INDEX ANNUITY

The Power Series of Index Annuities®

Interest crediting options and features at a glance

Power Select Builder®

Power Select Plus Income®

Issued by **American General Life Insurance Company** (AGL), an AIG member company.
Guarantees are backed by the claims-paying ability of AGL, not AIG. Not available in New York.

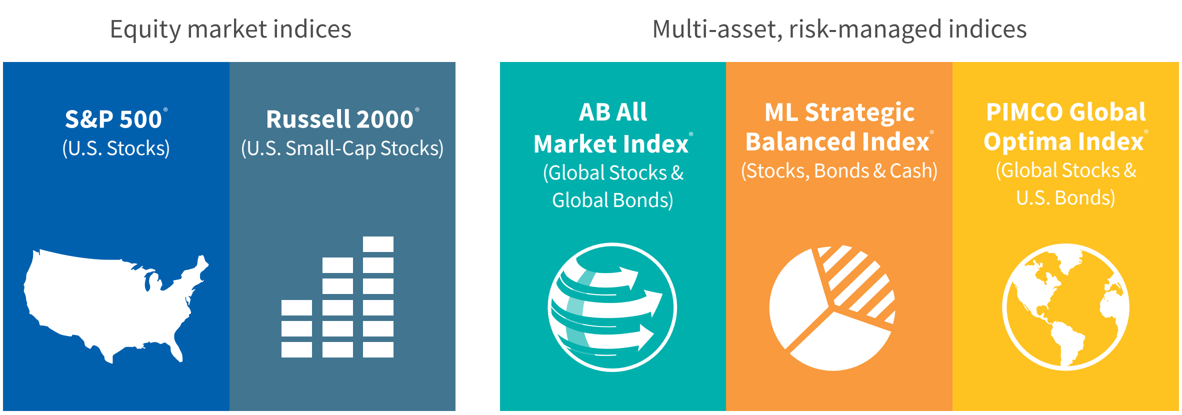
The Power Series of Index Annuities offer you the opportunity to

Accumulate more assets for retirement

In today's market environment, it's critical to find a retirement savings vehicle that combines strong growth potential with downside principal protection. The Power Series of Index Annuities can help grow your retirement assets and income, while also guaranteeing that your principal will never decline due to market volatility![1]

Two ways to help grow your money

1. Earn interest based on your choice of five different indices



Note: Index annuities are not a direct investment in the stock market. Interest earned will never be less than zero in flat or down markets. S&P 500® and The Russell 2000® are price return indices and do not include dividends.

The AB All Market Index and the ML Strategic Balanced Index have embedded index cost that may reduce the amount of interest earned. Please see the back cover of this brochure, and the Owner Acknowledgment and Disclosure Statement, for details.

2. Benefit from the comfort and financial security of a guaranteed rate of interest

1-Year Fixed Account

Understanding The Power Series of Index Annuities
The Power Series of Index Annuities are fixed index annuities (FIAs) issued by American General Life Insurance Company (AGL). They are insurance contracts, not direct investments in the stock market or any particular index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices or a fixed rate. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income for no cost) or through enhanced features (also known as guaranteed living benefit or GLB riders) for an annual fee. GLB riders are not available in all Power Series of Index Annuities.

[1]Principal may decline due to withdrawals and/or fees.

Choose the index interest accounts that help fit your accumulation needs

Each account may earn interest based partly on the performance of an index. Choose from indices that focus on one asset class to those that diversify across many. Interest earned varies depending on the performance potential of the index and the index interest account selected (see below and next page for more information).

		Index Interest Accounts				
		Index Term	Index Rate Cap	Participation (PAR) Rate	Spread	PAR Rate & Spread
Equity market indices	**S&P 500®** U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓			
		2-Year Point-to-Point		✓		
	Russell 2000® U.S. small-cap stock index	Annual Point-to-Point		✓		
Multi-asset risk-managed indices	**AB All Market Index®** Adaptive index of global growth and global defensive markets	Annual Point-to-Point				✓
		2-Year Point-to-Point				✓
	ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓		
		2-Year Point-to-Point			✓	
	PIMCO Global Optima Index® Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point		✓		
		2-Year Point-to-Point			✓	

Fixed Interest Account	1-Year Fixed Account that provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.

