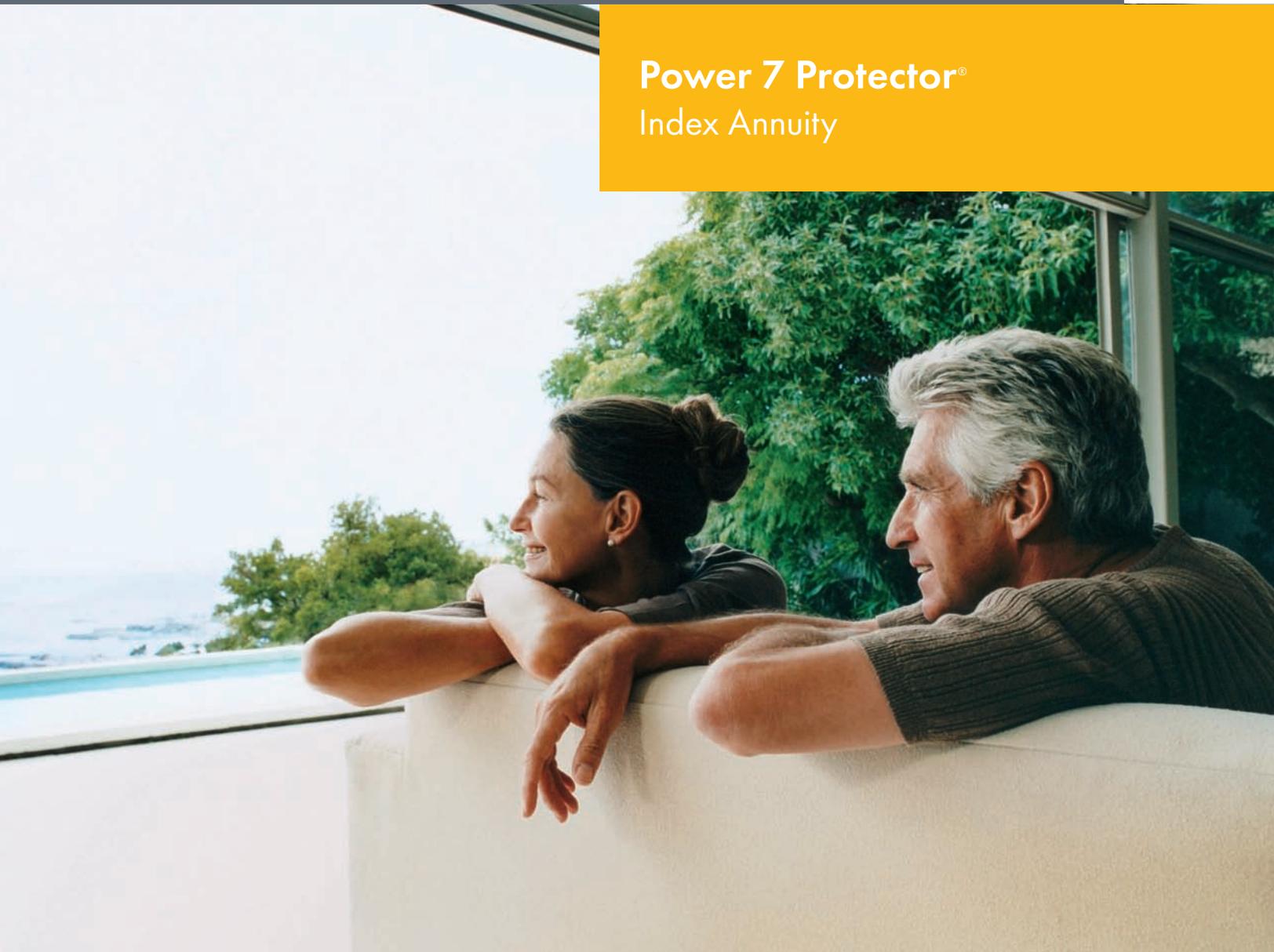


# A Powerful Solution for Your Retirement Accumulation Needs

**Power 7 Protector<sup>®</sup>**  
Index Annuity



Issued by American General Life Insurance Company (AGL), an American International Group, Inc. (AIG) member company. Guarantees are backed by the claims-paying ability of AGL.



