

A Powerful Combination for Retirement

Principal Protection. Growth Potential. Lifetime Income.

Plus, the Opportunity to **Guarantee Rising Income** for up to 10 Contract Years



Guaranteed rising income is available through the Lifetime Income Plus® guaranteed living benefit rider for an annual fee. Restrictions and limitations apply. Guarantees are backed by the claims-paying ability of American General Life Insurance Company.

Securing Your Retirement Income For Life

In today's interest rate environment, many Americans are looking for ways to help grow their retirement assets and help ensure their income will last for life. With concerns about market downturns, rising retirement costs and longer life expectancies, many individuals want a guaranteed income stream that can help them maintain their lifestyle in retirement.

*To help secure your income for life, it's important to find a retirement savings solution that may guarantee rising income or even **DOUBLE** your income potential, while ensuring that your principal is protected from market downturns.*



GUARANTEE MORE Retirement Income For Life

The Power 10 Protector Plus Income[®] Index Annuity is a retirement savings vehicle that combines upside potential with the guaranteed protection of a traditional fixed annuity. For individuals looking to generate more income for retirement, while avoiding the risk of losing their principal due to a down market, Power 10 Protector Plus Income may be an attractive long-term solution.

Power 10 Protector Plus Income[®] Can Help You:

- **PROTECT** your principal
from market downturns PAGE 2
- **GROW** your retirement assets
with your choice of interest crediting options. PAGE 4
- **GUARANTEE** rising income
with the Lifetime Income Plus[®] living benefit rider for an annual fee of 0.95% PAGE 12

What You Should Know about Index Annuities

An index annuity is a contract issued by an insurance company. It is not a direct investment in the stock market or any particular index. In exchange for your money (premium), the insurance company provides you with the opportunity to earn interest based in part on the performance of a particular index and/or based on a fixed rate. With the benefit of tax deferral, you pay no current income tax on any interest earned until it is withdrawn (based on current tax laws). When it is time to take income, the insurance company promises to make regular income payments that can last for as long as you live or for a time period you select using a process known as annuitization (for no additional cost). Some index annuities, such as Power 10 Protector Plus Income, also offer living benefit riders that provide guaranteed lifetime income, even if the contract value is depleted due to withdrawals taken within the rider's terms. All guarantees are backed by the claims-paying ability of the issuing insurer and may be subject to annual fees. Other restrictions and limitations apply.

PROTECT Your Principal with the Power of Zero

Power 10 Protector Plus Income offers you the comfort and security of knowing that your retirement assets will not decline due to market volatility.

Market Downturns Will Not Impact the Value of Your Annuity

As an index annuity, Power 10 Protector Plus Income guarantees that your principal and interest earned are protected from market downturns throughout the life of the contract. Although your money is not directly invested in any stocks, bonds or other securities, you have the potential to earn interest based in part on the performance of an index with:

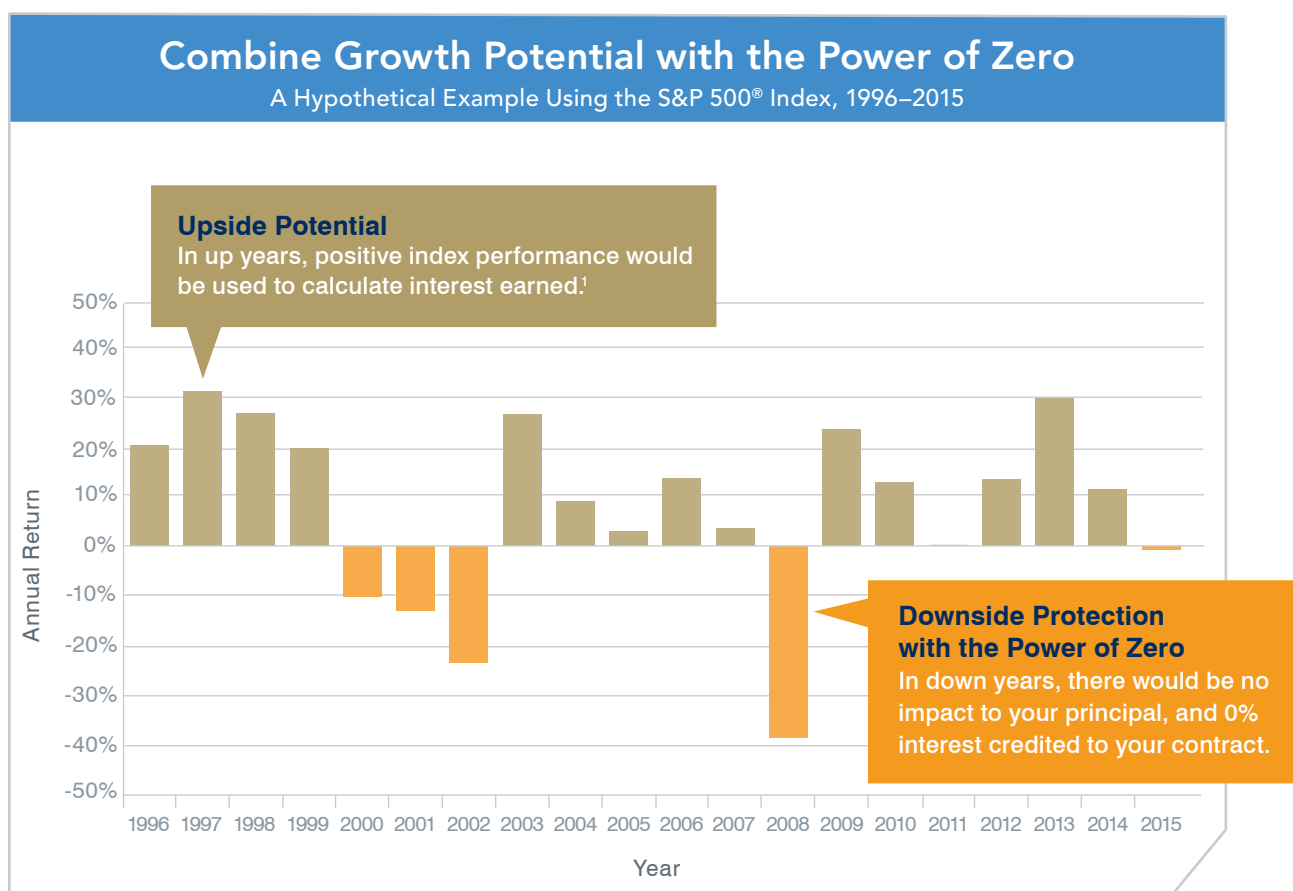
- **No loss of principal** due to market fluctuations. Please note that your contract value will be reduced by the living benefit rider fee and any withdrawals.
- **No loss of earned interest.** Any interest earned is locked into the contract and protected from future downturns.
- **No emotional ups and downs.** You have the confidence of knowing that your principal is protected against market volatility at all times.

