

A Powerful Solution for Your Retirement Accumulation Needs



Power Select BuilderSM Annuity

A hypothetical fixed-index annuity illustration prepared for:

Valued Client

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Solicitation State: Texas

Date prepared: 11/1/2023

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. This illustration is only valid in solicitation state. 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 (applicable only to the Fixed Interest Account) 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 Select Builder, 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 through 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Through the power of tax deferral, you pay no current income tax on any gains until they're withdrawn.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 Select Builder offers 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.

- Fees and Charges. A withdrawal charge may be assessed if you take money from the contract during the first ten contract years. Power Select Builder withdrawal charges decline over ten years (10-9-8-7-6-5-4-3-2-1%). The withdrawal 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 will decrease the amount you receive due to a withdrawal. If interest rates fall, the MVA will increase the amount you receive. The illustrated scenarios within 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 or Extended Care Rider, if applicable.

If the following illustration has any allocation to the Fixed Interest Account, it will present values using the Minimum Declared Interest Rate (MDIR). 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 Interest 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.

Power Select Builder 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.

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 you elect the income benefit, the fee reduces the contract value on an annual basis. This means that in prolonged down markets you could lose premium. **Guarantees are backed by the claims paying ability of the issuing insurance company.**

Please read the Owner Acknowledgement and Buyer's Guide that will be presented to you when you purchase your annuity for more detailed information not included in this hypothetical illustration.

What you should know about the indices underlying our Index Crediting Strategies

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 **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 **AB All Market IndexSM** provides systematic, rules-based access to the performance of several global equity and fixed income markets. The index seeks to equally distribute risk to equities and fixed income, and to several sub regions and sectors therein. The index will utilize a proprietary momentum signal to drive its asset allocation. To help manage overall return volatility, the index will systematically utilize a volatility targeting mechanism.

The **Dimensional US Foundations Index** is a rules-based multi-asset index that aims to provide higher expected returns in each asset class by leveraging Dimensional's 40+ years of experience in financial science research and application. The Index allocates exposure on a daily basis among Equities, Fixed Income, and Commodities with a 5% volatility target using a combination of forward-looking implied volatility measures informed by joint research of Dimensional with Nobel Prize Laureate Robert C. Merton and truVol® from Salt Financial, which uses historical intraday data.

*The returns for these indices do not include dividends. This means that dividends paid on the securities underlying these indices are not included in the index return for each index, and index interest therefore will not reflect the higher returns that would apply if dividends were included.

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 AB All Market IndexSM became available on 12/12/2019 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 hypothetical performance scenarios

Guaranteed Values (Minimum Rates)

- **0% Credited Interest and Fixed Interest Account Minimum Declared Interest Rate (MDIR) (Page 7):** This scenario reflects minimum contract values for the specified time period. It assumes that any money allocated to an Interest Crediting Strategy credits zero percent interest and any money allocated to the Fixed Interest Account earns the currently applicable MDIR, held constant for the time period.

Non-Guaranteed Values (Current Rates) - The benefits and values are not guaranteed

- **Specific Period (Page 8):** 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 and the most recent 15 years of back-tested performance repeated twice for the MLSB, and PIMCO indices. In some states we are not permitted to illustrate the MLSB, and PIMCO indices because they contain less than 10 years of actual history. Any money allocated to the Fixed Interest Account assumes the current Fixed Interest Account rate (Current Rate) held constant for the period shown.

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.

- **Non Guaranteed – Assumed Rate (Page 9):** This scenario reflects a hypothetical constant assumed rate selected for the illustrated period. This rate is not likely to occur, and actual rates and results may be more or less favorable than those shown. This scenario does not reflect any index strategy, term, spread, cap rate or participation rate.
- **Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy (Page 10 & 11):** This scenario illustrates the values associated with each individual interest crediting strategy from the specific period scenario on the previous page.
- **Optional Non-Guaranteed - Favorable and Unfavorable Periods (Page 13 & 14 & 15 & 16):** This scenario uses performance from the 10 best consecutive years out of the last 20 years to create a “Most Favorable” illustration scenario, and the performance from the 10 worst consecutive years out of the last 20 years to create a “Least Favorable” illustration scenario. This scenario assumes that the premiums allocated to an Interest Crediting Strategy or the Fixed Interest Account is illustrated using the current caps, spreads and Fixed Interest Account rates. These scenarios reflect hypothetical contract values for the specified time period, based on historical index performance, current declared index factors, and the current initial Fixed Interest Account interest rate and other current values held constant for the time period.

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 PAR RATES, CAPS AND SPREADS, AS APPLICABLE. THE VALUES IN THIS ILLUSTRATION ARE NOT GUARANTEES OF OR EVEN ESTIMATES OF THE AMOUNTS YOU CAN EXPECT FROM YOUR ANNUITY.

IMPORTANT NOTICE

An important word about hypothetical illustrations

First, it is important to note that hypothetical illustrations are intended to help you understand how this annuity product works in broad terms. In general, actual and/or back-tested performance of the index crediting strategies is utilized, and these figures are combined with current crediting rates in order to demonstrate a potential performance path. ^[1] Many different factors will cause your actual performance to differ from the illustrated outcomes, such as Index performance, initial participation and crediting rates, renewal rates and any withdrawals taken. It is important to note that **this illustration is not a promise of future returns or results.**

Further, we want to highlight some important factors that impact this illustration and should be understood:

- **Historical Performance:** Generally, market performance during the 2010's was particularly strong, and this illustration utilizes much of the performance from that time period. While that type of performance could continue, past performance is not indicative of future results, and different volatility and/or interest rate environments can result in different performance results of any index in the future.
- **Rising Interest Rates:** As interest rates increase, participation rates and other crediting rates we offer generally can be higher than when interest rates are significantly lower. Higher crediting rates provide you with a greater opportunity for higher interest credits in the future, but still could result in zero interest credits if the underlying index performance is not positive.
- **Decreasing Interest Rates:** As interest rates decrease, participation rates and other crediting rates we offer generally decline and are lower. Lower crediting rates provide you with less opportunity than during higher interest credit periods, but still could result in zero interest credits if the underlying index performance is not positive.

