

A Powerful Solution for Your Retirement Income Needs



Power 7 Protector Plus IncomeSM Annuity with Lifetime Income Plus FlexSM

A hypothetical fixed-index annuity illustration prepared for:

Valued Client

Prepared by:

Valued Advisor

Date prepared: 8/28/2020

This illustration is hypothetical and is intended solely to depict how different crediting strategies and rates can affect the annuity's contract value and contractual benefits including any optional features selected. Interest rates, index factors, fees and other assumed values are not guaranteed and can be changed by the company prior to the date your contract is issued. Actual results may therefore be higher or lower than shown. Your minimum declared interest rate and other guarantees will be stated in your contract. Please be sure to read the additional disclosure at the end of the illustration. This material is intended only for educational purposes to help you, with the guidance of your financial advisor, make informed decisions. We are not a fiduciary and do not provide investment advice or recommendations.

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

The purchase of a fixed index annuity is not required for, and is not a term of, the provision of any banking service or activity.

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

THIS ILLUSTRATION IS NOT COMPLETE UNLESS ALL PAGES ARE INCLUDED.

Issued By **American General
Life Insurance Company**

By purchasing the Power 7 Protector Plus Income, you can benefit from:

- **GROWTH** potential through index crediting strategies

Access a range of strategies designed to help accumulate more assets for retirement income.

- **INCOME** that's guaranteed for life

Take advantage of lifetime income options, such as Lifetime Income Plus Flex, available for an additional fee. Or you can choose annuitization, a process that converts your contract into lifetime income payments at no additional cost.

- **PROTECTION** against current taxes

Through the power of tax deferral, you pay no current income tax on any gains until they're withdrawn.

This hypothetical illustration is provided to give you a feel for the interest crediting that would result from each of the interest crediting strategies based on the history or back-tested history of the related indexes. Allocating money to these options does not represent an investment directly into the index. Power 7 Protector Plus Income interest accounts, each with a different interest crediting strategy, see Understanding Your Interest Crediting Strategies. These accounts are subject to change until the contract is issued and once issued, they may be discontinued or changed with prior notice.

- It is likely that the index will not repeat historical performance, the current factors and both current and minimum declared rates will change and actual values will be higher or lower than those in this illustration. Please read the Owner Acknowledgement and Buyer's Guide that will be presented to you when you purchase your annuity for more detailed information.
- Fees and Charges. The Lifetime Income Plus Flex illustration uses a fee rate of 1.00 % for Single Life and Joint Life. A withdrawal charge may be assessed if you take money from the contract during the first seven contract years. Power 7 Protector Plus Income withdrawal charges decline over seven years (8-7-6-5-4-3-2%). The charge is not assessed against any applicable 10% free withdrawal amount. A market value adjustment ("MVA") applies to amounts subject to withdrawal charges. The MVA may be positive or negative. Generally, if interest rates have risen, the MVA may decrease the amount you receive due to a withdrawal. If interest rates fall, the MVA may increase the amount you receive. The illustrated scenarios with in this report do not present the potential positive or negative impact of an MVA. Withdrawal charges and MVA may be waived under a Terminal Illness Rider, Extended Care Rider or Activities of Daily Living Rider, if applicable.

The illustrated MDIR may not be the MDIR you actually receive since it is subject to change at any time up until the contract is issued. Once your contract is issued, however, the MDIR applicable to the fixed account, if available, will never change. Additionally, the MDIR is guaranteed never to be less than 1.00 %. MDIR is stated on the Contract Data Page and once the contract is issued, is in effect for the life of the contract.

It is likely that the index will not repeat historical performance, the current declared factors and rates will change and actual values therefore will be higher or lower than those in this illustration. However, they will never be less than the minimum guarantees set forth in your contract. Please read the Owner Acknowledgement and Buyer's Guide that will be presented to you when you purchase your annuity for more detailed information. The average annual returns displayed within are calculated using the geometric mean of the illustrated period.

Lifetime Income Plus Flex can provide guaranteed lifetime income for as long as you live with the flexibility to take income prior to activating the rider and beginning lifetime withdrawals. The annual percentage of the Income Base that you receive for life depends on the number of people covered and the covered person(s) age(s) at the time of activation of lifetime withdrawals. When withdrawals are taken within the parameters of the feature, Lifetime Income Plus Flex locks in an annual income credit of up to 5.75% of your Income Base each contract anniversary for the first 10 contract years for guaranteed lifetime income. Depending on the withdrawal percentage, a partial income credit may be applied. The benefit provides a Minimum Income Base equal to 200% of eligible premiums received in the first 30 days after contract issue, provided there are no withdrawals in the first 10 contract years. You even have the opportunity to change the number of individuals covered under the rider (Single or Joint Life) to help meet varying income needs, or to address life events like marriage, divorce or death of a spouse. Please see key terms and definitions for more details.