Guarantees are backed by the claims-paying ability of the issuing insurance company.



Put the Power of Zero to Work Against Market Loss

With Power 10 Protector Plus Income, your annuity's value is protected from market downturns and has the potential to increase based partly on an index's upside growth. This means that even if an index had negative performance in one year, like the S&P 500® Index's double-digit declines in 2000-2002 and 2008, your contract value would be unaffected by this poor performance.



Note: This hypothetical example is for illustrative purposes only. It represents only the performance of the S&P 500® Index (excluding dividends), not the performance of the index interest accounts. Interest earned is based on index performance over a given period (generally one year from contract issue date). It is not based on the calendar year. Please see pages 4-11 for more information on the S&P 500® Index and the index interest accounts available with Power 10 Protector Plus Income.

Key Terms

Contract Value: The current dollar value of your annuity contract.

Principal: The amount of money used to purchase the annuity. Also known as the “premium.”

¹ There are contract provisions that may limit the upside potential or reduce the interest earned. See pages 6-7 for more information.

MORE GROWTH Potential to Help You Build Assets for Retirement

Power 10 Protector Plus Income offers interest crediting options that **may help you earn more interest**, while protecting your principal from market loss.

Add Upside Potential with Your Choice of 4 Interest Crediting Options

With Power 10 Protector Plus Income, you have the flexibility to allocate assets among as many as 4 different interest crediting options. You can choose from 1 index interest account that earns interest based in part on the performance of the S&P 500® Index (excluding dividends), 2 index interest accounts based in part on the performance of the ML Strategic Balanced Index® and a 1-year fixed interest account that offers a minimum guaranteed rate.²

S&P 500® Index Index Interest Account	ML Strategic Balanced Index® Index Interest Accounts	Fixed Interest Account
<ul style="list-style-type: none">• Annual Point-to-Point	<ul style="list-style-type: none">• Annual Point-to-Point• 2-Year Point-to-Point	<ul style="list-style-type: none">• 1-Year Fixed Account

Key Terms

Contract Anniversary: The anniversary of the date the contract was issued.

Index Interest Accounts: Account options that earn interest based partly on the performance of an index. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. Such circumstances include, but are not limited to, the discontinuation of an index, which may occur at the end of an index term, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.

Interest Crediting Options: Account options that can provide you with interest.

² With Power 10 Protector Plus Income, you do not invest directly 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. See Index Interest Account tables on pages 6-7 for more information.

³ The 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.

What You Should Know about the S&P 500® and ML Strategic Balanced Index®

The **S&P 500® Index** is comprised of 500 of the largest stock companies in the U.S. market. Created in 1957, it is widely regarded as the standard measure for the performance of the U.S. stock market. The S&P 500® Annual Point-to-Point Index Interest Account may benefit from the upside growth potential of this index.

The **ML Strategic Balanced Index®** is an index that seeks growth and control of volatility by actively allocating to equities, fixed income and cash. Allocations between equities and fixed income are rebalanced semiannually, while cash positions are adjusted on a daily basis to help manage volatility. Index interest accounts that use the ML Strategic Balanced Index® may benefit from a more consistent level of earned interest.³

The following pages explain how the interest crediting options work. Please carefully consider each option and select the one(s) that best meet your goals and objectives. 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.



Understanding How the Interest Crediting Options Work

S&P 500® Index Interest Accounts			
ACCOUNT OPTIONS	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
Annual Point-to-Point	Annual change in the S&P 500® (excluding dividends) from one contract anniversary to the next, subject to the annual index rate cap.	Growth potential with no spread and 100% participation rate. May provide more interest than other accounts during periods of modest index growth.	Annual index rate cap limits the upside potential.

ML Strategic Balanced Index® (MLSB) Index Interest Accounts			
ACCOUNT OPTIONS	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
Annual Point-to-Point	Annual change in the ML Strategic Balanced Index® from one contract anniversary to the next, reduced by the spread.	Growth potential with no index rate cap and 100% participation rate. Earnings based in part on an index with low target volatility. May produce more stable interest than other accounts.	Spread reduces the interest credited to the account. Volatility control measures can dampen upside potential.
2-Year Point-to-Point	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.	Growth potential with no index rate cap and 100% participation rate. Earnings based in part on an index with low target volatility. May produce more stable interest than other accounts. 2-year term may further enhance growth and smooth out volatility.	Interest is applied after a 2-year period. Annualized spread multiplied by two reduces the interest credited to the account. Volatility control measures can dampen upside potential.