Also be aware that current crediting rates are held constant for the entire reflected period in the illustration. Please keep in mind that your actual crediting rates can change (lower or higher) as frequently as annually and will impact the actual outcome.

Therefore, as you work with your financial professional to determine what is best for you, please be mindful of this information and do not overly rely upon the illustrated outcomes when setting your expectations for future results. Your actual results will be determined based on the future performance of the index you choose AND the initial and renewal crediting rates set on the annuity, among other factors.

^[1] Back-tested performance applies the index methodology to historical performance in instances where the index crediting strategy has not been in existence for as long as the illustrated period.

I-HYIN (10/22)

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: None		Strategy	Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		S&P Annual PTP with Cap	100%	11.75%	20%
Solicitation State: Texas				MLSB Annual PTP Participation Rate	112%	N/A	20%
Contract Type: NonQualified				AB All Market Annual PTP Participation Rate	200%	N/A	20%
Product: Power Select Builder				DFA US Annual PTP Participation Rate	200%	N/A	20%
Initial Premium: \$100,000				DFA US 2-Year PTP Participation Rate	305%	N/A	20%

0% Credited Interest and Fixed Interest Account Minimum Declared Interest Rate (MDIR)

Hypothetical Values - Minimum Rates							Legacy
Year	Age	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	\$100,000	\$90,000	\$100,000
1	66	0.00%	-	-	100,000	91,900	100,000
2	67	0.00%	-	-	100,000	92,829	100,000
3	68	0.00%	-	-	100,000	95,614	100,000
4	69	0.00%	-	-	100,000	98,482	100,000
5	70	0.00%	-	-	100,000	101,436	101,436
6	71	0.00%	-	-	100,000	104,480	104,480
7	72	0.00%	-	-	100,000	107,614	107,614
8	73	0.00%	-	-	100,000	110,842	110,842
9	74	0.00%	-	-	100,000	114,168	114,168
10	75	0.00%	-	-	100,000	117,593	117,593
11	76	0.00%	-	-	100,000	121,120	121,120
12	77	0.00%	-	-	100,000	124,754	124,754
13	78	0.00%	-	-	100,000	128,497	128,497
14	79	0.00%	-	-	100,000	132,352	132,352
15	80	0.00%	-	-	100,000	136,322	136,322
16	81	0.00%	-	-	100,000	140,412	140,412
17	82	0.00%	-	-	100,000	144,624	144,624
18	83	0.00%	-	-	100,000	148,963	148,963
19	84	0.00%	-	-	100,000	153,432	153,432
20	85	0.00%	-	-	100,000	158,035	158,035
21	86	0.00%	-	-	100,000	162,776	162,776
22	87	0.00%	-	-	100,000	167,659	167,659
23	88	0.00%	-	-	100,000	172,689	172,689
24	89	0.00%	-	-	100,000	177,869	177,869
25	90	0.00%	-	-	100,000	183,206	183,206
26	91	0.00%	-	-	100,000	188,702	188,702
27	92	0.00%	-	-	100,000	194,363	194,363
28	93	0.00%	-	-	100,000	200,194	200,194
29	94	0.00%	-	-	100,000	206,199	206,199
30	95	0.00%	-	-	100,000	212,385	212,385
TOTAL		0.00%	-	-	\$100,000	\$212,385	\$212,385

Power Select Builder would have provided your beneficiaries with a legacy of \$212,385 at the end of 31 years.

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY				
Owner: Valued Client		Living Benefit: None		Strategy		Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		S&P Annual PTP with Cap		100%	11.75%	20%
Solicitation State: Texas				MLSB Annual PTP Participation Rate		112%	N/A	20%
Contract Type: NonQualified				AB All Market Annual PTP Participation Rate		200%	N/A	20%
Product: Power Select Builder				DFA US Annual PTP Participation Rate		200%	N/A	20%
Initial Premium: \$100,000				DFA US 2-Year PTP Participation Rate		305%	N/A	20%

Specific Period S&P 500, AB All Market and Dimensional US Foundations: 12/31/1992 to 12/31/2022. MLSB: Repeated period, refer to page 5.

Hypothetical Values - Current Rates							Legacy
Year	Age	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	\$100,000	\$90,000	\$100,000
1	66	2.07%	\$2,068	-	102,068	93,800	102,068
2	67	10.17%	10,381	-	112,449	104,353	112,449
3	68	15.88%	17,860	-	130,309	122,099	130,309
4	69	31.80%	41,442	-	171,751	162,476	171,751
5	70	9.24%	15,862	-	187,612	179,170	187,612
6	71	28.04%	52,598	-	240,210	231,562	240,210
7	72	10.87%	26,112	-	266,322	259,131	266,322
8	73	7.57%	20,166	-	286,488	281,331	286,488
9	74	6.46%	18,498	-	304,986	302,242	304,986
10	75	32.42%	98,880	-	403,867	403,867	403,867
11	76	1.09%	4,385	-	408,251	408,251	408,251
12	77	21.06%	85,995	-	494,246	494,246	494,246
13	78	5.04%	24,893	-	519,139	519,139	519,139
14	79	22.98%	119,273	-	638,412	638,412	638,412
15	80	0.29%	1,847	-	640,258	640,258	640,258
16	81	0.39%	2,495	-	642,754	642,754	642,754
17	82	6.39%	41,091	-	683,845	683,845	683,845
18	83	53.42%	365,313	-	1,049,158	1,049,158	1,049,158
19	84	7.65%	80,269	-	1,129,427	1,129,427	1,129,427
20	85	39.56%	446,776	-	1,576,203	1,576,203	1,576,203
21	86	7.55%	119,008	-	1,695,211	1,695,211	1,695,211
22	87	45.01%	762,977	-	2,458,188	2,458,188	2,458,188
23	88	0.00%	-	-	2,458,188	2,458,188	2,458,188
24	89	17.66%	434,076	-	2,892,263	2,892,263	2,892,263
25	90	7.46%	215,721	-	3,107,984	3,107,984	3,107,984
26	91	20.84%	647,550	-	3,755,534	3,755,534	3,755,534
27	92	6.14%	230,757	-	3,986,291	3,986,291	3,986,291
28	93	41.80%	1,666,101	-	5,652,392	5,652,392	5,652,392
29	94	2.78%	157,238	-	5,809,629	5,809,629	5,809,629
30	95	0.00%	-	-	5,809,629	5,809,629	5,809,629
TOTAL		15.39%	\$5,709,632	-	\$5,809,629	\$5,809,629	\$5,809,629

Power Select Builder would have provided your beneficiaries with a legacy of \$5,809,629 at the end of 31 years.

