

INDEX ANNUITIES

Product  
Comparison  
Guide

AG Choice Index 10<sup>®</sup>

Power Index Plus Income<sup>®</sup>

Power Index Plus<sup>®</sup>

Issued by American General Life Insurance Company (AGL), an American International Group, Inc. (AIG) member company. Guarantees are backed by the claims-paying ability of AGL.

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# Offer Clients a Powerful Combination for Retirement

To prepare for a strong financial future, it's important to consider a retirement savings vehicle that can help clients build more assets for retirement. **The Power Series of Index Annuities**<sup>®</sup> offer clients the opportunity to:

- **GROW** their retirement assets with potential interest from index interest accounts that are based in part on the performance of the S&P 500<sup>®</sup> (excluding dividends), PIMCO Global Optima Index,<sup>™</sup> MSCI EAFE, Russell 2000,<sup>®</sup> or the ML Strategic Balanced Index.<sup>®</sup>
- **ACCUMULATE** more assets for retirement through the power of tax deferral.
- **PROTECT** their principal against market loss with a fixed interest account and 6 index interest accounts.

In addition, both AG Choice Index 10 and Power Index Plus Income offer clients a choice of two guaranteed living benefit riders—**Lifetime Income Plus Flex**<sup>SM</sup> and **Lifetime Income Plus Multiplier Flex**<sup>SM</sup>. Each guaranteed living benefit rider can help clients generate more income for life.

Note: For Power Index Plus Income, one guaranteed living benefit rider must be selected at contract issue for an annual fee. For AG Choice Index 10, clients may choose to elect a guaranteed living benefit rider for an annual fee. Only one rider may be elected per contract. Restrictions and limitations apply.



## Important Information about Selling Index Annuity Products

Index annuity products are fixed deferred annuities, and it's important that producers properly position these products when selling them to clients. Index annuities are not subject to federal and state securities registration requirements, so it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products:

- Index annuity products should be properly positioned as fixed deferred annuities and not as any other kind of product.
- They should not be marketed as being equivalent to, or as a substitute for, equity investments (such as mutual funds, securities, an investment in the market, etc.).
- The marketing and sales process should speak to the guaranteed features of the product without unduly emphasizing the possibility of index interest crediting or implying any linkage to equities.
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects of index annuities, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general.

## Key Terms and Definitions

**Excess Withdrawal:** Any withdrawal in excess of the Maximum Annual Withdrawal Amount.

**GLB Rider Activation:** The decision to activate or turn on the rider's stream of guaranteed lifetime income. Clients must notify us in writing to begin taking lifetime withdrawals.

**Income Base:** The value on which guaranteed withdrawals and the 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.

**Income Credit:** The amount that may be added to the Income Base on contract anniversaries.

**Income Credit Base:** A component of the rider that is used to calculate the annual income credit.

**Index Rate Cap:** The maximum amount of interest that can be credited to an index interest account over an index term.

**Maximum Annual Withdrawal Amount:** The maximum amount of income that can be taken each year once the rider has been activated without reducing the Income Base and Income Credit Base.

**ML Strategic Balanced Index<sup>®</sup>:** A hybrid index that seeks growth and risk management 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 risk.

**MSCI EAFE:** An equity index that tracks the performance of international stocks, excluding the U.S. and Canada.

**Participation Rate:** The percentage of the positive movement of an index that is used to calculate the interest earned in the contract.

**PIMCO Global Optima Index<sup>™</sup>:** A quantitative, rules-based index that seeks to provide upside return potential by dynamically adjusting its allocations to a diverse range of global equity and U.S. fixed income markets.

**Russell 2000<sup>®</sup>:** An equity index that tracks the performance of U.S. small-cap stocks with market capitalizations that average \$2 billion.

**S&P 500<sup>®</sup>:** An equity index that tracks the performance of 500 of the largest companies in the U.S. It is widely regarded as the standard for measuring the performance of the U.S. stock market.