Annuities are designed for long-term retirement savings and offer tax deferral. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty may apply. Partial withdrawals may reduce benefits available under the contract as well as the amount available upon a full surrender. Early withdrawals may also be subject to withdrawal charges and MVA. Keep in mind, if your premium is tax-qualified (such as an IRA), an annuity provides no additional tax-deferred benefit beyond that provided by the plan. You should only use a fixed-index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. Please consult with your financial and tax advisor regarding your individual situation. If the income benefit is elected, your contract, if surrendered, may be worth more or less than the total amount of premium(s). **Guarantees are backed by the claims paying ability of the issuing insurance company.**

This illustration is not valid unless accompanied by a Power 7 Protector Plus Income Owner Acknowledgement.

What you should know about the indices

The **S&P 500® Index** includes 500 of the leading companies in the U.S. stock market. It is widely regarded as the standard for measuring U.S. stock market performance. When allocating money to an interest crediting option that uses this index in the calculation of interest, a key consideration for the performance of the S&P 500® index (excluding dividends) is the change in the value of the Index from the beginning of the index term to its end.

The **MSCI EAFE Index** is designed to represent the performance of large- and mid-cap securities across 21 developed markets in Europe, Australasia, Far East, excluding the US & Canada. As of September 2018, it had more than 900 constituents and covered approximately 85% of the free float-adjusted market capitalization in each country.

The **ML Strategic Balanced Index™** (MLSB) blends equity and fixed income indices using a non-discretionary, rules-based process to adjust exposures to the S&P 500® Index and the Merrill Lynch 10-Year U.S. Treasury Futures Total Return Index. This process may help the Index generate positive returns while meeting a target volatility level. Pursuant to the rules of the index, the index weightings are rebalanced every six months based on the historical volatility of the Index. As an additional measure of risk control, the index methodology may cause increases or decreases in cash positions daily to help maintain the overall volatility of the Index at or near its targeted 6%. Volatility control measures seek to provide smoother results and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it is important to note that it may also lessen the impact of market upturns, therefore limiting upside potential. When allocating money to an interest crediting option that uses this index in the calculation of interest, some key considerations for the performance of the underlying index include the change in the S&P 500 Index (excluding dividends) over the index term, the change in the Merrill Lynch 10-Year U.S. Treasury Futures Total Return Index over the index term, the weightings assigned to the indices (e.g. target volatility mechanism), the absolute level of interest rates, any directional move in interest rate levels, interest rate volatility, and stock market volatility.

The **PIMCO Global Optima Index™** (PIMCO) is designed to combine diversified market exposure with enhanced return potential. It allocates to a broad range of global equity and U.S. fixed income markets while targeting a moderate, consistent risk profile. The equity portion optimizes across U.S. large cap, U.S. mid cap, U.S. small cap, international and emerging markets. Specifically, it seeks to enhance returns by dynamically adjusting its allocation across these markets, favoring those markets that exhibit positive momentum and that are likely to offer value. The fixed income portion invests in high-grade U.S. bonds, including Treasuries, corporate bonds, and mortgage-backed securities. In order to manage risk, the index adjusts the mix of equity and fixed income on a daily basis in order to meet a target volatility level of 7.5% annualized.

The **Russell 2000® Index** is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The **AQR DynamiQ Allocation IndexSM** (AQR) is a style-based index offering dynamic exposure to developed equity markets and to developed government fixed income.

Important Information Regarding Back-Tested Performance of the ML Strategic Balanced Index (MLSB) and PIMCO Global Optima Index: Past performance of these indices, including but not limited to hypothetical performance, is not an indication of future results. Back-tested performance is not actual historical performance, but is hypothetical. The back-test calculations are based on the same methodology that is used in the calculation of the index today. Prospective application of the methodology used to construct these indices may not result in performance that corresponds to the back-tested returns shown. The back-test period does not correspond to the entire available history of the index.

Another limitation of back-tested hypothetical information is that, generally, the back-tested calculation is prepared with the benefit of hindsight. Back-tested data reflects the application of the index methodology and selection of index constituents in hindsight. No hypothetical record can completely account for the impact of financial risk attached to real-world events. For example, there are numerous factors related to the equities, fixed income, in general which cannot be, and have not been, accounted for in the preparation of the index information set forth, all of which can affect actual performance.

The following illustrations reflect the pre-inception performance data of the ML Strategic Balanced Index (MLSB) and PIMCO Global Optima Index based on hypothetical back-tested closing values. Back-testing periods illustrated vary as described. Post-inception, actual live index historical performance data of the MLSB Index will be based on closing values beginning 8/31/2014. The PIMCO became available on 10/13/2017 and the illustration will be based on back-tested data prior to the inception date. The AQR became available on 05/18/2020 and the illustration will be based on back-tested data prior to the inception date.

Please note: Some states do not permit the use of back tested performance in illustrations, even though the Interest Crediting options are available within the annuity product.

This illustration includes the following scenarios

Guaranteed Values

- **0% Index Interest and Fixed Interest Account Minimum Declared Interest Rate (Page 5):** This scenario assumes any money allocated to an Interest Crediting Strategy credits zero percent and any money allocated to the Fixed Interest Account earns the minimum declared interest rate. This scenario reflects minimum contract values for the specified time period, based on zero percent interest on the index accounts and the currently applicable minimum declared interest rate on the fixed account (MDIR), held constant for the time period.

