

The Power Series of Index Annuities®  
**Guaranteed living benefit (GLB)**  
**rate sheet**  
as of



Annual income credit rates

Lifetime Income Max® GLB rider	of the Income Credit Base each year until lifetime income begins
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Annual fee

GLB rider fee	of the Income Base if either rider is elected. Fee is set at contract issue, will not change for the life of the contract and is calculated as a percentage of the Income Base and deducted from the contract value.
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See terms and definitions on reverse side for more information.

Withdrawal rates for Lifetime Income Max

Age of covered person(s) at lifetime income activation <sup>1</sup>	Maximum Annual Withdrawal Percentage & Protected Income Payment Percentage	
	One covered person (single life)	Two covered persons (joint life)

Annuities issued by **American General Life Insurance Company (AGL)** or **The Variable Annuity Life Insurance Company (VALIC)**.

This flyer must be accompanied by the Lifetime Income Max feature brochure.

See reverse side for terms and definitions and other important information on index annuities.

<sup>1</sup>The age at the time of lifetime income activation is based on the age of the covered person if the contract is jointly owned with one covered person, or the age of the younger owner if two covered persons are elected.

## Contact your financial professional or agent today to learn more about The Power Series of Index Annuities.

### Terms and definitions:

**Income Base:** The value used to determine the amount of your lifetime income and annual GLB rider fee.

**Income Credit Base:** A component of the rider that is used solely to calculate the income credit.

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is adjusted for any index rate caps, spreads and/or participation rates that may reduce or limit the amount of interest earned.

**Lifetime income activation:** The decision to begin lifetime withdrawals under a GLB rider.

**Maximum Annual Withdrawal Percentage:** The maximum percentage you can withdraw each year from a GLB rider. It is calculated as a percentage of the Income Base.

**Protected Income Payment Percentage:** The maximum percentage you can withdraw each year once the contract value is depleted. It is equal to the Maximum Annual Withdrawal Percentage for both GLB riders.

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 clients.

Withdrawals in excess of the Maximum Annual Withdrawal Amount Percentage will reduce the benefits under this feature and can lower future income. Withdrawals may be subject to withdrawal charges and market value adjustment as well as 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.

You may elect the Lifetime Income Max guaranteed living benefit rider at the time of contract purchase for an annual fee. Please refer to the Owner Acknowledgment and Disclosure Statement provided to you for details regarding your index annuity and the living benefit riders.

The index rate caps, spreads, and/or participation rates associated with the index interest accounts and the interest rate for the 1-year fixed interest account will differ based on which guaranteed living benefit rider you select. Please see the Current Rate Flyer provided to you for applicable rates.

Please keep in mind that American General Life Insurance Company, The Variable Annuity Life Insurance Company and their distributors and representatives may not give tax, accounting or legal advice. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. Such discussions generally are based upon the company's understanding of current tax rules and interpretations. Tax laws are subject to legislative modification, and while many such modifications will have only a prospective application, it is important to recognize that a change could have a retroactive effect as well. You should seek the advice of an independent tax advisor or attorney for more complete information concerning your particular circumstances and any tax statements made in this material.

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All contract and 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.

**The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL) or The Variable Annuity Life Insurance Company (VALIC), Houston, TX.** Contract numbers: AG-800 (12/12), AG-801 (12/12), V-800 (12/14), AG-800-ID (12/12), AG-801-ID (12/12) and V-800-ID (12/14). AGL and VALIC are member companies of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL or VALIC are its responsibility. Guarantees are subject to the claims-paying ability of AGL or VALIC. 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 New York.

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