PROFILE	INCOME DETAILS	INTEREST CREDITING STRATEGY			
Owner: Valued Client	Living Benefit: None	Strategy	Participation Rate	Rate	Allocation %
Issue Age: 65	Withdrawal Type: None	N/A	N/A	N/A	N/A
Solicitation State: Texas		N/A	N/A	N/A	N/A
Contract Type: NonQualified		N/A	N/A	N/A	N/A
Product: Power Select Builder		N/A	N/A	N/A	N/A
Initial Premium: \$100,000		N/A	N/A	N/A	N/A

3.0 % Assumed Index Interest Rate

Hypothetical Values - Assumed Rate								Legacy
Year	Age	Assumed Index Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$100,000	\$90,000	\$100,000
1	66	3.00%	3.00%	\$3,000	-	103,000	94,657	103,000
2	67	3.00%	3.00%	3,090	-	106,090	98,452	106,090
3	68	3.00%	3.00%	3,183	-	109,273	102,389	109,273
4	69	3.00%	3.00%	3,278	-	112,551	106,473	112,551
5	70	3.00%	3.00%	3,377	-	115,927	110,711	115,927
6	71	3.00%	3.00%	3,478	-	119,405	115,107	119,405
7	72	3.00%	3.00%	3,582	-	122,987	119,667	122,987
8	73	3.00%	3.00%	3,690	-	126,677	124,397	126,677
9	74	3.00%	3.00%	3,800	-	130,477	129,303	130,477
10	75	3.00%	3.00%	3,914	-	134,392	134,392	134,392
11	76	3.00%	3.00%	4,032	-	138,423	138,423	138,423
12	77	3.00%	3.00%	4,153	-	142,576	142,576	142,576
13	78	3.00%	3.00%	4,277	-	146,853	146,853	146,853
14	79	3.00%	3.00%	4,406	-	151,259	151,259	151,259
15	80	3.00%	3.00%	4,538	-	155,797	155,797	155,797
16	81	3.00%	3.00%	4,674	-	160,471	160,471	160,471
17	82	3.00%	3.00%	4,814	-	165,285	165,285	165,285
18	83	3.00%	3.00%	4,959	-	170,243	170,243	170,243
19	84	3.00%	3.00%	5,107	-	175,351	175,351	175,351
20	85	3.00%	3.00%	5,261	-	180,611	180,611	180,611
21	86	3.00%	3.00%	5,418	-	186,029	186,029	186,029
22	87	3.00%	3.00%	5,581	-	191,610	191,610	191,610
23	88	3.00%	3.00%	5,748	-	197,359	197,359	197,359
24	89	3.00%	3.00%	5,921	-	203,279	203,279	203,279
25	90	3.00%	3.00%	6,098	-	209,378	209,378	209,378
26	91	3.00%	3.00%	6,281	-	215,659	215,659	215,659
27	92	3.00%	3.00%	6,470	-	222,129	222,129	222,129
28	93	3.00%	3.00%	6,664	-	228,793	228,793	228,793
29	94	3.00%	3.00%	6,864	-	235,657	235,657	235,657
30	95	3.00%	3.00%	7,070	-	242,726	242,726	242,726
TOTAL		3.00% Average Annual	3.00%	\$142,728	-	\$242,726	\$242,726	\$242,726

Power Select Builder would have provided your beneficiaries with a legacy of \$242,726 at the end of 31 years.

This scenario reflects a hypothetical constant assumed rate selected for the illustrated period. These rates are not likely to occur, and actual rates and results may be more or less favorable than those shown. This scenario does not reflect any index strategy, term, spread, cap rate or participation rate.