Non-Guaranteed Values - The benefits and values are not guaranteed

- **Specific Period (Page 6):** For this scenario, any money allocated to the S&P 500-based Interest crediting strategies is illustrated using the historical performance of the last 30 years of the S&P 500 index (excluding dividends) and the most recent 15 years of back-tested performance repeated twice for the MLSB and PIMCO indices. In some states the MLSB and PIMCO we are not permitted to illustrate the MLSB and PIMCO indices because they contain less than 10 years of actual history.

Note for scenarios that illustrate beyond 30 years, the illustration will repeat the most recent 10 year period until reaching the Latest Annuity Date "LAD" of age 95.

- **Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy (Page 7):** This scenario illustrates the individual values associated with each interest crediting strategy from the specific period scenario on the previous page.

PAST PERFORMANCE IS BASED ON HYPOTHETICAL HISTORICAL DATA AND IS NO GUARANTEE OF FUTURE RESULTS. ACTUAL INTEREST CREDITING RESULTS WILL VARY BASED ON MARKET CONDITIONS, INDEX ALLOCATIONS, AND INTEREST CAP RATES/SPREADS. THE VALUES IN THIS ILLUSTRATION ARE NOT GUARANTEES OF OR EVEN ESTIMATES OF THE AMOUNTS YOU CAN EXPECT FROM YOUR ANNUITY.

*For more information about interest crediting strategies referenced in this illustration, please see the page in this illustration titled "Understanding Your Interest Crediting Strategy(ies)".

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: Lifetime Income Plus Flex (Single Life)		Strategy	Participation Rate	Cap Rate/Spread	Allocation %
Issue Age: 55		Withdrawal Type: None		S&P Annual PTP with Cap	100%	2.60%	50%
Jurisdiction: Texas				S&P Annual PTP Participation Rate	16%	N/A	50%
Contract Type: NonQualified							
Product: Power 7 Protector Plus Income							
Initial Premium: \$100,000							

0% Index Interest and Fixed Account Minimum Declared Interest Rate

Hypothetical Account Values - Minimum Rates							Guaranteed Retirement Income				Legacy
Year	Age	S&P 500® Index Annual Change	Credited Interest Rate	Interest Earned	Contract's Anniversary Value	Cash Surrender Value	Income Base	Annual Income for Life	Withdrawal Amount	Income Credit	Death Benefit
At Issue	55	-	-	-	\$100,000	\$92,000	\$100,000	\$3,250	-	-	\$100,000
1	56	0.00%	0.00%	-	98,943	92,709	105,750↑	3,437↑	-	\$5,750	98,943
2	57	0.00%	0.00%	-	97,828	92,545	111,500↑	3,624↑	-	5,750	97,828
3	58	0.00%	0.00%	-	96,655	92,306	117,250↑	3,811↑	-	5,750	96,655
4	59	0.00%	0.00%	-	95,425	91,990	123,000↑	3,998↑	-	5,750	95,425
5	60	0.00%	0.00%	-	94,138	91,963	128,750↑	4,828↑	-	5,750	94,138
6	61	0.00%	0.00%	-	92,793	92,883	134,500↑	5,044↑	-	5,750	92,883
7	62	0.00%	0.00%	-	91,390	93,812	140,250↑	5,259↑	-	5,750	93,812
8	63	0.00%	0.00%	-	89,930	94,750	146,000↑	5,475↑	-	5,750	94,750
9	64	0.00%	0.00%	-	88,413	95,697	151,750↑	5,691↑	-	5,750	95,697
10	65	0.00%	0.00%	-	86,413	96,654	200,000↑	10,000↑	-	5,750	96,654
11	66	0.00%	0.00%	-	84,413	97,621	200,000	10,000	-	-	97,621
12	67	0.00%	0.00%	-	82,413	98,597	200,000	10,000	-	-	98,597
13	68	0.00%	0.00%	-	80,413	99,583	200,000	10,000	-	-	99,583
14	69	0.00%	0.00%	-	78,413	100,579	200,000	10,000	-	-	100,579
15	70	0.00%	0.00%	-	76,413	101,585	200,000	10,000	-	-	101,585
16	71	0.00%	0.00%	-	74,413	102,601	200,000	10,000	-	-	102,601
17	72	0.00%	0.00%	-	72,413	103,627	200,000	11,200↑	-	-	103,627
18	73	0.00%	0.00%	-	70,413	104,663	200,000	11,200	-	-	104,663
19	74	0.00%	0.00%	-	68,413	105,710	200,000	11,200	-	-	105,710
20	75	0.00%	0.00%	-	66,413	106,767	200,000	11,200	-	-	106,767
21	76	0.00%	0.00%	-	64,413	107,834	200,000	11,200	-	-	107,834
22	77	0.00%	0.00%	-	62,413	108,913	200,000	11,200	-	-	108,913
23	78	0.00%	0.00%	-	60,413	110,002	200,000	11,200	-	-	110,002
24	79	0.00%	0.00%	-	58,413	111,102	200,000	11,200	-	-	111,102
25	80	0.00%	0.00%	-	56,413	112,213	200,000	11,200	-	-	112,213
26	81	0.00%	0.00%	-	54,413	113,335	200,000	11,200	-	-	113,335
27	82	0.00%	0.00%	-	52,413	114,468	200,000	11,200	-	-	114,468
28	83	0.00%	0.00%	-	50,413	115,613	200,000	11,200	-	-	115,613
29	84	0.00%	0.00%	-	48,413	116,769	200,000	11,200	-	-	116,769
30	85	0.00%	0.00%	-	46,413	117,937	200,000	11,200	-	-	117,937
TOTAL		0.00% Average Annual	0.00%	-	\$46,413	\$117,937	\$200,000	--	--	--	\$117,937

