

# Offer Clients the Opportunity to DOUBLE Their Income Base After 10 Years

THE POWER SERIES  
of Index Annuities®

Help clients generate more income for retirement with **The Power Series of Index Annuities®** issued with the **Lifetime Income Plus Flex<sup>SM</sup>** guaranteed living benefit rider. Clients can secure an Income Base that is guaranteed to double after 10 years when the rider has not been activated. And when they're ready for income, they can count on up to 5.60% withdrawals for life.<sup>1</sup>

## Hypothetical Example

- Eligible premium: \$100,000.
- Initial Income Base: \$100,000 (equals eligible premium).
- No withdrawals for the first 10 contract years.
- Income Base automatically increases during the first 10 contract years as the 5.75% income credit is added to the Income Base.
- Income Base DOUBLES on 10th contract anniversary to equal 200% of eligible premiums if the rider has not been activated.
- In this example, annual income increases to \$11,200 (5.60% of the \$200,000 Income Base) after 10 years. That's the equivalent of 11.2% of the \$100,000 premium—guaranteed for life.
- Issue age 62, 0% interest earned.

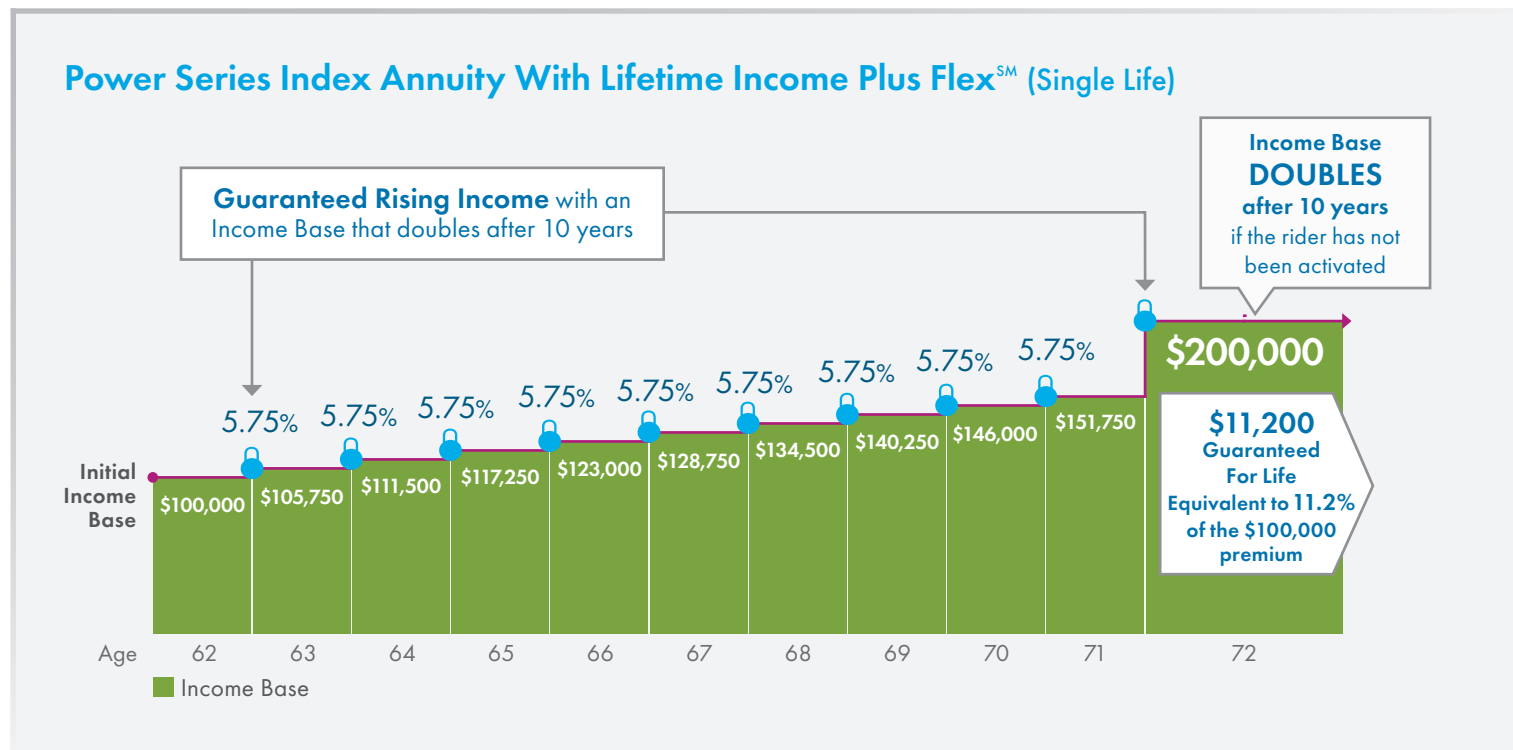


Illustration not to scale.

**Guarantees are backed by the claims-paying ability of the issuing insurance company.** The hypothetical examples shown above and on the reverse side are for illustrative purposes only, are not actual cases and assume no activation and no withdrawals before the 10th contract anniversary. They are intended only to show how the Lifetime Income Plus Flex guaranteed living benefit rider might work in certain situations. Lifetime Income Plus Flex is available in select Power Series Index Annuity contracts for an annual fee of 1.0% of the Income Base. The Income Base is the value on which guaranteed withdrawals 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based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. Eligible premiums are all premiums made in the first 30 days of the contract. Withdrawals prior to activation will not eliminate the doubling feature, but they will proportionately reduce the Income Base and Income Credit Base. To receive guaranteed benefits after activation clients must take withdrawals according to the terms of the rider. Please see reverse side for more information.