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

Current Rates Held Constant

Index Change				S&P 500 Index Calculated Returns		MLSB Index Calculated Returns		AB All Market Index Calculated Returns	
Year	S&P 500	MLSB Annual	AB All Market Annual	Annual PTP with Cap 11.75% Rate Cap 20% Allocation		Annual PTP Participation Rate 112.00% Par Rate 20% Allocation		Annual PTP Participation Rate 200.00% Par Rate 20% Allocation	
				Calculated Return	Account Value	Calculated Return	Account Value	Calculated Return	Account Value
At Issue	-	-	-	-	\$20,000	-	\$20,000	-	\$20,000
1	7.06%	-0.34%	1.64%	7.06%	\$21,412	0.00%	\$20,000	3.28%	\$20,656
2	-1.54%	2.91%	3.27%	0.00%	\$21,412	3.26%	\$20,652	6.54%	\$22,007
3	34.11%	13.39%	8.30%	11.75%	\$23,928	15.00%	\$23,750	16.60%	\$25,660
4	20.26%	10.15%	6.03%	11.75%	\$26,739	11.37%	\$26,450	12.06%	\$28,755
5	31.01%	7.82%	7.43%	11.75%	\$29,881	8.76%	\$28,767	14.86%	\$33,028
6	26.67%	2.68%	7.54%	11.75%	\$33,392	3.00%	\$29,630	15.08%	\$38,008
7	19.53%	10.51%	11.63%	11.75%	\$37,316	11.77%	\$33,118	23.26%	\$46,849
8	-10.14%	-1.40%	0.00%	0.00%	\$37,316	0.00%	\$33,118	0.00%	\$46,849
9	-13.04%	2.72%	8.56%	0.00%	\$37,316	3.05%	\$34,128	17.12%	\$54,869
10	-23.37%	7.97%	9.32%	0.00%	\$37,316	8.93%	\$37,175	18.64%	\$65,097
11	26.38%	-2.93%	-3.86%	11.75%	\$41,701	0.00%	\$37,175	0.00%	\$65,097
12	8.99%	14.17%	8.25%	8.99%	\$45,449	15.87%	\$43,075	16.50%	\$75,838
13	3.00%	10.50%	0.16%	3.00%	\$46,813	11.76%	\$48,141	0.32%	\$76,081
14	13.62%	0.38%	-0.27%	11.75%	\$52,314	0.43%	\$48,348	0.00%	\$76,081
15	3.53%	-12.77%	-7.35%	3.53%	\$54,160	0.00%	\$48,348	0.00%	\$76,081
16	-38.49%	-0.34%	1.64%	0.00%	\$54,160	0.00%	\$48,348	3.28%	\$78,576
17	23.45%	2.91%	3.27%	11.75%	\$60,524	3.26%	\$49,924	6.54%	\$83,715
18	12.78%	13.39%	8.30%	11.75%	\$67,636	15.00%	\$57,412	16.60%	\$97,612
19	-0.00%	10.15%	6.03%	0.00%	\$67,636	11.37%	\$63,940	12.06%	\$109,384
20	13.41%	7.82%	7.43%	11.75%	\$75,583	8.76%	\$69,541	14.86%	\$125,638
21	29.60%	2.68%	7.54%	11.75%	\$84,464	3.00%	\$71,628	15.08%	\$144,584
22	11.39%	10.51%	11.63%	11.39%	\$94,084	11.77%	\$80,058	23.26%	\$178,215
23	-0.73%	-1.40%	0.00%	0.00%	\$94,084	0.00%	\$80,058	0.00%	\$178,215
24	9.54%	2.72%	8.56%	9.54%	\$103,060	3.05%	\$82,500	17.12%	\$208,725
25	19.42%	7.97%	9.32%	11.75%	\$115,169	8.93%	\$89,867	18.64%	\$247,631
26	-6.24%	-2.93%	-3.86%	0.00%	\$115,169	0.00%	\$89,867	0.00%	\$247,631
27	28.88%	14.17%	8.25%	11.75%	\$128,702	15.87%	\$104,129	16.50%	\$288,491
28	16.26%	10.50%	0.16%	11.75%	\$143,824	11.76%	\$116,375	0.32%	\$289,414
29	26.89%	0.38%	-0.27%	11.75%	\$160,723	0.43%	\$116,875	0.00%	\$289,414
30	-19.44%	-12.77%	-7.35%	0.00%	\$160,723	0.00%	\$116,875	0.00%	\$289,414

Assumes current rates, factors and fees at the time of illustration.

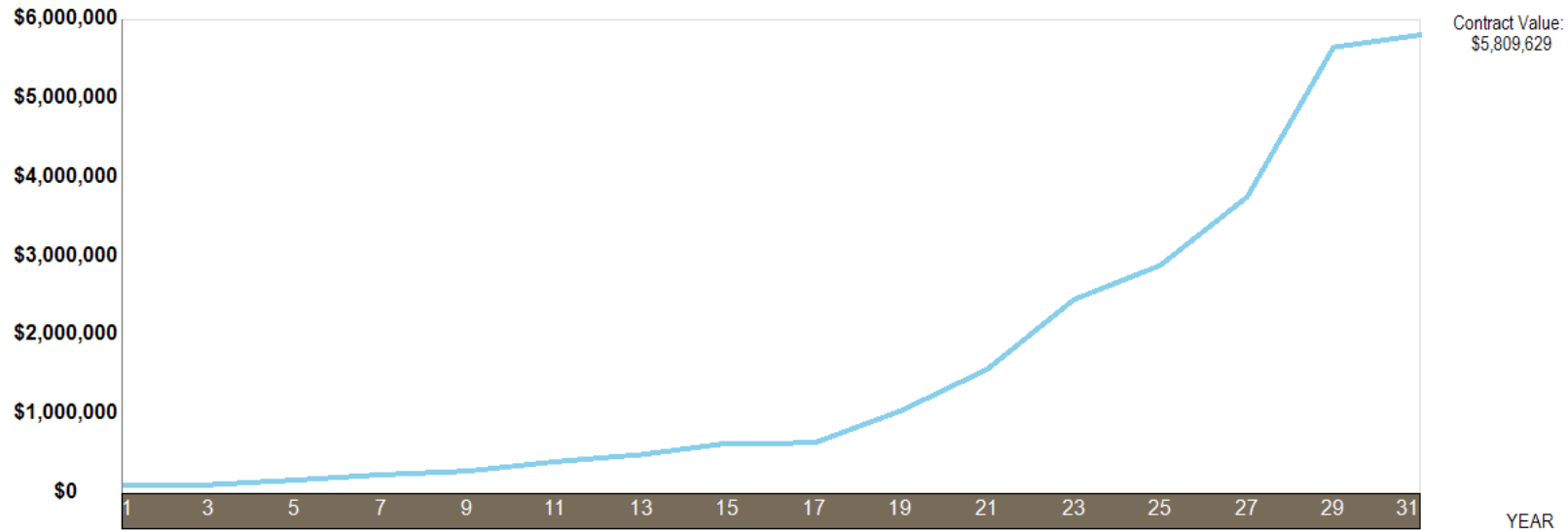
Interest Crediting and Accumulation Value Details for Each Allocated Interest Crediting Strategy