■ Step-up from Interest Earned ■ Step-up from Income Credit ■ Guaranteed Income

Lifetime Income Plus Flex would have provided you with \$11,200 per year in annual income.

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: Lifetime Income Plus Flex (Single Life)		Strategy	Participation Rate	Cap Rate/Spread	Allocation %
Issue Age: 55		Withdrawal Type: None		S&P Annual PTP with Cap	100%	2.60%	50%
Jurisdiction: Texas				S&P Annual PTP Participation Rate	16%	N/A	50%
Contract Type: NonQualified							
Product: Power 7 Protector Plus Income							
Initial Premium: \$100,000							

Specific Period S&P 500: 12/31/1989 to 12/31/2019.

Hypothetical Account Values - Current Rates							Guaranteed Retirement Income				Legacy
Year	Age	S&P 500® Index Annual Change	Credited Interest Rate	Interest Earned	Contract's Anniversary Value	Cash Surrender Value	Income Base	Annual Income for Life	Withdrawal Amount	Income Credit	Death Benefit
At Issue	55	-	-	-	\$100,000	\$92,000	\$100,000	\$3,250	-	-	\$100,000
1	56	-6.56%	0.00%	-	98,943	92,709	105,750↑	3,437↑	-	\$5,750	98,943
2	57	26.31%	3.41%	\$3,369	101,196	95,732	111,500↑	3,624↑	-	5,750	101,196
3	58	4.46%	1.65%	1,667	101,691	97,115	117,250↑	3,811↑	-	5,750	101,691
4	59	7.06%	1.87%	1,898	102,359	98,674	123,000↑	3,998↑	-	5,750	102,359
5	60	-1.54%	0.00%	-	101,072	98,343	128,750↑	4,828↑	-	5,750	101,072
6	61	34.11%	4.02%	4,061	103,787	101,919	134,500↑	5,044↑	-	5,750	103,787
7	62	20.26%	2.92%	3,032	105,417	105,417	140,250↑	5,259↑	-	5,750	105,417
8	63	31.01%	3.79%	3,995	107,952	107,952	146,000↑	5,475↑	-	5,750	107,952
9	64	26.67%	3.45%	3,726	110,160	110,160	151,750↑	5,691↑	-	5,750	110,160
10	65	19.53%	2.87%	3,158	111,318	111,318	200,000↑	10,000↑	-	5,750	111,318
11	66	-10.14%	0.00%	-	109,318	109,318	200,000	10,000	-	-	109,318
12	67	-13.04%	0.00%	-	107,318	107,318	200,000	10,000	-	-	107,318
13	68	-23.37%	0.00%	-	105,318	105,318	200,000	10,000	-	-	105,318
14	69	26.38%	3.43%	3,617	106,935	106,935	200,000	10,000	-	-	106,935
15	70	8.99%	2.00%	2,137	107,072	107,072	200,000	10,000	-	-	107,072
16	71	3.00%	1.51%	1,612	106,684	106,684	200,000	10,000	-	-	106,684
17	72	13.62%	2.39%	2,545	107,229	107,229	200,000	11,200↑	-	-	107,229
18	73	3.53%	1.56%	1,673	106,902	106,902	200,000	11,200	-	-	106,902
19	74	-38.49%	0.00%	-	104,902	105,710	200,000	11,200	-	-	105,710
20	75	23.45%	3.18%	3,336	106,238	106,767	200,000	11,200	-	-	106,767
21	76	12.78%	2.32%	2,460	106,698	107,834	200,000	11,200	-	-	107,834
22	77	0.00%	0.00%	-	104,698	108,913	200,000	11,200	-	-	108,913
23	78	13.41%	2.37%	2,484	105,182	110,002	200,000	11,200	-	-	110,002
24	79	29.60%	3.68%	3,872	107,054	111,102	200,000	11,200	-	-	111,102
25	80	11.39%	2.20%	2,357	107,411	112,213	200,000	11,200	-	-	112,213
26	81	-0.73%	0.00%	-	105,411	113,335	200,000	11,200	-	-	113,335
27	82	9.54%	2.06%	2,167	105,578	114,468	200,000	11,200	-	-	114,468
28	83	19.42%	2.86%	3,017	106,596	115,613	200,000	11,200	-	-	115,613
29	84	-6.24%	0.00%	-	104,596	116,769	200,000	11,200	-	-	116,769
30	85	28.88%	3.62%	3,791	106,387	117,937	200,000	11,200	-	-	117,937
TOTAL		9.11% Average Annual	1.91%	\$59,974	\$106,387	\$117,937	\$200,000	--	--	--	\$117,937

■ Step-up from Interest Earned ■ Step-up from Income Credit ■ Guaranteed Income

Based on current rates

Lifetime Income Plus Flex would have provided you with \$11,200 per year in annual income.

Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy

Current Rates

Index Change		S&P 500 Index Calculated Returns			
		Annual PTP with Cap 2.60% Rate Cap 50% Allocation		Annual PTP Participation Rate 16.00% Par Rate 50% Allocation	
Year	S&P 500	Calculated Return	Account Value	Calculated Return	Account Value
At Issue	-	-	\$50,000	-	\$50,000
1	-6.56%	0.00%	\$49,471	0.00%	\$49,471
2	26.31%	2.60%	\$50,204	4.21%	\$50,992
3	4.46%	2.60%	\$50,923	0.71%	\$50,769
4	7.06%	2.60%	\$51,626	1.13%	\$50,733
5	-1.54%	0.00%	\$50,977	0.00%	\$50,095
6	34.11%	2.60%	\$51,633	5.46%	\$52,154
7	20.26%	2.60%	\$52,280	3.24%	\$53,137
8	31.01%	2.60%	\$52,923	4.96%	\$55,028
9	26.67%	2.60%	\$53,562	4.27%	\$56,598
10	19.53%	2.60%	\$53,984	3.12%	\$57,334
11	-10.14%	0.00%	\$53,014	0.00%	\$56,304
12	-13.04%	0.00%	\$52,045	0.00%	\$55,274
13	-23.37%	0.00%	\$51,075	0.00%	\$54,244
14	26.38%	2.60%	\$51,440	4.22%	\$55,495
15	8.99%	2.60%	\$51,810	1.44%	\$55,262
16	3.00%	2.60%	\$52,179	0.48%	\$54,505
17	13.62%	2.60%	\$52,555	2.18%	\$54,674
18	3.53%	2.60%	\$52,932	0.56%	\$53,970
19	-38.49%	0.00%	\$51,941	0.00%	\$52,961
20	23.45%	2.60%	\$52,307	3.75%	\$53,931
21	12.78%	2.60%	\$52,680	2.04%	\$54,019
22	0.00%	0.00%	\$51,692	0.00%	\$53,006
23	13.41%	2.60%	\$52,047	2.15%	\$53,136
24	29.60%	2.60%	\$52,420	4.74%	\$54,634
25	11.39%	2.60%	\$52,800	1.82%	\$54,611
26	-0.73%	0.00%	\$51,817	0.00%	\$53,594
27	9.54%	2.60%	\$52,176	1.53%	\$53,403
28	19.42%	2.60%	\$52,547	3.11%	\$54,049
29	-6.24%	0.00%	\$51,561	0.00%	\$53,035
30	28.88%	2.60%	\$51,925	4.62%	\$54,462

Assumes contract rates and factors at the time of illustration.

Understanding Your Interest Crediting Strategy(ies) page

Power 7 Protector Plus Income credits interest using up to nine (9) interest crediting methods – eight (8) index interest account methods and a fixed interest account. These methods are described below. The factors used in calculating index interest are subject to change at any time up until the contract is issued, as are both the current initial interest rate and the Minimum Declared Interest Rate on the fixed interest account. The Initial Interest Rate, Index Rate Cap(s) (if applicable), Spread (if applicable), and Participation Rates (if applicable) can be found on the Contract Data Page and/or Rider Data Page(s) of the contract, as applicable, along with the minimum and maximum guaranteed rates and values. Thereafter, interest rates and index account factors will be declared annually in advance of each contract anniversary and will be guaranteed for the following contract year.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond AGL’s control. Such circumstances include, but are not limited to, the discontinuation of an index, 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.

Table for Contract with Premium of \$100,000 or More							
Strategy	Current Participation Rate	Current Caps/Maximum Spreads and Interest Rates*	Current Minimum Declared Interest Rate(MDIR)	Interest Bonus Rate	Guaranteed Minimum Caps/Maximum Spreads during Withdrawal Charge Period	Guaranteed Minimum Caps/Maximum Spreads after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	100%	2.60% cap	N/A	N/A	2.00% cap	1.00% cap	50%
S&P Annual PTP Participation Rate	16%	N/A	N/A	N/A	5.00% PAR	5.00% PAR	50%
MLSB Annual PTP Participation Rate	45%	N/A	N/A	0.00%	5.00% PAR	5.00% PAR	0%
MSCI EAFE Annual PTP with Rate Cap	100%	2.40% cap	N/A	0.00%	2.00% cap	1.00% cap	0%
PIMCO Annual PTP Participation Rate	30%	N/A	N/A	N/A	5.00% PAR	5.00% PAR	0%
Russell 2000® Annual PTP with Rate Cap	100%	2.30% cap	N/A	0.00%	2.00% cap	1.00% cap	0%
AQR Annual PTP Par with Spread*	50%	0.00% spread	N/A	N/A	20.00% PAR 3.00% spread	20.00% PAR 3.00% spread	0%
AQR 2-Year PTP Par with Spread*	85%	1.00% spread	N/A	N/A	20.00% PAR 3.00% spread	20.00% PAR 3.00% spread	0%
Fixed Account	N/A	1.25%	1.00%	N/A	N/A	N/A	0%