A person is seen from behind, sitting in a wooden slatted beach chair that is partially submerged in the shallow ocean waves. The person is wearing a white long-sleeved shirt and light blue shorts. The background shows a vast blue sky with scattered white clouds and the horizon line where the ocean meets the sky.

Dinner in Paris

Sunrise at the Grand Canyon

A sunny afternoon on the beach

## Your Vision of Retirement

can be as exciting as traveling the world, or as quiet and relaxing as spending a day on the beach. Whatever your vision, it takes careful planning to turn ideas into reality. To help secure the retirement lifestyle you want, it's important to find an accumulation solution that can help you overcome today's key retirement challenges, including low interest rates, market downturns and longer life expectancies.

# A Powerful Retirement Accumulation Solution

The **Power 7 Protector® Index Annuity** offers you a valuable combination of growth potential, tax deferral and principal protection from market downturns. This blend of accumulation and protection features may be the solution to achieving the retirement you envision.

## Power 7 Protector® Can Help You:

**OVERCOME** key retirement challenges 2

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**GROW** your retirement assets 4

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**PROTECT** your principal from market downturns 10

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### Understanding Power 7 Protector

The Power 7 Protector Index Annuity is an insurance contract issued by American General Life Insurance Company (AGL). It is not a direct investment in the stock market or any particular index. Power 7 Protector works in two stages:

- **Accumulation:** In exchange for your money (premium), the annuity provides you with the opportunity to earn interest based in part on the performance of a particular index and/or based on a fixed rate.
- **Income:** When you need income, the issuing company promises to make regular income payments that can last for life or for a time period you choose using a process known as annuitization (for no additional cost).

**This material is intended only for educational purposes to help you, with the guidance of your agent, make informed decisions. We are not a fiduciary and do not provide investment advice or recommendations.**

# Help Overcome Key Retirement Challenges

## Low Interest Rates

Despite recent increases, today's interest rates are still near historic lows. Given CD and Treasury yields of approximately 1–2%, you would need to place \$1 million into these fixed income instruments to generate interest income of just \$10,000–\$20,000 per year.

**1.4%**  
Average  
1-Year  
CD Rate

**2.3%**  
10-Year  
Treasury  
Yield

as of June 30, 2017

Sources: Bankrate.com and Yahoo! Finance

## Market Downturns

A bear market can significantly impact the value of your retirement assets. When it comes to planning or executing your retirement accumulation strategy, consider financial instruments that can protect your portfolio from a loss of 20% or more in an unexpected market downturn.

Average once every  
**3.6 years**  
Stock market  
declines of **20%**  
or more since 1900

Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average daily closes from 1/2/1900 through 12/31/2016

## Living Longer

It's simple math. The longer you live, the more assets you will need to accumulate for retirement. Building your retirement savings is important, since retirement for you and your spouse may last 30 years or more.

**50%**  
Chance that one spouse  
will live to age **93**

Source: Society of Actuaries 2012 Individual Annuitant Mortality Tables for couple, age 65

### Important information on CDs, Fixed Annuities, Stocks and Bonds:

CDs, fixed annuities, stocks and bonds have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Income from CDs is subject to ordinary income tax. Fixed annuities offer a fixed rate of return guaranteed by the issuing insurance company. Stocks and bonds offer the potential for capital appreciation and income, but they are subject to risks, including the possible loss of principal. Gains or income from stocks and bonds are subject to ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax. Please consult your agent or financial professional regarding your individual situation when comparing these various instruments to index annuities.