Current Rates Held Constant

Index Change			Dimensional US Foundations Index Calculated Returns			
			Annual PTP Participation Rate 200.00% Par Rate 20% Allocation		2-Year PTP Participation Rate 305.00% Par Rate 20% Allocation	
Year	DFA US Foundations Annual	DFA US Foundations 2-Year	Calculated Return	Account Value	Calculated Return	Account Value
At Issue	-	-	-	\$20,000	-	\$20,000
1	-1.14%	-	0.00%	\$20,000	-	\$20,000
2	9.05%	7.80%	18.10%	\$23,620	23.79%	\$24,758
3	18.19%	-	36.38%	\$32,213	-	\$24,758
4	12.43%	32.88%	24.86%	\$40,221	100.28%	\$49,585
5	7.62%	-	15.24%	\$46,351	-	\$49,585
6	12.42%	20.98%	24.84%	\$57,864	63.99%	\$81,315
7	8.52%	-	17.04%	\$67,724	-	\$81,315
8	-0.36%	8.13%	0.00%	\$67,724	24.80%	\$101,481
9	6.99%	-	13.98%	\$77,192	-	\$101,481
10	13.17%	21.09%	26.34%	\$97,525	64.32%	\$166,754
11	-1.77%	-	0.00%	\$97,525	-	\$166,754
12	10.74%	8.78%	21.48%	\$118,473	26.78%	\$211,410
13	7.69%	-	15.38%	\$136,694	-	\$211,410
14	6.61%	14.81%	13.22%	\$154,765	45.17%	\$306,904
15	-9.47%	-	0.00%	\$154,765	-	\$306,904
16	-1.14%	-10.50%	0.00%	\$154,765	0.00%	\$306,904
17	9.05%	-	18.10%	\$182,778	-	\$306,904
18	18.19%	28.88%	36.38%	\$249,272	88.08%	\$577,226
19	12.43%	-	24.86%	\$311,241	-	\$577,226
20	7.62%	20.99%	15.24%	\$358,674	64.02%	\$946,766
21	12.42%	-	24.84%	\$447,769	-	\$946,766
22	8.52%	21.99%	17.04%	\$524,069	67.07%	\$1,581,762
23	-0.36%	-	0.00%	\$524,069	-	\$1,581,762
24	6.99%	6.61%	13.98%	\$597,334	20.16%	\$1,900,645
25	13.17%	-	26.34%	\$754,672	-	\$1,900,645
26	-1.77%	11.17%	0.00%	\$754,672	34.07%	\$2,548,194
27	10.74%	-	21.48%	\$916,775	-	\$2,548,194
28	7.69%	19.26%	15.38%	\$1,057,775	58.74%	\$4,045,004
29	6.61%	-	13.22%	\$1,197,613	-	\$4,045,004
30	-9.47%	-3.48%	0.00%	\$1,197,613	0.00%	\$4,045,004

Assumes current rates, factors and fees at the time of illustration.

BUILD ASSETS for yourself and a legacy for your family!



In this scenario, you would have received \$0 in total income over 31 years.

Initial Withdrawal	65	67	69	71	73	75	77	79	81	83	85	87	89	91	93	AGE
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

CURRENT RATES HELD CONSTANT

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: None		Strategy	Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		S&P Annual PTP with Cap	100%	11.75%	20%
Solicitation State: Texas							
Contract Type: NonQualified							
Product: Power Select Builder							
Initial Premium: \$100,000							

Favorable Specific Period Illustration: S&P 500 from 12/31/2011 to 12/31/2021

Hypothetical Values - Current Rates								Legacy
Year	Age	S&P 500® Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	13.41%	11.75%	\$2,350	-	22,350	20,379	22,350
2	67	29.60%	11.75%	2,626	-	24,976	23,018	24,976
3	68	11.39%	11.39%	2,845	-	27,821	25,912	27,821
4	69	-0.73%	0.00%	-	-	27,821	26,185	27,821
5	70	9.54%	9.54%	2,654	-	30,475	28,982	30,475
6	71	19.42%	11.75%	3,581	-	34,056	32,721	34,056
7	72	-6.24%	0.00%	-	-	34,056	33,055	34,056
8	73	28.88%	11.75%	4,002	-	38,057	37,311	38,057
9	74	16.26%	11.75%	4,472	-	42,529	42,112	42,529
10	75	26.89%	11.75%	4,997	-	47,526	47,526	47,526
TOTAL		14.84% Average Annual	9.14%	\$27,527	-	\$47,526	\$47,526	\$47,526

Unfavorable Specific Period Illustration: S&P 500 from 12/31/2006 to 12/31/2016

Hypothetical Values - Current Rates								Legacy
Year	Age	S&P 500® Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	3.53%	3.53%	\$706	-	20,706	18,880	20,706
2	67	-38.49%	0.00%	-	-	20,706	19,083	20,706
3	68	23.45%	11.75%	2,433	-	23,139	21,552	23,139
4	69	12.78%	11.75%	2,719	-	25,858	24,337	25,858
5	70	-0.00%	0.00%	-	-	25,858	24,591	25,858
6	71	13.41%	11.75%	3,038	-	28,896	27,763	28,896
7	72	29.60%	11.75%	3,395	-	32,291	31,342	32,291
8	73	11.39%	11.39%	3,678	-	35,969	35,264	35,969
9	74	-0.73%	0.00%	-	-	35,969	35,617	35,969
10	75	9.54%	9.54%	3,431	-	39,401	39,401	39,401
TOTAL		6.45% Average Annual	7.15%	\$19,400	-	\$39,401	\$39,401	\$39,401

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY			
Owner: Valued Client		Living Benefit: None		Strategy	Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		MLSB Annual PTP Participation Rate	112%	N/A	20%
Solicitation State: Texas							
Contract Type: NonQualified							
Product: Power Select Builder							
Initial Premium: \$100,000							

Favorable Specific Period Illustration: MLSB from 12/31/2002 to 12/31/2012

Hypothetical Values - Current Rates								Legacy
Year	Age	MLSB Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	9.89%	11.08%	\$2,216	-	22,216	20,257	22,216
2	67	7.32%	8.20%	1,822	-	24,038	22,153	24,038
3	68	1.74%	1.95%	469	-	24,506	22,825	24,506
4	69	6.81%	7.63%	1,870	-	26,376	24,825	26,376
5	70	10.57%	11.84%	3,123	-	29,499	28,054	29,499
6	71	-0.36%	0.00%	-	-	29,499	28,343	29,499
7	72	2.92%	3.27%	965	-	30,464	29,568	30,464
8	73	13.39%	15.00%	4,570	-	35,033	34,347	35,033
9	74	10.17%	11.39%	3,990	-	39,024	38,641	39,024
10	75	7.82%	8.76%	3,418	-	42,442	42,442	42,442
TOTAL		7.03% Average Annual	7.91%	\$22,443	-	\$42,442	\$42,442	\$42,442