Table for Contract with Premium of Less than \$100,000							
Strategy	Current Participation Rate	Current Caps/Maximum Spreads and Interest Rates*	Current Minimum Declared Interest Rate(MDIR)	Interest Bonus Rate	Guaranteed Minimum Caps/Maximum Spreads during Withdrawal Charge Period	Guaranteed Minimum Caps/Maximum Spreads after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	100%	2.20% cap	N/A	N/A	2.00% cap	1.00% cap	50%
S&P Annual PTP Participation Rate	14%	N/A	N/A	N/A	5.00% PAR	5.00% PAR	50%
MLSB Annual PTP Participation Rate	36%	N/A	N/A	0.00%	5.00% PAR	5.00% PAR	0%
MSCI EAFE Annual PTP with Rate Cap	100%	2.10% cap	N/A	0.00%	2.00% cap	1.00% cap	0%
PIMCO Annual PTP Participation Rate	24%	N/A	N/A	N/A	5.00% PAR	5.00% PAR	0%
Russell 2000® Annual PTP with Rate Cap	100%	2.00% cap	N/A	0.00%	2.00% cap	1.00% cap	0%
AQR Annual PTP Par with Spread*	35%	0.00% spread	N/A	N/A	20.00% PAR 3.00% spread	20.00% PAR 3.00% spread	0%
AQR 2-Year PTP Par with Spread*	70%	1.00% spread	N/A	N/A	20.00% PAR 3.00% spread	20.00% PAR 3.00% spread	0%
Fixed Account	N/A	1.25%	1.00%	N/A	N/A	N/A	0%

All rates and values are subject to change until the date of issue.

*Annual Spread above must be multiplied by the number of years in the Index Term.

Understanding Your Interest Crediting Strategy(ies) page, continued

- **AQR Annual Point-to-Point Participation With Spread:** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over one year, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **AQR 2-Year Point-to-Point Participation With Spread:** Under this option, which may not be available in all states or from all sales agents, the rate of interest credited will equal the index percentage change over two years from one Contract Anniversary to the anniversary two years later, subject to the declared Participation Rate, Annual Spread and Interest Bonus Rate. An Annual Spread is a percentage that reduces the change in the Index Values used in the calculation of the Index Interest Percentage. The Initial Annual Spread is shown on the Rider Data Page and is guaranteed for one Index Term from the Rider Effective Date. We will declare, from time to time, Annual Spreads that will apply to the renewal of the Index Interest Account. New Annual Spreads may be higher or lower than the Initial Annual Spread and each will be guaranteed for one Index Term. New Annual Spreads will never be higher than the Maximum Annual Spread shown on the Rider Data Page. The rate of interest will never be less than zero.
- **S&P Annual Point-to-Point with Cap:** This option credits calculated index interest every Contract Anniversary and is based on the percent change in the S&P500® Index over the one year period ending on that day. The annual index percent change, subject to declared Participation Rate, and Index Rate Cap, is the calculated rate of index interest for that Index Term. Interest for each Index Term is not earned until the end of that Index Term (on the Contract Anniversary). The rate of interest will never be less than zero.
- **S&P Annual Point-to-Point Participation Rate:** This option credits calculated index interest every Contract Anniversary and is based on the percent change in the S&P500® Index over the one year period ending on that day. The annual index percent change is subject to an annually declared Participation Rate and spread, and is the calculated rate of index interest for that Index Term. Interest for each Index Term is not earned until the end of that Index Term (on the Contract Anniversary). The rate of interest will never be less than zero.
- **MLSB Annual Point-to-Point Participation Rate (ML Strategic Balanced Index):** This strategy credits index interest, if any, based on the percent change in the MLSB Index over the Index Term (one year). The annual index percent change is subject to the declared Participation Rate, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **MSCI EAFE Annual Point-to-Point with Cap:** This option credits calculated index interest every Contract Anniversary and is based on the percent change in the MSCI EAFE Index over the one year period ending on that day. The annual index percent change, subject to declared Participation Rate, and Index Rate Cap, is the calculated rate of index interest for that Index Term. Interest for each Index Term is not earned until the end of that Index Term (on the Contract Anniversary). The rate of interest will never be less than zero.
- **PIMCO Annual Point-to-Point Participation Rate (PIMCO Global Optima Index):** This strategy credits index interest, if any, based on the percent change in the PIMCO Index over the Index Term (one year). The annual index percent change is subject to the declared Participation Rate, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **Russell 2000® Annual Point-to-Point with Cap:** This option credits calculated index interest every Contract Anniversary and is based on the percent change in the Russell 2000® Index over the one year period ending on that day. The annual index percent change, subject to declared Participation Rate, and Index Rate Cap, is the calculated rate of index interest for that Index Term. Interest for each Index Term is not earned until the end of that Index Term (on the Contract Anniversary). The rate of interest will never be less than zero.
- **Fixed Interest Account:** This option is a fixed-rate account with a 1-year term. Interest is credited daily on a compound basis to achieve the annual declared rate. The Fixed Interest Account initial interest rate is guaranteed for the first Contract Year. A new interest rate will be declared annually in advance of each contract anniversary and will be guaranteed for the following Contract Year.