# AG Choice Index 10<sup>®</sup>

<b>Description</b>	Index annuity offering asset accumulation and retirement income with optional guaranteed living benefit riders
<b>Issue Age</b>	18-75 owner and annuitant (may vary by state); 50-75 if a guaranteed living benefit rider is elected
<b>Premium</b>	<ul style="list-style-type: none"> <li>• Initial: \$25,000 minimum (qualified and non-qualified)</li> <li>• Subsequent: Only in the first 30 days after contract issue</li> <li>• Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million</li> </ul>
<b>Guaranteed Living Benefit Riders</b>	Choice of Lifetime Income Plus Flex <sup>SM</sup> or Lifetime Income Plus Multiplier Flex <sup>SM</sup> . Only one benefit may be selected at contract issue. Each rider has an annual fee of 1.0% of the Income Base (see details on right).
<b>Interest Crediting Options</b>	6 Index Interest Accounts (see details on far right panel) and a 1-Year Fixed Interest Account
<b>Death Benefit</b>	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
<b>Free Withdrawals</b>	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year, or the Maximum Annual Withdrawal Amount (if a guaranteed living benefit rider is elected), whichever is greater
<b>Withdrawal Charge</b>	Applies to amounts in excess of either the 10% Free Withdrawal Amount or the Maximum Annual Withdrawal Amount (if a guaranteed living benefit rider is elected), whichever is greater. Declines over 10 years: 10-9-8-7-6-5-4-3-2-1-0%.
<b>Market Value Adjustment (MVA)</b>	Applies to any withdrawals subject to withdrawal charges. MVA based on changes in the Barclays U.S. Credit yield. Not applicable in all states.
<b>Waiver of Withdrawal Charge and MVA</b>	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider), has extended care needs (Extended Care Rider) or requires assistance with activities of daily living (Activities of Daily Living Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
<b>Minimum Withdrawal Value</b>	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
<b>Required Minimum Distributions (RMDs)</b>	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount and the Maximum Annual Withdrawal Amount (if a guaranteed living benefit rider is elected). Failure to satisfy the RMD requirements may result in a tax penalty.
<b>Annuitization Choices</b>	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years)
<b>Cash Surrender Value</b>	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA, the living benefit fee (if elected) and withdrawal charge

Note: This product comparison is not intended to be all-inclusive. State variations may apply. Please refer to the Owner Acknowledgment and Disclosure Statement for more information.

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## Power Index Plus Income<sup>®</sup>

## Power Index Plus<sup>®</sup>

Index annuity focusing on retirement income with guaranteed living benefit riders	Index annuity focusing on asset accumulation with no guaranteed living benefit rider
50-80 owner and annuitant (may vary by state)	18-85 owner and annuitant (may vary by state)
Same	Same
Choice of Lifetime Income Plus Flex <sup>SM</sup> or Lifetime Income Plus Multiplier Flex. <sup>SM</sup> One benefit must be selected at contract issue (only one rider per contract). Each rider has an annual fee of 1.0% of the Income Base (see details on right).	Not available
Same	Same
Same	Same
Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year, or the Maximum Annual Withdrawal Amount under a guaranteed living benefit rider, whichever is greater	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year
Applies to amounts in excess of either the 10% Free Withdrawal Amount or the Maximum Annual Withdrawal Amount under a guaranteed living benefit rider, whichever is greater. Declines over 7 years: 8-7-6-5-4-3-2-0%.	Applies to amounts in excess of the 10% Free Withdrawal Amount. Declines over 7 years: 8-7-6-5-4-3-2-0%.
Same	Same
Same	Same
Same	Same
Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount and the Maximum Annual Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% Free Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Same	Same
Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA, the living benefit fee and withdrawal charge	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge

## Lifetime Income Plus Flex<sup>SM</sup> and Lifetime Income Plus Multiplier Flex<sup>SM</sup> Guaranteed Living Benefit (GLB) Riders

One of these two riders must be elected with Power Index Plus Income. Riders are optional with AG Choice Index 10.