Key Terms

Annual Index Rate Cap: The maximum amount of interest that can be credited for a contract year.

Annual Participation Rate: The percentage of the year-to-year index return that is used to calculate interest in an index interest account. The participation rate is set at 100% for all accounts and is guaranteed for the life of the contract.

Annualized Spread: The spread used to determine the interest credited to the 2-Year Point-to-Point Index Interest Account (ML Strategic Balanced Index®). It is multiplied by two to determine the spread that will be applied.

Spread: A percentage subtracted from the percentage change of an index.

Fixed Interest Account			
ACCOUNT OPTION	INTEREST EARNED IS BASED ON:	POTENTIAL ADVANTAGES	KEY CONSIDERATIONS
Fixed Interest Account	1-year fixed rate that is not tied to an index. The rate is set at contract issue, guaranteed for one year and subject to change annually. The minimum guaranteed rate is listed in the contract.	Provides the comfort and certainty of knowing exactly how much interest you will earn over the next year.	Guaranteed rate with no additional growth potential.

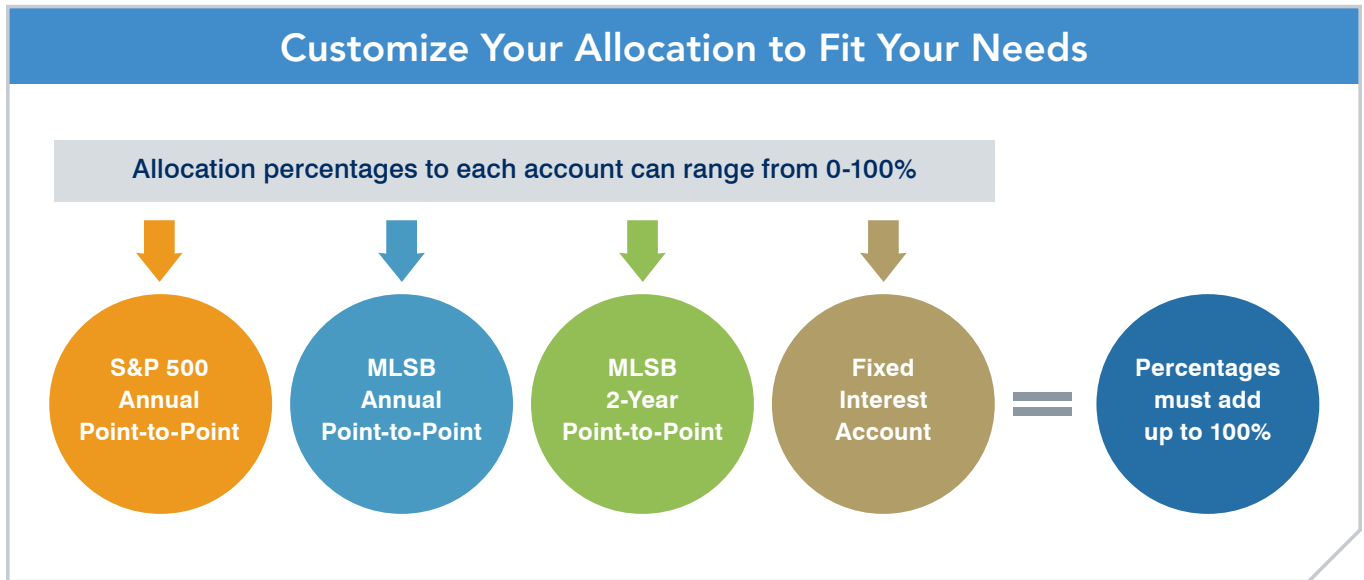
What You Should Know about the Index Rate Caps, Spreads and Fixed Interest Account

The index rate caps and spreads for all accounts are set at contract issue and guaranteed for an index term (either one or two years), after which they are subject to change at the end of each index term. Renewal rates will never be less than the guaranteed minimums or more than the maximums stated in your contract. Please see the interest rate flyer for the most current rates. Also refer to the Owner Acknowledgment and Disclosure Statement for more information.



You Have the Flexibility to Allocate Assets Based on Your Individual Situation

Depending on your retirement needs, you can choose to allocate your assets among any of the four interest crediting options in Power 10 Protector Plus Income. Allocations can be adjusted every year on your contract anniversary. The hypothetical examples on the following pages show you how each index interest account might work in different market conditions.



S&P 500® INDEX Hypothetical Example

Annual Point-to-Point Index Interest Account

Hypothetical Example Assumptions: S&P 500® value at 1,000 on issue date and a 4% annual index rate cap.
Note: The index rate cap is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary. This example assumes that the cap is reset at 4% every year.

In this example, the account:

- Provides the potential to earn up to 4% interest each contract year
- Guarantees that the annual interest earned will never be less than zero
- Protects the principal and interest from market loss

	S&P 500® Index Value	S&P 500® Annual Percent Change	Annual Interest Earned
Date of Issue	1,000	–	–
Anniversary 1	1,083	8.30%	+4.00%
Anniversary 2	1,112	2.68%	+2.68%
Anniversary 3	1,053	-5.31%	0.00%

Up Year:
Interest is credited, subject to the annual index rate cap (4% in this example).

Down Year:
No interest is credited.

Note: The above hypothetical example is intended only to show how the S&P 500® Annual Point-to-Point Index Interest Account may perform under certain situations. It does not reflect the actual performance of the S&P 500® or the current annual index rate cap. Please see your agent for the current index rate cap. For more information about this account, please refer to the Owner Acknowledgment and Disclosure Statement.

Annual Point-to-Point Index Interest Account

Hypothetical Example Assumptions: ML Strategic Balanced Index® value at 1,000 on issue date and a 3% spread.