This chart is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance. The S&P 500® and Russell 2000® are price return indices and do not include dividends. Assets are not directly invested in any indices or stocks, therefore your contract value will not decline due to market downturns. No interest is earned in flat or down markets. Principal may decline due to withdrawals and/or fees. Index interest accounts may not be available in all states.

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Note: This brochure must be used in conjunction with the Power Series Index Annuity brochure (I6110CON)

Benefit from the power of index-based performance

Depending on the index interest account you choose, your assets may grow with index interest calculated as follows:

- **First, interest is based on index performance over a 1- or 2-year period.** The index term is determined using the percentage change of the index from one contract anniversary (i.e., the date the annuity is purchased) to the contract anniversary 1 or 2 years later.
- **Next, interest is adjusted by index rate caps, participation rates and/or spreads.** These contract provisions can limit or reduce the amount of interest earned. See examples below.

Understanding the index rate cap, participation rate and spread

	What it is	Hypothetical example of how it works
Index Rate Cap	Maximum percentage of index performance that can be credited as interest for an index term.	10% (Index Change) > 5% (Cap) = 5% (Interest Earned)
Participation (PAR) Rate	Percentage of index performance used to calculate interest.	10% (Index Change) x 40% (PAR Rate) = 4% (Interest Earned)
Spread	Minimum threshold that index performance must exceed to be credited interest.	10% (Index Change) - 4% (Spread) = 6% (Interest Earned)
Combined PAR Rate and Spread	PAR rate and spread are used to calculate interest. The PAR rate may be above or below 100%. The spread is the minimum threshold that index performance (after PAR rate is applied) must exceed to be credited interest.	(10% (Index Change) x 80% (PAR Rate)) - 3% (Spread) = 5% (Interest Earned)

Note: The rates above are for illustrative purposes only and do not represent the rates within your contract. The index rate caps, participation rates and spreads are set at contract issue and guaranteed not to change until the end of the index term (1 or 2 years). Rates may be higher or lower upon reset. Please ask your agent for the current rates for each index interest account, as well as the interest rate for the fixed interest account.

Index interest accounts may not be available in all states. Please see your financial professional or agent and the Owner Acknowledgment and Disclosure Statement for more information on the availability of these accounts. Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of the issuing insurance company. These circumstances and the special rules that govern how assets in a discontinued index interest account may be reallocated are outlined in the contract and the Owner Acknowledgment and Disclosure Statement. Please read them for more information as these rules may vary by contract and state.

Additional product information at a glance

Shared Features	Power Select Builder and Power Select Plus Income Index Annuities
Access to Your Money in Times of Need or Illness	Withdrawal charges and Market Value Adjustments (see below) 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. May not be available in all states.
Beneficiary Protection	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your beneficiary 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.
Cash Surrender Value	If you fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.
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 Withdrawal Charge below).
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 yield of an external index since the contract was issued. May not apply in all states.
Minimum Withdrawal Value	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 as specified in your contract. State variations apply.
Withdrawal Charge	Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows: 10-9-8-7-6-5-4-3-2-1-0%.

Key Differences	Power Select Builder	Power Select Plus Income
Issue Age	18-78	50-78
Guaranteed Living Benefit (GLB) Riders	Not available[2]	Included as part of the contract for an annual fee of 1.10%. See GLB brochures for details.
Enhanced Income Benefit (Confinement Rider)	Not available	Automatically included with GLB riders for no additional fee. See GLB brochures for details. Not available in all states.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about The Power Series of Index Annuities.

[2]Lifetime income is available through annuitization.

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 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. Please consult a tax advisor regarding your specific situation.

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