<b>Activation of a Guaranteed Living Benefit (GLB) Rider</b>	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via an AGL form.																
<b>Eligible Premiums</b>	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base.																
<b>Issue Age</b>	50-75 (AG Choice Index 10); 50-80 (Power Index Plus Income)																
<b>Income Base</b>	<b>Lifetime Income Plus Flex</b> <ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary</li> </ul>	<b>Lifetime Income Plus Multiplier Flex</b> <ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase with any available income credit on each contract anniversary</li> </ul>															
<b>Minimum Income Base</b>	<ul style="list-style-type: none"> <li>200% of eligible premiums on the 10th contract anniversary when the GLB rider has not been activated</li> </ul>	<ul style="list-style-type: none"> <li>Not available</li> </ul>															
<b>Annual Income Credit (Roll-up)</b>	<ul style="list-style-type: none"> <li><b>Before activation:</b> 7.5% of the Income Credit Base during the first 10 contract years</li> <li><b>After activation:</b> Keep the Difference with a partial income credit equal to 7.5% minus the percentage withdrawn in any single year of the first 10</li> </ul>	<ul style="list-style-type: none"> <li><b>Before activation:</b> Income Credit Base is multiplied by a rate equal to DOUBLE (x2) the interest earned (if any)</li> <li><b>After activation and first withdrawal:</b> Income Credit Base is multiplied by a rate that MATCHES (x1) the interest earned (if any)</li> </ul>															
<b>Income Credit Base</b>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase with the Income Base on each contract anniversary</li> <li>Is not increased by income credits</li> </ul>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li><b>Before activation:</b> Is not increased by income credits</li> <li><b>After activation and first withdrawal:</b> Is increased to equal the value of the Income Base</li> </ul>															
<b>Income Credit Period</b>	<ul style="list-style-type: none"> <li>First 10 contract years after issue</li> </ul>	<ul style="list-style-type: none"> <li>Until the earlier of the annuity's maturity date (age 95) or the depletion of the contract value</li> </ul>															
<b>Income Flexibility</b>	<ul style="list-style-type: none"> <li>Withdrawals taken prior to activation will not reduce the 7.5% income credit rate or void the 200% feature (Lifetime Income Plus Flex) or the Double (x2) feature (Lifetime Income Plus Multiplier Flex). However, the Income Base and Income Credit Base are reduced by the same proportion by which the withdrawal reduced the contract value.</li> <li>Clients can take withdrawals prior to activation without locking in their MAWA.</li> </ul>																
<b>Maximum Annual Withdrawal Amount (MAWA) After GLB Rider Activation</b>	<p>The MAWA is calculated as a percentage of the Income Base, based on the following table:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Age of Covered Person(s) at First Lifetime Withdrawal</th> <th style="text-align: center;">One Covered Person (Single Life)</th> <th style="text-align: center;">Two Covered Persons (Joint Life)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">72 and older</td> <td style="text-align: center;">6.50%</td> <td style="text-align: center;">6.00%</td> </tr> <tr> <td style="text-align: center;">65 to 71</td> <td style="text-align: center;">5.50%</td> <td style="text-align: center;">5.00%</td> </tr> <tr> <td style="text-align: center;">60 to 64</td> <td style="text-align: center;">4.00%</td> <td style="text-align: center;">3.50%</td> </tr> <tr> <td style="text-align: center;">50 to 59</td> <td style="text-align: center;">3.50%</td> <td style="text-align: center;">3.00%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Withdrawals in excess of the MAWA will reduce future income under the benefit, even if they are Free Withdrawals</li> <li>Age is based on the age of the older individual if the contract is jointly owned (one covered person) or the age of the younger individual (two covered persons)</li> </ul>		Age of Covered Person(s) at First Lifetime Withdrawal	One Covered Person (Single Life)	Two Covered Persons (Joint Life)	72 and older	6.50%	6.00%	65 to 71	5.50%	5.00%	60 to 64	4.00%	3.50%	50 to 59	3.50%	3.00%
Age of Covered Person(s) at First Lifetime Withdrawal	One Covered Person (Single Life)	Two Covered Persons (Joint Life)															
72 and older	6.50%	6.00%															
65 to 71	5.50%	5.00%															
60 to 64	4.00%	3.50%															
50 to 59	3.50%	3.00%															
<b>Single and Joint Life Coverage</b>	Coverage is elected at contract issue. However, changes may be made at the time of activation or under certain situations prior to activation, such as marriage, divorce or death of a spouse. No changes are allowed after activation. Other limitations and restrictions apply.																
<b>Rider Fee</b>	1.0% of the Income Base. Deducted from the contract value on each contract anniversary or on a pro-rata basis if the contract is fully surrendered before the end of the contract year.																

## Index Interest Accounts

Index	Index Interest Accounts	Interest Crediting Method	
		Index Rate Cap	Participation Rate
<b>MSCI EAFE</b> International stock index, excluding the U.S. and Canada	Annual Point-to-Point	✓	
<b>Russell 2000®</b> U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point	✓	
<b>S&amp;P 500®</b> The standard for measuring U.S. stock market performance; composed of 500 leading US stocks	Annual Point-to-Point	✓	
	Annual Point-to-Point Participation Rate		✓
<b>PIMCO Global Optima Index™</b> Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point Participation Rate		✓
<b>ML Strategic Balanced Index®</b> Hybrid index of stocks, bonds and cash	Annual Point-to-Point Participation Rate		✓

**HIGHER**  
 Return Potential with Higher Volatility\*  
 ↑  
 Index Return/Risk Profile\*  
 ↓  
 LOWER  
 Return Potential with Lower Volatility\*

Note: The index rate caps and participation rates are set on each contract anniversary and guaranteed not to change until the end of the index term. The participation rate is set at 100% for the index interest accounts subject to an index rate cap and is guaranteed for the life of the contract. The rates for the Participation Rate accounts range from 5% to 100%. Renewal caps and participation rates may be set higher or lower than the initial rate. See the current rate flyer for more information.

\* Reflects the potential of the index only. The actual interest earned in an index interest account depends on the performance potential of the index and the crediting method used. Keep in mind that the assets in a Power Series Index Annuity are not directly invested in any indices or stocks. As a result, your client's money 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. Interest account may vary based on the guaranteed living benefit rider elected and the amount of premiums received.

**Contact your AIG wholesaler or call our  
 Sales Desk at 888-502-2900 for more information.**



Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all clients.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

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