Note: The spread is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary. This example assumes that the spread is reset at 3% every year.

In this example, the account:

- Provides the potential to earn an attractive level of interest
- Guarantees that the annual interest earned will never be less than zero
- Uses a multi-asset class index to help generate upside potential while maintaining volatility at a target level

	ML Strategic Balanced Index Value	ML Strategic Balanced Annual Percent Change	Deduct the Spread	Annual Interest Earned
Date of Issue	1,000	–	–	–
Anniversary 1	1,083	8.30%	$8.30\% - 3.00\% = 5.30\%$	+5.30%
Anniversary 2	1,144	5.63%	$5.63\% - 3.00\% = 2.63\%$	+2.63%
Anniversary 3	1,092	-4.55%	$-4.55\% - 3.00\% = -7.55\%$	0.00%

Up Year:
Interest is credited, reduced by the spread (3% in this example).

Down Year:
No interest is credited.

Note: The hypothetical examples on these pages are intended only to show how the ML Strategic Balanced Index® Annual Point-to-Point and 2-Year Point-to-Point Index Interest Accounts may perform under certain situations. They do not reflect the actual performance of the ML Strategic Balanced Index® or the current spread. While there are no caps on these accounts, please keep in mind that the performance of the ML Strategic Balanced Index® is reduced by a declared spread when determining your actual interest credited rate, and that the composition and risk-controlled nature of the ML Strategic Balanced Index® may dampen the upside potential of the Index's performance. However, the interest credited rate will never be less than zero percent. Please see your agent for the current spread.

The ML Strategic Balanced Index® embeds an annual index cost in the calculations of the change in index value over the index term. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the Index. It is not a fee paid by you or received by American General Life Insurance Company. For more information, please refer to the Owner Acknowledgment and Disclosure Statement.

2-Year Point-to-Point Index Interest Account

Hypothetical Example Assumptions: ML Strategic Balanced Index® value at 1,000 on issue date and a 1% annualized spread (2% for the entire 2-year term). Note: The annualized spread is set at contract issue, guaranteed for two years and subject to change on the contract anniversary at the beginning of each 2-year term. This example assumes that the annualized spread is reset at 1% every two years (2% total for each 2-year term).

In this example, the account:

- Provides the potential to earn an attractive level of interest
- Guarantees that the annual interest earned will never be less than zero
- Uses a multi-asset class index to help generate upside potential while maintaining volatility at a target level
- Offers a 2-year term, which may further enhance earnings potential and smooth out interest credits

	ML Strategic Balanced Index Value	ML Strategic Balanced 2-Year Percent Change	Deduct the Annualized Spread Multiplied by Two (1.00% x 2 = 2.00%)	Interest Earned
Date of Issue	1,000	–	–	–
Anniversary 1	1,083	–	–	–
Anniversary 2	1,144	14.40%	14.40% - 2.00% = 12.40%	+12.40%
Anniversary 3	1,092	–	–	–
Anniversary 4	1,200	4.90%	4.90% - 2.00% = 2.90%	+2.90%
Anniversary 5	1,256	–	–	–
Anniversary 6	1,125	-6.25%	-6.25% - 2.00% = -8.25%	0.00%

Up Period:
Interest is credited, reduced by the annualized spread multiplied by two (2.0% in this example).

Down Period:
No interest is credited.

Note: Index interest credited on the ML Strategic Balanced Index® 2-Year Point-to-Point Index Interest Account is credited at the end of the 2-year term. As such, it is important to realize that positive index interest in one year of the 2-year period may be offset by negative index interest in the other year.

Lifetime Income Plus[®]

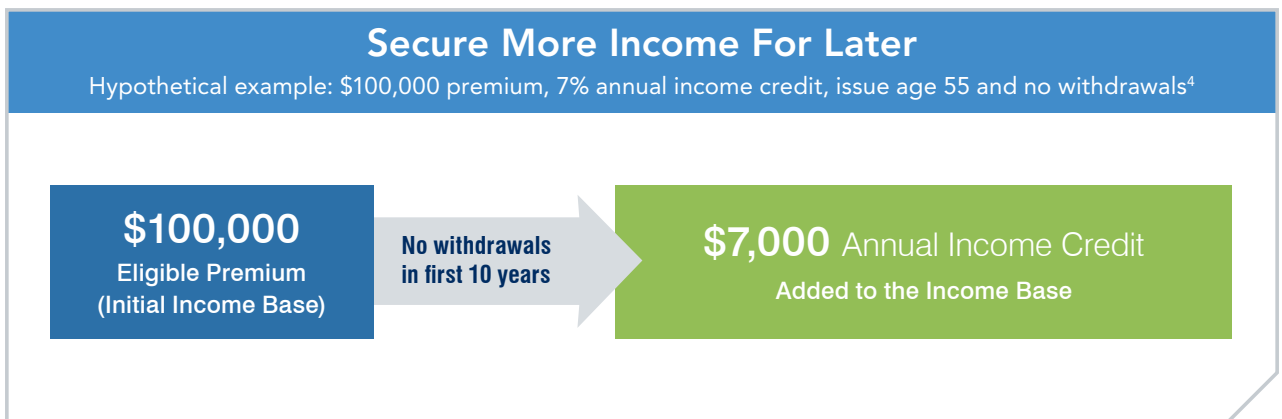
3 Ways to Help Maximize Your Retirement Income



The Lifetime Income Plus guaranteed living benefit rider guarantees you income for life and ensures that your income will rise in at least one of three different ways:

1 **GUARANTEE** a 7% Increase in Your Income Base every year for the first 10 contract years when no withdrawals are taken

