

THE POWER OF SIMPLICITY to Help Clients Generate Rising Income

Clients deserve a simple way to guarantee lifetime income with possibilities for increasing this income during retirement too! This is why the **Power Select Plus Income®** index annuity with the **Lifetime Income Plus Multiplier®** guaranteed living benefit rider should be considered when presenting your clients with an income strategy for retirement.

Accumulation Phase

The Power of 200% Multiplier

During the accumulation phase, Lifetime Income Plus Multiplier uses 200% of the interest earned (if any) for the annual income credit that is added to the rider's Income Base, the amount from which lifetime withdrawals are calculated.

4% Interest Credited Rate
x 200%

8% Annual Income Credit

Income Phase

The Power of 100% Adjusted Multiplier

After the first withdrawal, the rider uses 100% of the interest earned (if any) as the annual income credit, and your client's lifetime income will grow by this rate too (see below). There is **NO ADJUSTMENT** to this percentage when withdrawals are taken under the terms of the rider!

4% Interest Credited Rate
x 100%

4% Annual Income Credit

This hypothetical example is for illustrative purposes only and does not represent an actual contract or result. It is only intended to show how Lifetime Income Plus Multiplier may work.

It's important to note that if no interest was earned for the year, there is no annual income credit added to the rider's Income Base. The interest credited rate will differ each year, and is subject to a cap, spread or participation rate. Please see the Owner Acknowledgment and Disclosure Statement for more information.

Rising Income Based on Interest Earned

Clients' income growth potential continues during the income phase, since after the first withdrawal the annual income credits will go from using the initial premium to stepping up to using the rider's Income Base (which has applied income credits) on each contract anniversary. This provides your clients with more income growth potential! This income growth potential will last until the earlier of age 95 (maturity date of the annuity) or depletion of the contract value.

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.

For agent use only. Not for dissemination to the public.

THE POWER SERIES
of Index Annuities®

A Powerful Combination for Your Client's Retirement

Power Select Plus Income is a powerful combination for your clients retirement by providing growth potential through interest crediting options, protection from market downturns and the ability to create a stream of guaranteed income for life. Speak with your insurance marketing representative today to learn more about this annuity and the benefits that it may offer to your clients.

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.

The Income Base is initially equal to the first eligible premium. On each contract anniversary, the Income Base can increase to the greater of 1) the anniversary value, when higher than all previous anniversary values; or 2) the Income Base plus any available income credit. The Income Base is adjusted for excess withdrawals and is increased each time an eligible premium is made.

Index annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG) family of financial services companies. 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.

© American International Group, Inc. All rights reserved.

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
--



For agent use only. Not for dissemination to the public.