

The Power Series of Index Annuities

Current Rates as of March 6, 2017

Rates are subject to change at any time until contract purchase

Power Index Plus® and Power Index Plus Income® offer a choice of four index interest accounts and a fixed interest account.

S&P 500® Index Interest Accounts

Annual Point-to-Point	Power Index Plus	Power Index Plus Income	
	No Living Benefit Rider	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Index Rate Cap (Premiums of \$100,000 or more)	6.00%	6.25%	6.50%
Initial Index Rate Cap (Premiums under \$100,000) ¹	4.50%	4.75%	5.00%
Minimum Index Rate Cap (Years 1-7)	2.00%	2.00%	3.00%
Minimum Index Rate Cap (Years 8+)	1.00%	1.00%	1.50%
Annual Point-to-Point Participation Rate (Provided through the Annual Point-to-Point with Annual Spread Interest Account Rider)			
Initial Participation Rate (Premiums of \$100,000 or more)	40.00%	44.00%	46.00%
Initial Participation Rate (Premiums under \$100,000) ¹	33.00%	38.00%	42.00%
Minimum Participation Rate	5.00%	5.00%	15.00%

ML Strategic Balanced Index® Interest Accounts

Annual Point-to-Point	No Living Benefit Rider	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Spread (Premiums of \$100,000 or more)	0.90%	0.75%	0.50%
Initial Spread (Premiums under \$100,000) ¹	1.90%	1.20%	1.10%
Maximum Spread	12.00%	12.00%	9.00%
2-Year Point-to-Point			
Initial Annualized Spread (Premiums of \$100,000 or more)	0.40% (0.80% for the entire 2-year term)	0.30% (0.60% for the entire 2-year term)	0.25% (0.50% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) ¹	0.90% (1.80% for the entire 2-year term)	0.60% (1.20% for the entire 2-year term)	0.50% (1.00% for the entire 2-year term)
Maximum Annualized Spread	12.00% (24.00% for the entire 2-year term)	12.00% (24.00% for the entire 2-year term)	9.00% (18.00% for the entire 2-year term)

About Index Rate Caps, Spreads and Participation Rate:

The Index Rate Caps, Spreads and Participation Rate are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term. The index term may be a 1 year or 2 year term. The Index Rate Cap is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest. The Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. The Participation Rate is the maximum percentage of change in the index value used to calculate the interest earned before a spread or index rate cap is applied. If the participation rate is not stated, then the participation rate for the index interest account is set at 100%.

Fixed Interest Account

1-Year Fixed Interest Account	No Living Benefit Rider	With Lifetime Income Plus®	With Lifetime Income Plus Multiplier®
Initial Interest Rate (Premiums of \$100,000 or more)	2.20%	2.40%	2.60%
Initial Interest Rate (Premiums under \$100,000) ¹	2.20%	2.40%	2.60%
Minimum Declared Interest Rate	1.00%	1.00%	1.00%

The initial interest rate is guaranteed for one year from the date the contract is issued. On each contract anniversary, the company will declare the interest rate that will apply for the next contract year. The interest rate may change on an annual basis, but will never be less than the guaranteed minimum declared interest rate for the life of the contract.

¹ An initial premium below \$100,000 receives the lower initial index rate cap, participation rate, interest rate or higher spread. If multiple premiums are received during the modified single premium period, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap, participation rate or lower spread would apply to all premiums. In Oregon, Power Index Plus and Power Index Plus Income can only be issued as a single premium product. No other premiums may be paid.

Please see reverse side for important information.

Contact your agent or call the Annuity Service Center at 800-424-4990 for more information.

This material is not authorized for use unless preceded or accompanied by the Power Index Plus (I5376CN3) or Power Index Plus Income (I5375CN3) consumer brochure.

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 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.

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The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of the S&P 500® (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of these two underlying indices.

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The ML Strategic Balanced Index® embeds an annual index cost in the calculations of the change in index value over the index term (1 or 2 years depending on the index interest account selected). This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL's licensing relationship with BofA Merrill Lynch for use of the ML Strategic Balanced Index® and for use of certain BofA Merrill Lynch service marks includes AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from BofA Merrill Lynch.

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Annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. Power Index Plus and Power Index Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12).

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