Unfavorable Specific Period Illustration: MLSB from 12/31/2012 to 12/31/2022

Hypothetical Values - Current Rates								Legacy
Year	Age	MLSB Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	2.68%	3.00%	\$600	-	20,600	18,783	20,600
2	67	10.52%	11.78%	2,427	-	23,027	21,221	23,027
3	68	-1.41%	0.00%	-	-	23,027	21,447	23,027
4	69	2.73%	3.06%	705	-	23,731	22,336	23,731
5	70	7.95%	8.90%	2,112	-	25,843	24,577	25,843
6	71	-2.93%	0.00%	-	-	25,843	24,830	25,843
7	72	14.18%	15.88%	4,104	-	29,947	29,067	29,947
8	73	10.52%	11.78%	3,528	-	33,475	32,819	33,475
9	74	0.39%	0.44%	147	-	33,622	33,293	33,622
10	75	-12.77%	0.00%	-	-	33,622	33,622	33,622
TOTAL		3.19% Average Annual	5.48%	\$13,623	-	\$33,622	\$33,622	\$33,622

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY				
Owner: Valued Client		Living Benefit: None		Strategy		Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		AB All Market Annual PTP Participation Rate		200%	N/A	20%
Solicitation State: Texas								
Contract Type: NonQualified								
Product: Power Select Builder								
Initial Premium: \$100,000								

Favorable Specific Period Illustration: AB All Market from 12/31/2007 to 12/31/2017

Hypothetical Values - Current Rates								Legacy
Year	Age	AB All Market™ Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	1.66%	3.32%	\$664	-	20,664	18,841	20,664
2	67	3.27%	6.54%	1,351	-	22,015	20,289	22,015
3	68	8.29%	16.58%	3,650	-	25,666	23,905	25,666
4	69	6.03%	12.06%	3,095	-	28,761	27,070	28,761
5	70	7.43%	14.86%	4,274	-	33,035	31,416	33,035
6	71	7.54%	15.08%	4,982	-	38,016	36,526	38,016
7	72	11.63%	23.26%	8,843	-	46,859	45,481	46,859
8	73	-0.01%	0.00%	-	-	46,859	45,941	46,859
9	74	8.55%	17.10%	8,013	-	54,872	54,334	54,872
10	75	9.33%	18.66%	10,239	-	65,111	65,111	65,111
TOTAL		6.37% Average Annual	12.75%	\$45,111	-	\$65,111	\$65,111	\$65,111

Unfavorable Specific Period Illustration: AB All Market from 12/31/2012 to 12/31/2022

Hypothetical Values - Current Rates								Legacy
Year	Age	AB All Market™ Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$20,000	\$18,000	\$20,000
1	66	7.54%	15.08%	\$3,016	-	23,016	20,986	23,016
2	67	11.63%	23.26%	5,354	-	28,370	26,145	28,370
3	68	-0.01%	0.00%	-	-	28,370	26,423	28,370
4	69	8.55%	17.10%	4,851	-	33,221	31,267	33,221
5	70	9.33%	18.66%	6,199	-	39,420	37,488	39,420
6	71	-3.88%	0.00%	-	-	39,420	37,874	39,420
7	72	8.25%	16.50%	6,504	-	45,924	44,574	45,924
8	73	0.15%	0.30%	138	-	46,062	45,159	46,062
9	74	-0.29%	0.00%	-	-	46,062	45,610	46,062
10	75	-7.35%	0.00%	-	-	46,062	46,062	46,062
TOTAL		3.39% Average Annual	9.09%	\$26,062	-	\$46,062	\$46,062	\$46,062

PROFILE		INCOME DETAILS		INTEREST CREDITING STRATEGY				
Owner: Valued Client		Living Benefit: None		Strategy		Participation Rate	Rate	Allocation %
Issue Age: 65		Withdrawal Type: None		DFA US Annual PTP Participation Rate		200%	N/A	20%
Solicitation State: Texas				DFA US 2-Year PTP Participation Rate		305%	N/A	20%
Contract Type: NonQualified								
Product: Power Select Builder								
Initial Premium: \$100,000								

Favorable Specific Period Illustration: DFA US Foundations from 12/31/2009 to 12/31/2019

Hypothetical Values - Current Rates								Legacy
Year	Age	DFA US Foundations Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$40,000	\$36,000	\$40,000
1	66	18.19%	18.19%	\$7,276	-	47,276	43,191	47,276
2	67	12.43%	56.77%	26,837	-	74,113	68,421	74,113
3	68	7.62%	7.00%	5,190	-	79,303	73,974	79,303
4	69	12.42%	44.61%	35,381	-	114,684	108,078	114,684
5	70	8.52%	7.28%	8,349	-	123,033	117,127	123,033
6	71	-0.36%	13.24%	16,291	-	139,323	133,973	139,323
7	72	6.99%	5.75%	8,017	-	147,340	143,097	147,340
8	73	13.17%	47.47%	69,945	-	217,285	213,113	217,285
9	74	-1.77%	0.00%	-	-	217,285	215,199	217,285
10	75	10.74%	24.77%	53,812	-	271,097	271,097	271,097
TOTAL		8.80% Average Annual	22.51%	\$231,098	-	\$271,097	\$271,097	\$271,097

Unfavorable Specific Period Illustration: DFA US Foundations from 12/31/2012 to 12/31/2022

