

# Enhance your interest earnings potential

The Power Series of Index Annuities®

## Help grow more assets with the Enhanced Participation Rate Index Interest Accounts

The Power Series of Index Annuities® are fixed index annuities that offer growth potential through a diverse range of index interest accounts, including the Enhanced Participation Rate (EPR) Index Interest Accounts. These accounts offer a higher participation rate for a fee, giving you the potential to earn more interest in an up market than similar non-EPR accounts with no fee. Take a look at how the S&P 500® Annual Point-to-Point Index Interest Account with Enhanced Participation Rate (EPR) would have performed over the last 10 years had it been available. As the hypothetical example below shows, the EPR account would have outgained the S&P 500® Annual Point-to-Point Participation Rate Account by more than \$8,179.

### See the benefit of enhanced participation

Year	S&P 500® Index Return <sup>1</sup>	Annual Point-to-Point Participation (PAR) Rate Account			Annual Point-to-Point Enhanced Participation Rate (EPR) Account with 1.50% Fee			
		PAR Rate <sup>2</sup>	Interest Earned	Annuity Value	Enhanced PAR Rate <sup>2</sup>	Interest Earned	Annual Fee	Annuity Value
2012	13.41%	42%	5.63%	\$105,633	55%	7.38%	1,500.00	\$105,876
2013	29.60%	42%	12.43%	\$118,765	55%	16.28%	1,588.13	\$121,524
2014	11.39%	42%	4.78%	\$124,446	55%	6.26%	1,822.86	\$127,314
2015	-0.73%	42%	0.00%	\$124,446	55%	0.00%	1,909.71	\$125,405
2016	9.54%	42%	4.01%	\$129,433	55%	5.25%	1,881.06	\$130,104
2017	19.42%	42%	8.16%	\$139,990	55%	10.68%	1,951.55	\$142,048
2018	-6.24%	42%	0.00%	\$139,990	55%	0.00%	2,130.72	\$139,918
2019	28.88%	42%	12.13%	\$156,970	55%	15.88%	2,098.76	\$160,043
2020	16.26%	42%	6.83%	\$167,689	55%	8.94%	2,400.64	\$171,954
2021	26.89%	42%	11.29%	\$186,627	55%	14.79%	2,579.31	\$194,806

#### LEVEL-UP PROTECTION

If total EPR account fees exceed total interest credited in the annuity at the end of the withdrawal charge period, a one-time credit will be added to your account to make up the difference. In this example, no credit is needed.

See reverse side to learn more.

In this hypothetical example, the EPR Account provided \$8,179 more than the PAR Rate Account after 10 years

<sup>1</sup>The S&P 500® Index is a price return index that does not include the impact of dividends.

<sup>2</sup>Participation rates are guaranteed for the initial term, after which they are subject to change on contract anniversaries. This example assumes that participation rates are reset at the same rate for 10 years. In actuality, they may be reset at higher or lower rates on each contract anniversary by the issuing insurance company.

**Past performance is not a guarantee of future results.** Hypothetical example assumptions: \$100,000 premium in the Power 7 Protector Index Annuity with a 7-year withdrawal charge schedule, no withdrawals, and no election of a guaranteed living benefit rider. This example does not represent an actual case or contract. It is intended only to show how the EPR Account can work. You may receive higher interest credits with EPR Accounts, but they are not guaranteed. See reverse side for additional important information.

## Help protect against loss with the EPR Level-Up Credit

The EPR Level-Up Credit is a one-time automatic adjustment to your annuity at the end of the withdrawal charge period. If the total amount of EPR fees is more than the total interest earned in the annuity at the end of the withdrawal charge period, the difference will be credited to your annuity. Here's a hypothetical example of how this works:



## Contact your financial professional or agent to learn more about the EPR Accounts and to obtain current rates.

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. Consult your tax advisor regarding your specific situation.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. 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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

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Annuities are issued by **American General Life Insurance Company** (AGL), Houston, Texas. Power Series Index Annuity Modified Single Premium Deferred Fixed Index Annuities (Single Premium Only in Oregon), Contract Number AG-800 (12/12) and AG-801 (12/12). American General Life Insurance Company (AGL) is a member of the 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. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho or New York.

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