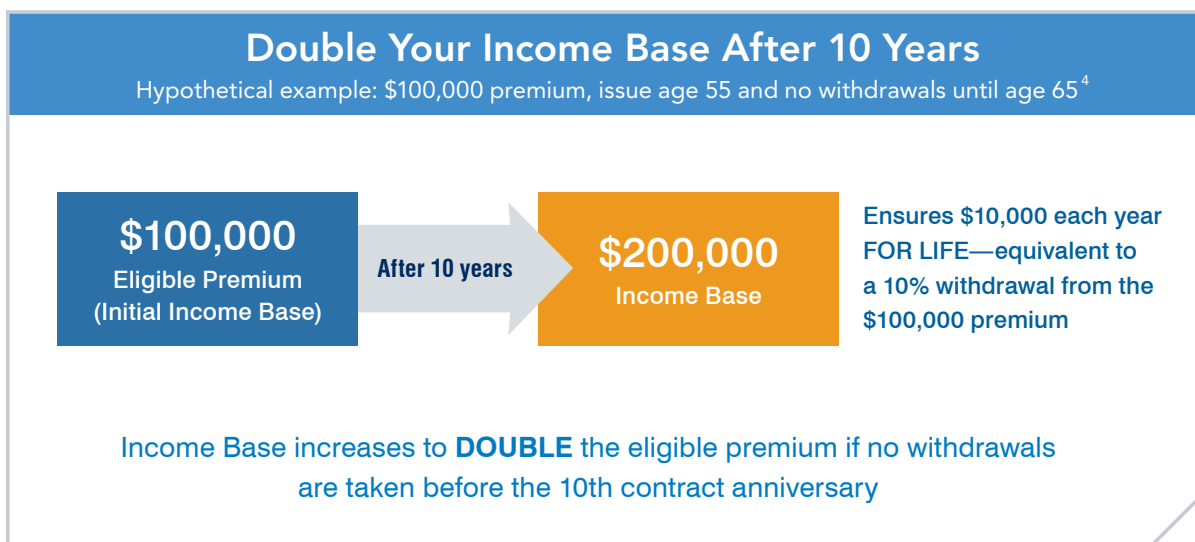
With Lifetime Income Plus, your Income Base—the amount from which lifetime withdrawals are calculated—is guaranteed to grow by 7% every year in the first 10 contract years when no withdrawals are taken.



⁴ **These hypothetical examples are for illustrative purposes only and are not actual cases.** They are intended only to show how the Power 10 Protector Plus Income Index Annuity with Lifetime Income Plus might work. They assume that the Single Life version of the Lifetime Income Plus rider is selected.

2 GUARANTEE Doubling of your retirement income potential after the first 10 contract years, when no withdrawals are taken.

Your Income Base is guaranteed to DOUBLE to 200% of eligible premiums, when no withdrawals are taken before the 10th contract anniversary. The following chart shows a hypothetical example of how the doubling can work.



Important Note: Lifetime Income Plus is included as part of the contract for an annual fee of 0.95% of the Income Base. This fee is deducted from the contract value on each contract anniversary; it will be deducted on a pro-rata basis if the contract to which the rider is attached is fully surrendered before the end of a contract year. The rider fee may differ by state. Please refer to page 21 for more information on the Income Base and other Key Terms and Definitions.

Key Terms

Eligible Premiums: All premiums added to the contract in the first 30 days. In Oregon, Power 10 Protector Plus Income can only be issued as a single premium contract. No other premiums may be paid.

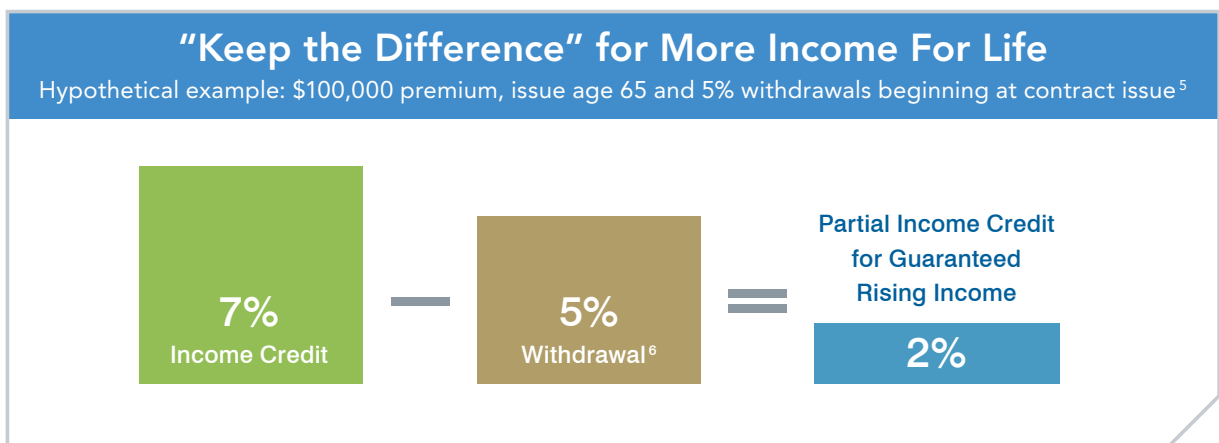
Income Base: The amount on which guaranteed lifetime withdrawals and the rider fee are based. It is not a part of the contract value.

Income Credit: The amount that may be added to your Income Base each year.

See Additional Terms and Definitions on page 21 for more information.

3 GUARANTEE Rising Income for 10 contract years, as long as withdrawals are taken within the rider's terms

Lifetime Income Plus allows you to “keep the difference” for guaranteed rising income, if withdrawals are taken in the first 10 contract years. As the hypothetical example below shows, your partial income credit is equal to 7% minus the percentage of the Income Base withdrawn.



