

Power Select Builder 8[®] Index Annuity

Interest crediting options
and features at a glance



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

Index annuities are issued by American General Life Insurance Company (AGL), a member company of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of AGL. Not available in New York.

Power Select Builder 8 can help you accumulate more assets for retirement


Power Select Builder 8 offers you the opportunity to grow your retirement assets and income, while guaranteeing your principal will never decline due to market volatility!¹

Three ways to help provide growth

1 Benefit from an immediate 10% premium enhancement

This bonus applies to all premiums made in the first 30 days of the contract. It is calculated as a percentage of your premium and is automatically allocated to the interest crediting options you select. See page 5 for more bonus and recapture information.

2 Earn interest based on your choice of five different indices²

Equity market index ³	Multi-asset, risk-managed indices ⁴			
				
S&P 500® U.S. stocks	AB All Market Index® Global stocks & global bonds	Dimensional US Foundations Index Stocks, bonds & commodities	ML Strategic Balanced Index® Stocks, bonds & cash	PIMCO Global Optima Index® Global stocks & U.S. bonds

3 Guarantee interest with a 1-Year Fixed Account

Understanding Power Select Builder 8 and The Power Series of Index Annuities

Power Select Builder 8 is part of The Power Series of Index Annuities—fixed index annuities (FIAs) that are issued by American General Life Insurance Company (AGL). FIAs are insurance contracts, not direct investments in stocks or any index. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on specific indices or a fixed rate. When you need income, AGL promises to make regular income payments through annuitization (a process that permanently converts your contract to retirement income for no explicit fee) or through enhanced features (also known as guaranteed living benefit or GLB riders) for an annual fee. GLB riders are not available in all Power Series Index Annuities.

¹Contract value in an index annuity will decline due to withdrawals and/or fees.

²Index annuities are not a direct investment in the stock market. Interest earned is never less than zero in flat or down markets.

³S&P 500® is a price return index and does not include dividends.

⁴The AB All Market, Dimensional US Foundations and ML Strategic Balanced indices have an embedded cost. See back cover for details.

Choose from diverse index interest accounts

Each account may earn interest based partly on the performance of an index. The following table shows the account options and interest crediting methods available for each index. For example, you can choose from three S&P 500® index interest accounts, either with index rate cap, participation (PAR) rate or performance-triggered rate (see next page for more information on these interest crediting methods).

Index interest accounts

Equity market index	Index term	Index rate cap	Participation (PAR) rate	Enhanced PAR rate ⁵	Performance-triggered
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓		✓

Multi-asset, risk-managed indices	Index term	Index rate cap	Participation (PAR) rate	Enhanced PAR rate ⁵	Performance-triggered
AB All Market Index® Adaptive index of global growth and global defensive markets	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
Dimensional US Foundations Index Research-backed index of stocks, bonds and commodities	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash	2-Year Point-to-Point		✓		
PIMCO Global Optima Index® Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point		✓		
	2-Year Point-to-Point		✓		

Fixed interest account

1-Year Fixed Account	Provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.
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This chart is not intended to recommend any specific account(s). Consult your financial professional or agent to determine which account(s) are appropriate for your specific situation and risk tolerance. Index interest accounts may vary by firm and may not be available in all firms or states.

⁵Available for an annual fee

Benefit from the power of index-based performance

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

- **First, interest is based on index performance over a 1- or 2-year period.** These terms are determined starting from the issue date of the annuity contract and ending with the anniversary 1 or 2 years later.
- **Next, interest is adjusted by one of the following crediting methods.** These methods can reduce or increase the amount of interest earned (see examples below).

Understanding the interest crediting methods

	What they are	Hypothetical examples of how they work
Index cap rate	Maximum percentage of index performance that can be credited as interest for an index term	10% Index change $>$ 5% Cap $=$ 5% Interest earned
Participation (PAR) rate	Percentage of index performance used to calculate interest	10% Index change \times 40% PAR rate $=$ 4% Interest earned
Enhanced participation rate (EPR)	Higher PAR rate available in select accounts for an annual fee. These accounts may but are not guaranteed to provide higher interest credits. Fees reduce EPR account values.	10% Index change $-$ 110% Enhanced PAR rate $=$ 11% Interest earned
EPR level-up credit	One-time credit automatically added to your annuity if total EPR fees exceed total interest earned in the annuity at the end of the withdrawal charge period (see page 5 for withdrawal charge period).	$\$10,000$ Total EPR fees deducted $-$ $\$9,000$ Total interest credited $=$ $\$1,000$ EPR Level-Up credit
Performance-triggered rate	Preset rate guaranteed to be credited to your account when index performance is flat or positive. This rate is credited even if index return is higher. No interest is credited if index return is negative.	At least 0% Index change \rightarrow 5% Performance-triggered rate $=$ 5% Interest earned

Please see the Power Select Builder 8 rate flyer for current rates.

The rates above are for illustrative purposes only and do not represent the rates in your contract. Rates are set on each contract anniversary and guaranteed not to change until the end of the index term (1 or 2 years).

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

Additional product information at a glance

Features	Power Select Builder 8 Index Annuity
Access to your money in times of need or illness	Withdrawal charges and Market Value Adjustments (see below) may be waived if you are diagnosed with a terminal illness, have extended care needs, or are confined to a nursing home or an assisted living facility. Restrictions and limitations apply. May not be available in all states.
Beneficiary protection	Death benefit proceeds can pass directly to your designated beneficiary without probate. Your beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Withdrawal Value (see below) upon death, avoiding the potential delays and costs of probate.
Cash surrender value	If you fully surrender your annuity, you will receive the greater of the contract value (adjusted for any MVA, living benefit fee and withdrawal charge) or the Minimum Withdrawal Value.
Free withdrawals	After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) without incurring any company-imposed charges (see withdrawal charges below).
Issue age	18 - 80
Market Value Adjustment (MVA)	Withdrawals in excess of the free withdrawal amount or amounts annuitized during the first 8 years are subject to an MVA. This adjustment may either increase or decrease the amount you receive, and is determined by a formula in the contract that reflects changes in the yield of an external index since the contract was issued. May not apply in all states.
Minimum Withdrawal Value	Upon full surrender, payment of death benefit or annuitization, you will never receive less than 87.5% of your premium, less withdrawals (excluding any withdrawal charge and MVA), growing at an annual rate as specified in your contract. State variations apply.
Premium	<ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million
Premium enhancement	10% on all premiums paid in the first 30 days after contract issue (state variations apply)
Premium enhancement recapture	If you pass away, annuitize, fully surrender your contract or take withdrawals greater than the free withdrawal amount before the full premium enhancement is locked into your contract value, AGL will recapture all or a portion of your premium enhancement. The recapture amount will be applied on a pro-rata basis, meaning that your premium enhancement will be reduced by the same percentage that the withdrawal in excess of the free withdrawal amount reduced the annuity's contract value. The premium enhancement recapture schedule declines over 8 years, as follows: 80-70-60-50-40-30-20-10-0%.
Withdrawal charges	Withdrawals in excess of the free withdrawal amount are subject to withdrawal charges that decline over 8 years, as follows: 8-8-7-6-5-4-3-2-0%.

Please see your financial professional or agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power Select Builder 8

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

An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult a tax advisor regarding your specific situation.

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