<sup>1</sup> The amount of guaranteed income clients can withdraw each year is a percentage of the Income Base and varies from 2.75% to 5.60%, depending on whether one or two people are covered and their age at the time of the first lifetime withdrawal. Please see the Owner Acknowledgment and Disclosure Statement for more information.

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## Hypothetical Example

- Eligible premium: \$100,000.
- Initial Income Base: \$100,000 (equals eligible premium).
- No withdrawals for the first 10 contract years.
- Income Base automatically increases during the first 10 contract years as the 5.75% income credit is added to the Income Base.
- Income Base DOUBLES on 10th contract anniversary to equal 200% of eligible premiums if the rider has not been activated.
- In this example, annual income increases to \$10,200 (5.10% of the \$200,000 Income Base) after 10 years. That's the equivalent of 10.2% of the \$100,000 premium—guaranteed for life.
- Issue age 62 (of the younger covered person), 0% interest earned.

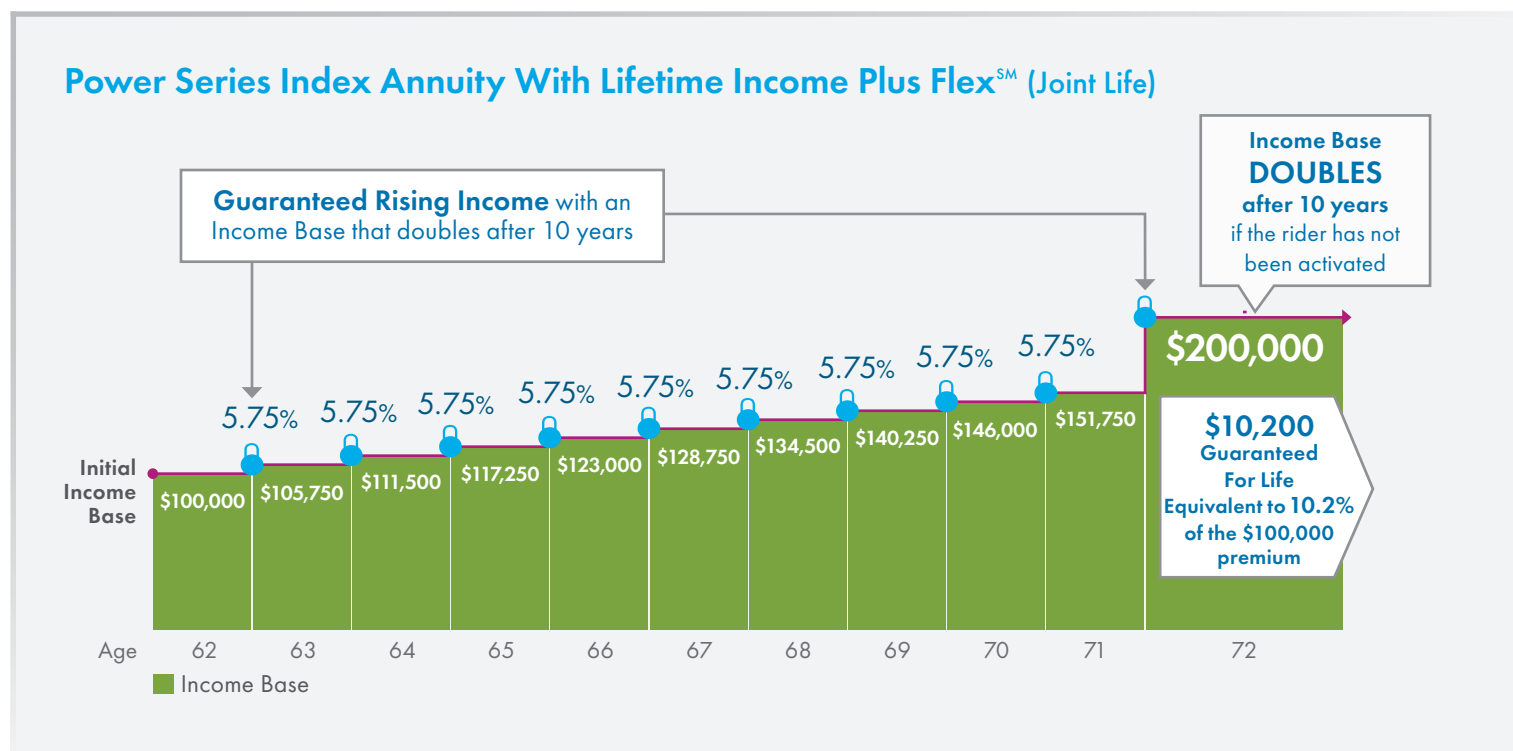


Illustration not to scale.

## Additional 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.

The Income Base is initially equal to the first eligible premium. On each contract anniversary, the Income Base can increase to the greater of 1) the contract value; or 2) the Income Base plus any available income credit. On the 10th contract anniversary, the Income Base may be increased to the Minimum Income Base (200% of eligible premiums) if Lifetime Income Plus Flex has not been activated and no withdrawals have been taken from the contract. The Income Base is adjusted for withdrawals prior to activating the rider and for excess withdrawals after the rider is activated, and is increased each time an eligible premium is made.

**The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL) and the Power Index Elite Index Annuity is issued by The Variable Annuity Life Insurance Company (VALIC), 2727-A Allen Parkway, Houston, Texas 77019.** AGL and VALIC are members of the American International Group, Inc. (AIG) family of financial services companies. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL or VALIC are its responsibility. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

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