Key Terms

Excess Withdrawal: A withdrawal that is taken prior to age 60 and/or that exceeds the maximum annual withdrawal amount. See page 15 for withdrawal rates.

See Additional Terms and Definitions on page 21 for more information.

⁵ **This hypothetical example is for illustrative purposes only and is not an actual case.** It is intended only to show how the Power 10 Protector Plus Income Index Annuity with Lifetime Income Plus might work. It assumes that the Single Life version of the Lifetime Income Plus rider is selected.

⁶ Withdrawals must be taken subject to the terms of the rider. Excess withdrawals will eliminate the income credit and can reduce the Income Base.

Plus, Lifetime Income Plus can help you secure more retirement income for life with annual withdrawals of up to 5.5%

The maximum amount you can take out each year using Lifetime Income Plus depends on your age at the time of the first withdrawal and whether one or two people are covered. Once withdrawals begin, the withdrawal rate is set for the life of the contract.

Maximum Annual Withdrawal Amount (as a percentage of the Income Base)		
AGE OF COVERED PERSON(S) AT FIRST WITHDRAWAL	ONE COVERED PERSON (Single Life)	TWO COVERED PERSONS (Joint Life)
72 and older	5.50%	5.00%
65 to 71	5.00%	4.50%
60 to 64	3.75%	3.25%

Note: Withdrawals taken prior to age 60 and/or in excess of the Maximum Annual Withdrawal Amount (MAWA) will reduce the benefits under this feature and can lower future income. The MAWA is determined by the age at the time of the first withdrawal on or after age 60. The age at the time of the first withdrawal is based on the age of the older individual if the contract is jointly owned with one covered person, or the age of the younger individual if two people are covered. Guarantees are backed by the claims-paying ability of the issuing insurance company. 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.



GUARANTEE MORE of Your Retirement Income

Lifetime Income Plus provides guaranteed income for retirement that can rise for the contract's first 10 years. The following is a hypothetical example of how this rider might work.



Meet Jane

Profile: Jane is 60 years old and plans to retire in 5 years.

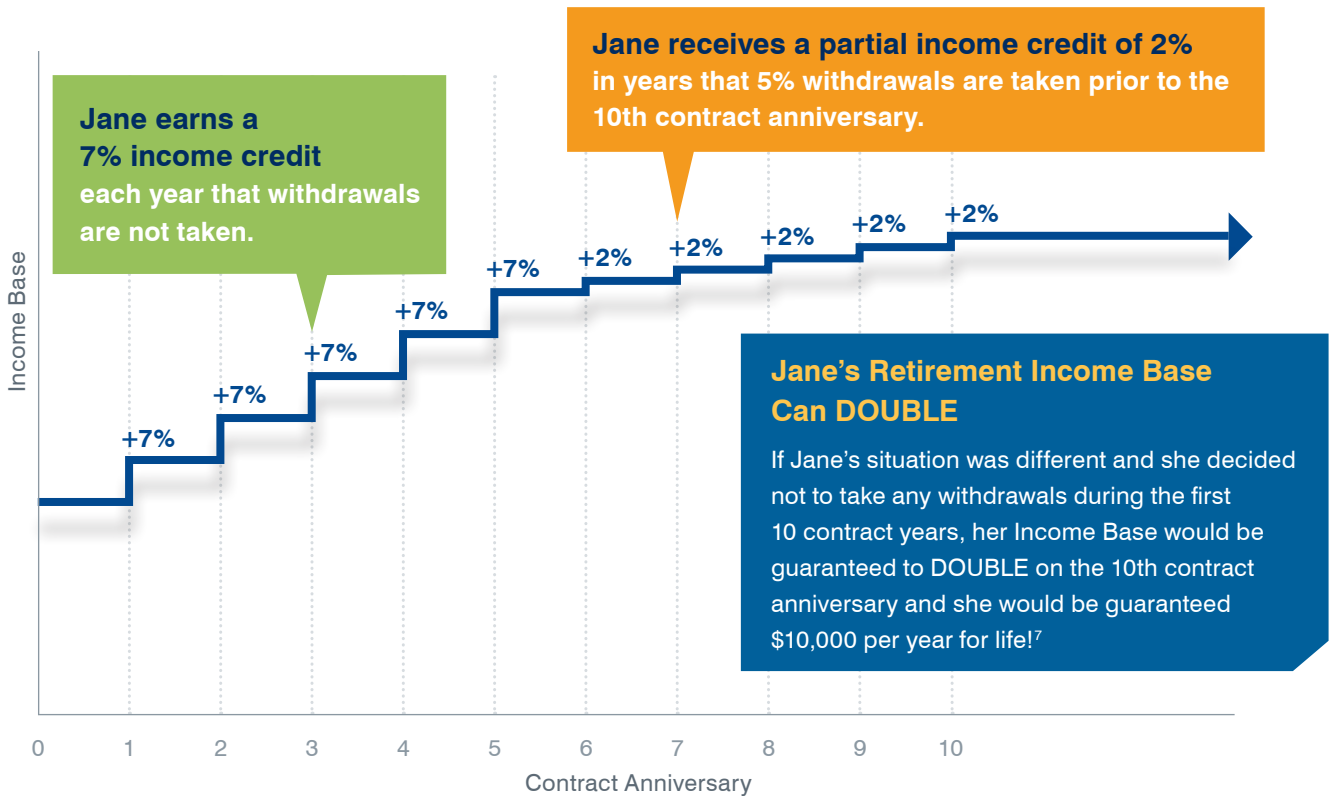
Objective: Jane is looking for an additional source of guaranteed income to help supplement her Social Security benefits and pension. She also wants to continue growing her retirement income, even after she starts taking withdrawals.

