Interest earned through an index interest account is subject to index rate caps, spreads and/or participation rate, which can limit or reduce the amount of interest earned. The chart is intended solely to depict how Lifetime Income Plus Multiplier might work and does not reflect the results of any specific contract or index.

Power Select Plus Income Index Annuity is issued by American General Life Insurance Company. Lifetime Income Plus Multiplier has an annual fee of 1.10% of the Income Base and is one of two living benefit riders a client must choose at contract issue.

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THE POWER SERIES
of Index Annuities[®]

Benefit from the 100% Adjusted Multiplier After the First Withdrawal

After the first withdrawal, clients continue to have the potential for rising income through the 100% Adjusted Multiplier, which uses 100% of the interest earned (if any) as the annual income credit. Remember, there is NO ADJUSTMENT to this rate for withdrawals taken under the terms of the rider! The growing Income Base is used to calculate the increases, providing your clients with more income growth potential. This income growth potential will last until the earlier of age 95 (the maturity date of the annuity) or the depletion of the contract value.

Interest Earned	0%		3%		4%		5%		6%		
	Year	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal	Income Base	Lifetime Withdrawal
0		\$100,000	\$5,000	\$100,000	\$5,000	\$100,000	\$5,000	\$100,000	\$5,000	\$100,000	\$5,000
1		\$100,000	\$5,000	\$103,000	\$5,150	\$104,000	\$5,200	\$105,000	\$5,250	\$106,000	\$5,300
2		\$100,000	\$5,000	\$106,090	\$5,305	\$108,160	\$5,408	\$110,250	\$5,513	\$112,360	\$5,618
3		\$100,000	\$5,000	\$109,273	\$5,464	\$112,486	\$5,624	\$115,763	\$5,788	\$119,102	\$5,955
4		\$100,000	\$5,000	\$112,551	\$5,628	\$116,986	\$5,849	\$121,551	\$6,078	\$126,248	\$6,312
5		\$100,000	\$5,000	\$115,927	\$5,796	\$121,665	\$6,083	\$127,628	\$6,381	\$133,823	\$6,691
6		\$100,000	\$5,000	\$119,405	\$5,970	\$126,532	\$6,327	\$134,010	\$6,700	\$141,852	\$7,093
7		\$100,000	\$5,000	\$122,987	\$6,149	\$131,593	\$6,580	\$140,710	\$7,036	\$150,363	\$7,518
8		\$100,000	\$5,000	\$126,677	\$6,334	\$136,857	\$6,843	\$147,746	\$7,387	\$159,385	\$7,969
9		\$100,000	\$5,000	\$130,477	\$6,524	\$142,331	\$7,117	\$155,133	\$7,757	\$168,948	\$8,447
10		\$100,000	\$5,000	\$134,392	\$6,720	\$148,024	\$7,401	\$162,889	\$8,144	\$179,085	\$8,954
11		\$100,000	\$5,000	\$138,423	\$6,921	\$153,945	\$7,697	\$171,034	\$8,552	\$189,830	\$9,491
12		\$100,000	\$5,000	\$142,576	\$7,129	\$160,103	\$8,005	\$179,586	\$8,979	\$201,220	\$10,061
13		\$100,000	\$5,000	\$146,853	\$7,343	\$166,507	\$8,325	\$188,565	\$9,428	\$213,293	\$10,665
14		\$100,000	\$5,000	\$151,259	\$7,563	\$173,168	\$8,658	\$197,993	\$9,900	\$226,090	\$11,305
15		\$100,000	\$5,000	\$155,797	\$7,790	\$180,094	\$9,005	\$207,893	\$10,395	\$239,656	\$11,983
16+		\$100,000	\$5,000	\$160,471	\$8,024	\$187,298	\$9,365	\$218,287	\$10,914	\$254,035	\$12,702

Hypothetical Assumptions: \$100,000 initial premium, Single Life version of Lifetime Income Plus Multiplier, and withdrawals starting in the first year for a client age 65.

This hypothetical example is provided for illustration purposes only. The interest earned rates are hypothetical and are not based on the actual results of any specific interest crediting options. Interest earned through an index interest account is subject to index rate caps, spreads and/or participation rate, which can limit or reduce the amount of interest earned. The chart is intended solely to depict how Lifetime Income Plus Multiplier might work and does not reflect the results of any specific contract or index.

Additional Information

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.

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