Hypothetical Values - Current Rates								Legacy
Year	Age	DFA US Foundations Index Annual Change	Credited Interest Rate	Interest Earned	Withdrawal Amount	Contract's Anniversary Value	Cash Surrender Value	Hypothetical Death Benefit
At Issue	65	-	-	-	-	\$40,000	\$36,000	\$40,000
1	66	12.42%	12.42%	\$4,968	-	44,968	41,083	44,968
2	67	8.52%	39.29%	17,669	-	62,637	57,826	62,637
3	68	-0.36%	0.00%	-	-	62,637	58,427	62,637
4	69	6.99%	17.28%	10,822	-	73,458	69,227	73,458
5	70	13.17%	11.94%	8,773	-	82,231	78,284	82,231
6	71	-1.77%	16.63%	13,679	-	95,911	92,228	95,911
7	72	10.74%	9.42%	9,039	-	104,950	101,927	104,950
8	73	7.69%	37.62%	39,482	-	144,431	141,658	144,431
9	74	6.61%	5.40%	7,797	-	152,229	150,767	152,229
10	75	-9.47%	0.00%	-	-	152,229	152,229	152,229
TOTAL		5.45% Average Annual	15.00%	\$112,229	-	\$152,229	\$152,229	\$152,229

Understanding Your Interest Crediting Strategy(ies)

Power Select Builder credits interest using up to twenty (21) interest crediting strategies – twenty (20) index interest accounts and a fixed interest account. These strategies 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), Spread, and Participation Rates as 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	EPRS Fee %	Current Participation Rate	Current Initial Interest Rates and Current Fixed Interest Account Interest Rate*	Current Minimum Declared Interest Rate(MDIR)	Guaranteed Minimum Index Rates during Withdrawal Charge Period	Guaranteed Minimum Index Rates after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	N/A	100%	11.75% cap	N/A	1.00% cap	1.00% cap	20%
S&P 2-Year PTP Participation Rate	N/A	47%	N/A	N/A	5.00% PAR	5.00% PAR	0%
S&P Annual PTP Performance-Triggered	N/A	100%	9.00% triggered	N/A	1.00% triggered	1.00% triggered	0%
MLSB Annual PTP Participation Rate	N/A	112%	N/A	N/A	5.00% PAR	5.00% PAR	20%
MLSB 2-Year PTP with Spread*	N/A	100%	0.25% spread	N/A	9.50% spread	9.50% spread	0%
PIMCO Annual PTP Participation Rate	N/A	68%	N/A	N/A	5.00% PAR	5.00% PAR	0%
PIMCO 2-Year PTP Participation Rate	N/A	103%	N/A	N/A	5.00% PAR	5.00% PAR	0%
Russell 2000® Annual PTP Participation Rate	N/A	37%	N/A	N/A	5.00% PAR	5.00% PAR	0%
AB All Market Annual PTP Participation Rate	N/A	200%	N/A	N/A	5.00% PAR	5.00% PAR	20%
AB All Market 2-Year PTP Participation Rate	N/A	305%	N/A	N/A	5.00% PAR	5.00% PAR	0%
AB All Market Annual PTP with EPRS (Tier 1)	1%	250%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market 2-Year PTP with EPRS (Tier 1)	1%	355%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market Annual PTP with EPRS (Tier 2)	2%	300%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market 2-Year PTP with EPRS (Tier 2)	2%	405%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US Annual PTP Participation Rate	N/A	200%	N/A	N/A	5.00% PAR	5.00% PAR	20%
DFA US 2-Year PTP Participation Rate	N/A	305%	N/A	N/A	5.00% PAR	5.00% PAR	20%
DFA US Annual PTP with EPRS (Tier 1)	1%	250%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US 2-Year PTP with EPRS (Tier 1)	1%	355%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US Annual PTP with EPRS (Tier 2)	2%	300%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US 2-Year PTP with EPRS (Tier 2)	2%	405%	N/A	N/A	10.00% PAR	10.00% PAR	0%
Fixed Interest Account	N/A	N/A	5.35%	1.00%	N/A	N/A	0%

Understanding Your Interest Crediting Strategy(ies), continued

Table for Contract with Premium of Less than \$100,000							
Strategy	EPRS Fee %	Current Participation Rate	Current Initial Interest Rates and Current Fixed Interest Account Interest Rate*	Current Minimum Declared Interest Rate(MDIR)	Guaranteed Minimum Index Rates during Withdrawal Charge Period	Guaranteed Minimum Index Rates after Withdrawal Charge Period	Allocation %
S&P Annual PTP with Cap	N/A	100%	10.75% cap	N/A	1.00% cap	1.00% cap	20%
S&P 2-Year PTP Participation Rate	N/A	41%	N/A	N/A	5.00% PAR	5.00% PAR	0%
S&P Annual PTP Performance-Triggered	N/A	100%	8.00% triggered	N/A	1.00% triggered	1.00% triggered	0%
MLSB Annual PTP Participation Rate	N/A	87%	N/A	N/A	5.00% PAR	5.00% PAR	20%
MLSB 2-Year PTP with Spread*	N/A	100%	0.50% spread	N/A	9.50% spread	9.50% spread	0%
PIMCO Annual PTP Participation Rate	N/A	58%	N/A	N/A	5.00% PAR	5.00% PAR	0%
PIMCO 2-Year PTP Participation Rate	N/A	88%	N/A	N/A	5.00% PAR	5.00% PAR	0%
Russell 2000® Annual PTP Participation Rate	N/A	32%	N/A	N/A	5.00% PAR	5.00% PAR	0%
AB All Market Annual PTP Participation Rate	N/A	185%	N/A	N/A	5.00% PAR	5.00% PAR	20%
AB All Market 2-Year PTP Participation Rate	N/A	285%	N/A	N/A	5.00% PAR	5.00% PAR	0%
AB All Market Annual PTP with EPRS (Tier 1)	1%	235%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market 2-Year PTP with EPRS (Tier 1)	1%	335%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market Annual PTP with EPRS (Tier 2)	2%	285%	N/A	N/A	10.00% PAR	10.00% PAR	0%
AB All Market 2-Year PTP with EPRS (Tier 2)	2%	385%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US Annual PTP Participation Rate	N/A	185%	N/A	N/A	5.00% PAR	5.00% PAR	20%
DFA US 2-Year PTP Participation Rate	N/A	285%	N/A	N/A	5.00% PAR	5.00% PAR	20%
DFA US Annual PTP with EPRS (Tier 1)	1%	235%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US 2-Year PTP with EPRS (Tier 1)	1%	335%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US Annual PTP with EPRS (Tier 2)	2%	285%	N/A	N/A	10.00% PAR	10.00% PAR	0%
DFA US 2-Year PTP with EPRS (Tier 2)	2%	385%	N/A	N/A	10.00% PAR	10.00% PAR	0%
Fixed Interest Account	N/A	N/A	5.10%	1.00%	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), continued