Solution: To secure another source of guaranteed retirement income, Jane uses \$100,000 of her savings to purchase Power 10 Protector Plus Income with Lifetime Income Plus. She can be confident that her Income Base will grow by 7% every year for those first 5 contract years. After her 5% withdrawals begin at age 65, Jane's Income Base can continue to grow for another 5 years with a 2% partial income credit each year. By the time she reaches age 70, she can take out \$7,250 (5% of the \$145,000 Income Base) per year for life, regardless of the contract value. This income is guaranteed, when withdrawals are taken according to the terms of the rider.

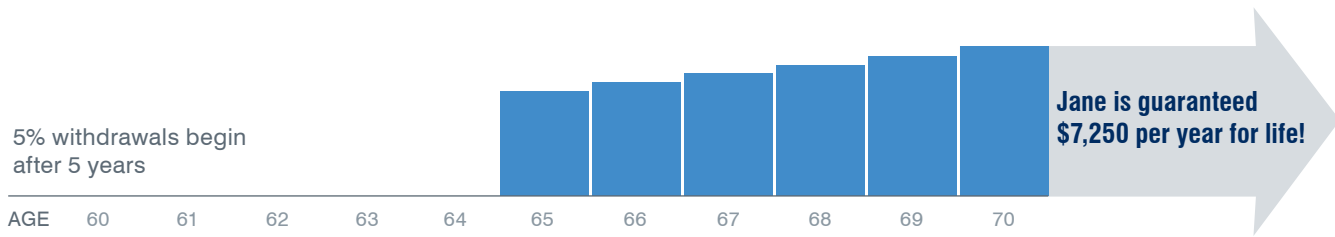
Please note that guaranteed withdrawals and the annual rider fee (0.95% of the Income Base) will reduce the value of the annuity contract, but not the Income Base or the annual guaranteed income from Lifetime Income Plus.

Jane's Retirement Income Is Guaranteed to Increase and Last For Life

Hypothetical Example Assumptions: Power 10 Protector Plus Income with Lifetime Income Plus (Single Life), issue age 60, \$100,000 premium, 7% income credit, 0% interest earned and 5% withdrawals at age 65.



Jane's retirement income can rise and is protected for life⁸



This hypothetical example is not to scale. It is provided for illustrative purposes only, is not an actual case and assumes 0% interest earned in the contract and no withdrawals taken until year 6. The chart is intended solely to depict how Lifetime Income Plus (Single Life) might work and does not reflect the results of any specific contract.

⁷ Individuals should realize that any withdrawals taken during the contract's first 10 years, including the 10th contract year, will void the opportunity to double the Income Base.

⁸ Income may decline if excess withdrawals are taken or if the contract is annuitized using the contract's annuity provisions.

MORE FLEXIBILITY to Access Your Money

Power 10 Protector Plus Income also offers other **flexible withdrawal options to help you meet your retirement income needs.**

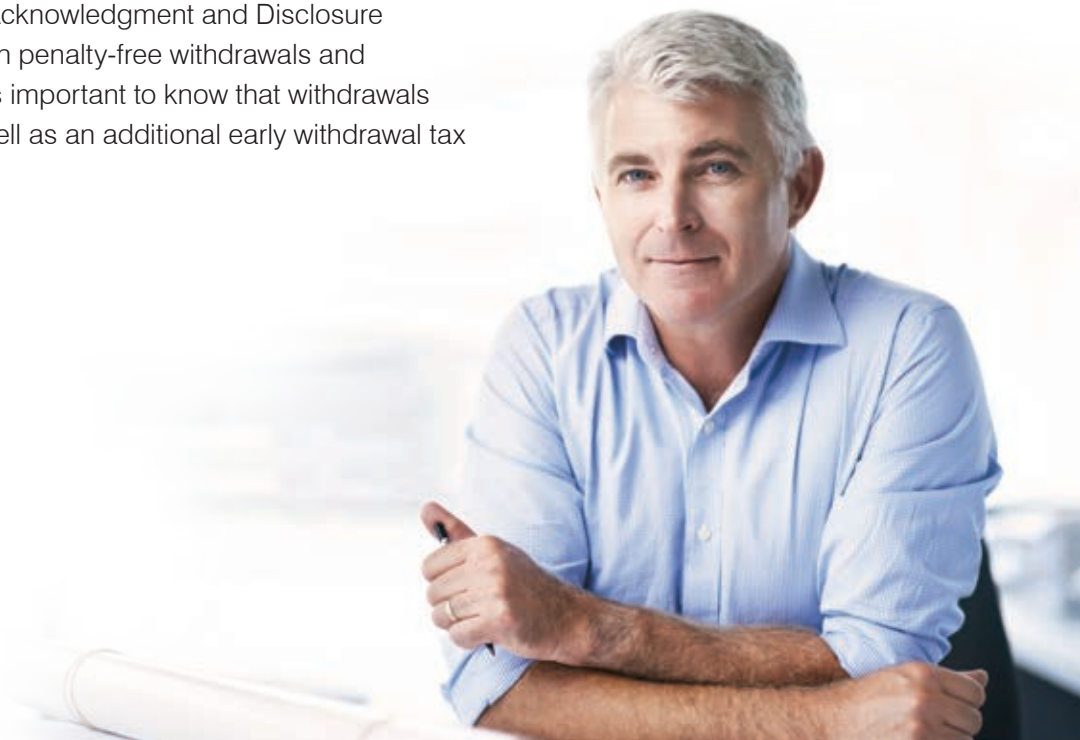
Take Advantage of Penalty-Free Withdrawals

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 next page for information on these charges). With Lifetime Income Plus, you will never pay withdrawal charges on withdrawals up to the Maximum Annual Withdrawal Amount (MAWA); Market Value Adjustments (MVAs) will also not apply. Keep in mind that a withdrawal in excess of the MAWA will reduce your future income under the benefit, even if it is a Free Withdrawal.