Key Terms and Definitions

For the Interest Crediting Strategies

- **Index Term:** An Index Term is a period used to measure the change in the Index Prices for each Index Interest Account. At the end of the Index Term (i.e. on the contract anniversary), we may credit Index Interest. The initial Index Term for the Interest Index Accounts begins on the Contract Date. Subsequent Index Terms begin on the end date of the previous Index Term. The end date for an Index Term is on a Contract Anniversary.
- **S&P 500 Index:** It is an index of the stock of 500 publicly traded companies, without dividends. The S&P 500 Value on the Rider Effective Date is shown on the Rider Data Page. "S&P 500" means the value of the S&P 500 that is published by S&P at the close of each day that the S&P 500 is calculated
- **ML Strategic Balanced Index®:** It is an index comprised of a dynamic combination of the S&P 500 Index, without dividends, and the Merrill 10 Year Treasury Futures Index (total return), with a 6% volatility target. The ML Strategic Balanced Index Value on the Rider Effective Date is shown on the Rider Data Page. "ML Strategic Balanced Index" means the value of the ML Strategic Balanced Index that is published by BofAMerrill Lynch at the close of each day that the ML Strategic Balanced Index is calculated. This 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 the change in Index Value that would otherwise have applied, and funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company.
- The PIMCO Global Optima Index is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets.

Report Column Heading Definitions

- **Index Annual Change:** represents the positive or negative change associated with the index for a given year. This change is the basis for the Interest Earned and Credited Interest rate associated with the interest crediting options illustrated.
- **Interest Earned and Credited Interest Rate:** In this report, Interest Earned on Index Accounts is the dollar amount of index interest earned and payable each year on amounts remaining in the Index Interest Account on the Contract Anniversary. It is based on the change in the index and factors used to calculate the Credited Interest Rate. Amounts in each index account on the contract anniversary are multiplied by the applicable Credited Interest Rate for that account. For the fixed account MDIR, as well as Initial and subsequent annual declared rates, are credited and compounded daily to achieve the appropriate declared rate.

Key Terms and Definitions Continued

- **Participation Rate:** The Initial Participation Rate equals 100% and is guaranteed for one year. After the first Contract Year, subsequent Participation Rates are declared annually at the end of each Index Term (on the Contract Anniversary) and are guaranteed for the following contract year.
- **Index Rate Cap:** The Initial Index Rate Cap is set at contract issue and is guaranteed for one year. After the first Contract Year, subsequent Index Rate Caps are declared annually at the end of each Index Term (on the contract anniversary) and are guaranteed for the following year. Generally, each Interest Crediting Strategy has a corresponding Index Rate Cap.
- **Minimum Index Rate Cap:** A declared Index Rate Cap cannot be set lower than the Minimum Index Rate Cap stated on the Rider Data Page.
- **Minimum Participation Rate:** A declared Participation Rate cannot be set lower than the Minimum Participation Rate stated on the Rider Data Page.
- **Contract Anniversary Value:** The contract value on the contract anniversary.
- **Cash Surrender Value:** In this illustration, it represents what you would receive if you withdrew all your money at one time. This illustrated value is the greater of the Cash Surrender Value and the Minimum Withdrawal Value. The Cash Surrender Value is a withdrawal reduced for all applicable withdrawal charges. Power 7 Protector Plus Income withdrawal charges decline over a period of seven years and the Minimum Withdrawal Value is equal to a percentage of your premium(s), less prior withdrawals (excluding any withdrawal charges and MVA), and currently set at 87.5 %, accumulated at the Interest Rate for Minimum Withdrawal Values and currently set at 1.00 %.