- **AB All Market 2-Year Point-to-Point Participation Rate:** This strategy credits index interest, if any, based on the percent change in the AB All Market Index over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **AB All Market Annual Point-to-Point Participation Rate (AB All Market Index):** This strategy credits index interest, if any, based on the percent change in the AB All Market 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.
- **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 2-Year Point-to-Point Participation Rate:** This strategy credits index interest, if any, based on the percent change in the S&P500® Index over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **MLSB 2-Year Point-to-Point With Annual Spread (ML Strategic Balanced Index):** 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 percent change over two years from one Contract Anniversary to the anniversary two years later, subject to the declared Participation Rate, and Annual Spread. 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.
- **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.
- **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.
- **PIMCO 2-Year 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 (two years). The 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 Participation Rate (Russell 2000® Index):** This strategy credits index interest, if any, based on the percent change in the Russell 2000® 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.
- **AB All Market Annual Point-to-Point with EPRS(Tier 1):** This strategy credits index interest, if any, based on the percent change in the AB All Market 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. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term.
- **AB All Market 2-Year Point-to-Point with EPRS (Tier 1):** This strategy credits index interest, if any, based on the percent change in the AB All Market over the Index Term (two years). The index percent change is Subject to the declared Participation Rate for the entire Index Term and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term.
- **AB All Market Annual Point-to-Point with EPRS (Tier 2):** This strategy credits index interest, if any, based on the percent change in the AB All Market 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. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term. The annualized fee and the Participation Rate for this strategy will be higher than for the Tier 1 version of this index strategy.
- **AB All Market 2-Year Point-to-Point with EPRS (Tier 2):** This strategy credits index interest, if any, based on the percent change in the AB All Market over the Index Term (two years). The index percent change is Subject to the declared Participation Rate for the entire Index Term and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term. The annualized fee and the Participation Rate for this strategy will be higher than for the Tier 1 version of this index strategy.
- **Dimensional US Foundations (DFA US Foundations) Annual Point-to-Point EPR (Tier 1):** : This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) 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. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term.
- **Dimensional US Foundations (DFA US Foundations) 2-Year Point-to-Point with EPRS (Tier 1):** This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term.
- **Dimensional US Foundations (DFA US Foundations) Annual Point-to-Point with EPRS (Tier 2):** This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) 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. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term. The annualized fee and the Participation Rate for this strategy will be higher than for the Tier 1 version of this index strategy.

Understanding Your Interest Crediting Strategy(ies), continued

- **Dimensional US Foundations (DFA US Foundations) 2-Year Point-to-Point with EPRS (Tier 2):** This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero. Please note there is an explicit charge associated with this crediting strategy that will be deducted from your Contract Value allocated to this strategy at the end of the index term. The annualized fee and the Participation Rate for this strategy will be higher than for the Tier 1 version of this index strategy.
- **Dimensional US Foundations (DFA US Foundations) Annual Point-to-Point Participation Rate:** This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) 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.
- **Dimensional US Foundations (DFA US Foundations) 2-Year Point-to-Point Participation Rate:** This strategy credits index interest, if any, based on the percent change in the Dimensional US Foundations (DFA US Foundations) Index over the Index Term (two years). The index percent change is subject to the declared Participation Rate for the entire Index Term, and is the calculated rate of index interest for that Index Term. The rate of index interest will never be less than zero.
- **S&P Annual PTP Performance-Triggered:** This option credits interest every Contract Anniversary that is based on the percent change in the S&P500® Index over the one year period ending on that Contract Anniversary. The rate of interest credited will equal the Triggered Rate if the change in index value over the index term is equal to or greater than the minimum change in index value. Interest for each Index Term is not earned until the end of that Index Term. The rate of interest earned 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.

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 Interest Account MDIR, as well as Initial and subsequent annual declared rates, are credited and compounded daily to achieve the appropriate declared rate.
For the Assumed Rate depiction, annual Credited Interest Rate is the Assumed Rate and Interest Earned does not reflect any index strategy, term, spread, cap rate or participation rate.
- **Participation Rate:** The Initial Participation Rate is set at contract issue and is guaranteed for one year or two years (depending on strategy selection). After the first (or second) 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 Rate Cap.
- **Minimum Index Rate Cap:** A declared Index Rate Cap cannot be set lower than the applicable 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.
- **Enhanced Participation Rate Strategies (EPRS):** These crediting strategies offer Participation Rates higher than the Participation Rate applicable to crediting strategies with no annualized fee. The Enhanced Participation Rate Strategies (EPRS) offer the potential for greater upside but there is no guarantee you will receive higher interest credits in these strategies. However, if you select one or more of these strategies, there is a one-time fee credit or "true up" may apply: at the end of the withdrawal charge period, when we will automatically increase your Contract Value by the excess of any fees paid over interest earned under the contract in the strategy.
Enhanced Participation Rate Strategy Fee - There is a separate annualized fee for the Enhanced Participation Rate strategies.

Key Terms and Definitions Continued

- **Contract Anniversary Value:** The contract value on the contract anniversary. This value reflects reduction of any applicable annual Rider Fees.
- **Death Benefit:** The amount payable upon death, which is the Contract Value or the Minimum Withdrawal Value, if greater.
- **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 the contract value adjusted for all applicable withdrawal charges. Power Select Builder withdrawal charges decline over a period of ten 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 3.00 %.
- **Maturity Date:** The latest age, specified in your contract, by which you will need to select one of the following options if the Contract Value is greater than zero: 1) begin annuity income payments (see Annuity Options below) or 2) surrender the contract. If you do not select an option, we will automatically begin annuity income payments as set forth in the contract.
- **Annuity Options:** If you elect to annuitize the contract, available Annuity Options include payments for life only or life with period certain, either of which may be for single life or joint lives; a fixed period certain only; or 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 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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