Help Clients Build Wealth With Power 5 Protector℠

THE POWER SERIES of Index Annuities®

In today's interest rate environment, you may want to consider allocating a portion of your clients' fixed income investments to the **Power 5 Protector℠ Index Annuity.** This powerful accumulation solution has the potential to offer clients more growth than traditional fixed income vehicles like CDs and bonds, while guaranteeing their principal against loss in down markets. For those who need income earlier, it also provides clients with access to their money without a withdrawal charge after 5 years.

Opportunity to Boost Your Clients' Portfolio Returns and Help Protect Their Principal

Adding Power 5 Protector to your clients' retirement portfolios may help increase performance and provide guaranteed protection for a portion of their principal. Consider a 2018 study by Ibbotson Associates that highlighted the impact a fixed index annuity can make in managing risk and potentially boosting returns during periods of bond underperformance and rising yields.

Adding Fixed Index Annuities May Enhance Portfolio Results

Hypothetical Example: Performance in Weak and Strong Bond Environments from 1927-2016

	Weak Bond Environments Average Return	**Strong Bond Environments** Average Return	**Overall Period** Average Return
60/40 Stocks & Bonds	7.60%	9.50%	8.55%
60/40 Stocks & Index Annuities	8.63%	8.92%	8.77%
Performance Gap	**+1.03%**	-0.58%	**+0.22%**

A diversified portfolio of **60% stocks and 40% index annuities** could have stabilized returns and increased performance by 0.22% for the overall period and by 1.03% in weak bond environments from 1927-2016.

Sources: Roger G. Ibbotson, Fixed Indexed Annuities: Consider the Alternative, Zebra Capital Management, LLC, January 2018 and Briton, Diana, "Ibbotson: Fixed Indexed Annuities Beat Out Bonds," Wealth Management.Com, March 7, 2018.

Note: Past performance is not a guarantee of future results. Stocks are represented by large cap stocks. Bonds are represented by long term U.S. government bonds and U.S. Treasury bills. Index annuity returns are based on an uncapped 3-year S&P 500® Index simulated participation rate crediting strategy. Indices are unmanaged and are not available for direct investment. This chart is for illustrative purposes only and is not intended to be indicative of the performance of any specific investment. "Weak" and "Strong" markets are represented respectively by below median and above median bond return environments from 1927-2016.

Principal protection refers only to the protection of principal from market downturns within the index annuity. Stock investments involve risk including the possible loss of principal.

Stocks, bonds and CDs have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Stocks and bonds are subject to risks, including the possible loss of principal. Earnings from a CD, stock or bond are subject to ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax.

See reverse side for additional information.

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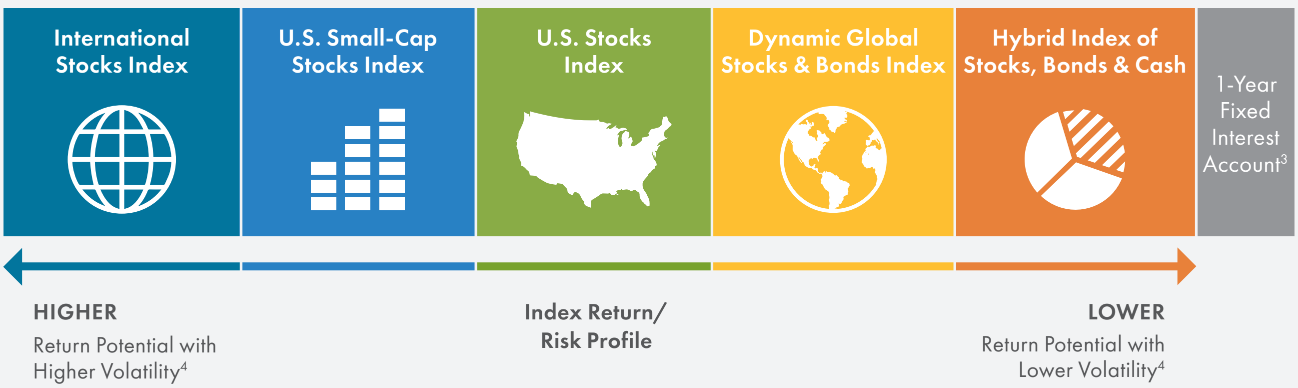
Combine Growth Potential and Principal Protection With a 5-Year Withdrawal Charge Schedule

With Power 5 Protector, your clients have the opportunity to earn interest based partly on the performance of an index.[1] Choose from indices that focus on one asset class like U.S. small-cap stocks to those that diversify across many classes and regions. Interest may be earned when the index is up, but when it's down, clients have the comfort and security of knowing that their principal will never fall.[2]

Choose From a Range of Indices and a Fixed Interest Account



Less Is Now MORE: Help Capture More Business With a Shorter CDSC Fixed Index Annuity!

Contact your AIG wholesaler or Insurance Marketing Representative for more information.

Note: CDSC stands for contingent deferred sales charge. The CDSC for Power 5 Protector declines over 5 years, as follows: 8-7-6-5-4-0%.

[1]The interest earned will differ each year, may be zero and is subject to contract limitations, such as an index rate cap or participation rate. The index rate cap is the maximum percentage of the index's performance that can be credited as interest over an index term. The participation rate is the percentage of the index's performance that is used to calculate interest.

[2]Principal may decline due to withdrawals. There is no annual fee or living benefit rider available in Power 5 Protector.

[3]The rate is guaranteed for the first contract year and subject to change on contract anniversaries.

[4]Reflects the performance 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. The international stocks, U.S. small-cap stocks and U.S stocks indices are price return indices and do not include dividends. Keep in mind that the assets in a Power Series Index Annuity are not directly invested in any indices or stocks. As a result, the contract value will not decline due to market downturns. No interest is earned in flat or down markets. Principal may decline due to withdrawals.

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.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. AGL is a member of American International Group, Inc. (AIG). The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.

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