For the Lifetime Income Plus Flex Guaranteed Living Benefit Rider

- **Activation of Lifetime Income Plus Flex:** The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing. At the time of activation, you will have an opportunity to make changes to the number of individuals covered under Lifetime Income Plus Flex. You can also change this coverage prior to activation under specific situations such as marriage, divorce or death.
- **Eligible Premiums:** Equal all premiums received during the first 30 days after the Rider Effective Date. Income Credits and Premium Enhancements are not included in the calculation of eligible purchase payments.
- **Income Base:** Is the value on which guaranteed lifetime income and the annual rider fee are based. The initial Income Base is equal to the Eligible Premiums received during the Modified Single Premium Period plus any applicable Premium Enhancements. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary during the 10-year Income Credit Period, the Income Base is automatically increased to the greater of the Highest Anniversary Value or the current Income Base increased by any available Income Credit, if any. The Income Base is only a value used as a factor in calculating your Maximum Annual Withdrawal Amounts ("MAWA") and Protected Income Payment and annual Rider Fee. It is not a liquidation value nor can it be taken as a lump sum.
- **Income Credit:** Is the amount that may be added to your Income Base in each of the contract's first ten 10 years, see Income Credit Period. The annual gross income credit is up to 5.75% of the Income Credit Base and is calculated by applying the Net Income Credit rate to the Income Credit Base at each contract anniversary if the percentage of withdrawals up to the Maximum Annual Withdrawal Amount is less than the gross Income Credit percentage.
- **Income Credit Base:** Is a component of the calculation of the annual income credit. Initially, the Income Credit Base is equal to Eligible Premiums plus any applicable Premium Enhancements. The Income Credit Base will increase if the Income Base is increased as a result of a Highest Anniversary Value step-up. The Income Credit Base is not increased if your Income Base rises due to the addition of the Income Credit. Excess withdrawals, however, reduce the Income Credit Base.
- **Income Credit Period:** Is the number of years the annual Income Credit is available. It is defined as the contract's first 10 years. No extensions of the income credit period are allowed.
- **Rider Fee:** There is a separate charge for the Lifetime Income Plus Flex rider equal to 1.00 % of the Income Base. The charge is the same for single life or joint life payments.
- **Annual Income or MAWA:** Is the Lifetime Income Plus Flex rider's Maximum Annual Withdrawal Amount (MAWA), which is the maximum amount of income you can take each year (once the rider is activated) without affecting your Income Base and Income Credit Base. Prior to beginning lifetime income, you have the option to take withdrawals, but these withdrawals will impact the value of your Income Base and Income Credit Base. Please see the Owner Acknowledgment and Disclosure Statement for details. Withdrawals can begin as early as age 50. The MAWA percentage for withdrawals beginning at age 50 is:
 - **3.25 % of the Income Base** for the Single Life option (one covered person)
 - **2.75 % of the Income Base** for the Joint Life option (two covered persons)
 - ❖ Age is based on the age of the owner (older owner if the contract is jointly owned) for the Single Life option, or the age of the younger person for the Joint Life option. The MAWA percentage varies based on age at the time of activation for the first lifetime withdrawal. Please refer to the Owner Acknowledgement and Disclosure Statement for details.
 - ❖ Excess Withdrawal: The MAWA percentage may decrease if your contract value is depleted (see "Protected Income Payment"). Withdrawals that exceed the MAWA are considered "excess withdrawals" and will reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. This means that excess withdrawals reduce any future available income credit and that future income may therefore be lower. Withdrawals under the rider that do not exceed the MAWA in a contract year are not subject to withdrawal charges; however, excess withdrawals may be subject to the withdrawal charge schedule that begins at 8% and declines over 7 years. If you take an excess withdrawal that reduces the contract value to zero, the Lifetime Income Plus Flex feature will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.
- **Protected Income Payment:** Is the amount of annual income you will receive for life if your contract value is depleted due to withdrawals taken within the feature's parameters and the Income Base is greater than zero. The Protected Income Payment percentage for withdrawals beginning at age 50 is:
 - **3.25 % of the Income Base** for the Single Life option (one covered person)

Key Terms and Definitions Continued

- **2.75 % of the Income Base** for the Joint Life option (two covered persons)

Age is based on the age of the owner (older owner if the contract is jointly owned) for the Single Life option, or the age of the younger person for the Joint Life option, where there are two covered persons. The PIP percentage varies based on age at the time of first withdrawal. Please refer to the Owner Acknowledgement and Disclosure Statement for details.

■ **Withdrawal Type – GMWB:** Represents the annual withdrawal amount being calculated based on the Income Base under the illustrated optional guaranteed living benefit.

■ **Maturity Date:** If the Contract Value and the Income Base are greater than zero on the Maturity Date, you will need to select one of these annuity options: 1) annuitize the contract value under the contract's annuity provisions; 2) annuitize the contract and receive payments equal to the maximum annual withdrawal amount as of the Maturity Date for a fixed period of time, as long as you are living. After the fixed period ends, you will then receive the protected income payment amount until the death(s) of the covered person(s); 3) elect any payment option that is mutually agreeable between you and the company.

■ **Tax-qualified Plans:** This modified single premium product may not be appropriate for use with contributory IRAs (IRA, Roth and SEP) if you plan to make ongoing contributions. Also keep in mind, purchasing an annuity within a tax-qualified plan provides no additional tax-deferred benefit beyond that provided by the plan.

■ **Additional Note on Cancellation:** If you find that the Lifetime Income Plus Flex optional feature is no longer right for you, you may cancel the feature on the 5th contract anniversary or any contract anniversary thereafter. Once cancelled, the feature cannot be re-elected. Keep in mind that the feature may be automatically terminated under certain circumstances, such as when the contract is annuitized or surrendered. Other circumstances may also apply.

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