Access Your Money in Times of Need or Illness

The withdrawal charge and MVA 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.

Note: Please refer to the Owner Acknowledgment and Disclosure Statement for more information on penalty-free withdrawals and waiver of withdrawal charges. It is important to know that withdrawals are subject to income taxes as well as an additional early withdrawal tax when taken before age 59½.



Additional Product Details

Annuitization

Power 10 Protector Plus Income offers additional lifetime income options at no extra cost. These annuitization options, also known as Income Plans, allow you to convert your contract value into a permanent 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 10 Protector Plus Income, 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.

Withdrawal Charge

Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage (%)	10	9	8	7	6	5	4	3	2	1	0

Market Value Adjustment (MVA)

Withdrawals in excess of the Free Withdrawal amount or amounts annuitized during the first 10 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 10 Protector Plus Income 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 of 1% compounded daily. State variations apply. See the Owner Acknowledgment and Disclosure Statement for details.

Cash Surrender Value

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

Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power 10 Protector Plus Income.

Benefit from the Strength and Experience of American General Life

American General Life Insurance Company (American General Life), the issuer of Power 10 Protector Plus Income, is a part of American International Group, Inc. (AIG), 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.

In addition, American General Life 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 www.aig.com.

For more information on how you can protect your principal, grow a portion of your retirement assets and guarantee more income for life using Power 10 Protector Plus Income, please contact your agent today.



Key Terms and Definitions for Lifetime Income Plus

Please see the Owner Acknowledgment and Disclosure Statement for additional details.

- **Cancellation:** Lifetime Income Plus may be canceled on the 5th contract anniversary or any subsequent contract anniversary following the company's receipt of the cancellation request. Once the cancellation becomes effective, the associated fee will no longer be charged. This feature cannot be re-elected following cancellation.
- **Eligible Premium:** The money used to purchase the annuity contract is called the premium. Eligible premiums are all premiums received in the first 30 days of the contract and do not include income credits. Eligible premiums are included in the Income Base and Income Credit Base.
- **Excess Withdrawals:** Withdrawals that are taken prior to age 60 and/or that exceed the Maximum Annual Withdrawal Amount are considered "excess withdrawals." Excess withdrawals will eliminate the income credit and reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. If an excess withdrawal reduces the contract value to zero, the rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.
- **Highest Anniversary Value:** The contract value on a contract anniversary that is higher than all previous anniversary values.
- **Income Base:** The value on which guaranteed withdrawals and the annual rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium. The Income Base is increased each time an eligible premium is made. It is also adjusted for excess withdrawals. On each contract anniversary, the Income Base is set to equal the greater of (1) the highest anniversary value, or (2) the current Income Base increased by any available income credit. The Income Base is automatically evaluated on contract anniversaries while the contract value is greater than zero and the rider is still in effect, provided you have not reached the Maturity Date. On the 10th contract anniversary, the Income Base may be increased to the Minimum Income Base (200% of eligible premiums) if no withdrawals have been taken from the contract.
- **Income Credit:** The amount that may be added to your Income Base in each of the first 10 contract years. The annual income credit is 7% of the Income Credit Base in years when no withdrawals are taken. The annual income credit will be reduced by the percentage of the Income Base withdrawn in years when withdrawals are taken. An income credit is not available in years an excess withdrawal is taken. When withdrawals are taken that reduce the available income credit, future income may be lower than if a full income credit were received.
- **Income Credit Base:** A component of the rider that is used solely to calculate the income credit. Initially, the Income Credit Base is equal to the first eligible premium. If the Income Base steps up to your anniversary value on a contract anniversary, your Income Credit Base will also step up to this amount. The Income Credit Base is not increased if your Income Base rises due to the addition of the income credit. The Income Credit Base is adjusted for excess withdrawals and is increased each time an eligible premium is made.
- **Income Credit Period:** The period of time over which an income credit may be added to the Income Base. It begins on the contract issue date and ends 10 years later.
- **Issue Age:** Power 10 Protector Plus Income with Lifetime Income Plus is only available to individuals aged 50-75. The maximum issue age may be lower for certain states and firms. Please check with your agent for complete details.
- **Maturity Date:** If the contract value and the Income Base are greater than zero on the Maturity Date (95th birthday), you must select one of the following: 1) Annuitize the contract value under the contract's annuity provisions; or 2) Elect to receive the current Maximum Annual Withdrawal Amount.
- **Maximum Annual Withdrawal Amount (MAWA):** The maximum amount of income you can take each year without reducing the Income Base and Income Credit Base (see table on page 15).

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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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 10 Protector Plus Income 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 10 Protector Plus Income may not be appropriate for use with contributory plans if you plan to make ongoing contributions. In addition, a Required Minimum Distribution under a qualified contract is a withdrawal and, as such, will prevent the application of the Minimum Income Base under the Lifetime Income Plus rider if it occurs during the first 10 contract years.

Annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019.

Power 10 Protector Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-801 (12/12); Market Value Adjustment (MVA) Rider, Form Number AGE-8000 (12/12); Lifetime Income Plus (Formal Name: Optional Guaranteed Living Benefit Rider), Form Number AGE-8002 (9/13); Annual Point-to-Point Index Interest Account Rider, Form Number AGE-8003 (12/12); Terminal Illness Rider, Form Number AGE-8007 (12/12); Extended Care Rider, Form Number AGE-8008 (12/12); Activities of Daily Living Rider, Form Number AGE-8009 (12/12); and Annual Point-to-Point and 2-Year Point-to-Point Index Interest Account Riders, Form Number AGE-8028 (4/14).

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