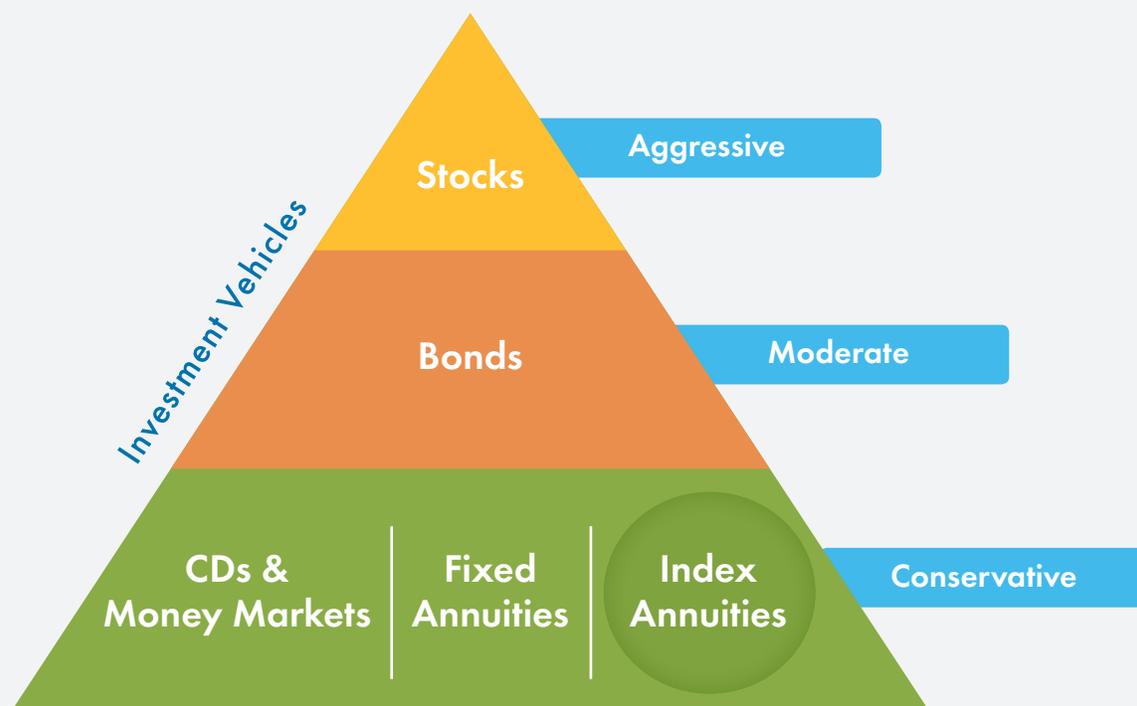


## Consider an Index Annuity for a Portion of Your Retirement Savings to Help Overcome These Key Challenges

A well-balanced retirement portfolio may include a diverse range of conservative, moderate and aggressive instruments, depending on each individual's situation. When building your portfolio, consider the following retirement savings pyramid. Vehicles like stocks and bonds may offer strong return opportunities, but they lack protection guarantees and are subject to higher risks than traditional fixed income instruments.

As you approach or move into retirement, adding a versatile, yet conservative instrument like the Power 7 Protector Index Annuity may provide the growth potential you need to combat low interest rates and the guarantees you want to protect your principal in volatile markets.

### Adding the Power 7 Protector Index Annuity Can Help Reinforce Your Retirement Savings Foundation



# Accumulate Assets for Retirement

To help you overcome low interest rates, Power 7 Protector offers growth potential through diverse index interest accounts that earn interest based partly on the performance of an index. While these accounts may not generate interest in all years, they may provide higher interest than traditional fixed income instruments over time. For those who want guaranteed interest, Power 7 Protector also offers the comfort and security of a 1-year fixed rate account.<sup>1</sup>

## 5 Interest Crediting Options to Help Grow Your Money

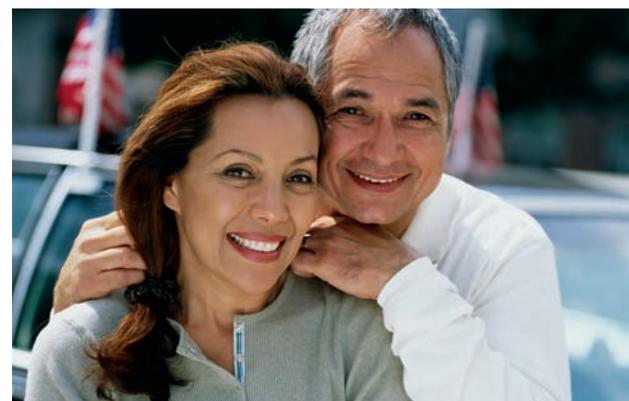
HIGHER ← **Index Equity Exposure** → LOWER

S&P 500® Index Index Interest Account	PIMCO Global Optima Index™ Index Interest Account	ML Strategic Balanced Index® Index Interest Accounts	Fixed Interest Account
Annual Point-to-Point (Index rate cap)	2-Year Point-to-Point (Spread)	Annual Point-to-Point (Spread)	1-Year Fixed Account
		2-Year Point-to-Point (Spread)	

## Upside Growth Potential With Index Interest Accounts

Power 7 Protector offers you the potential to earn interest based partly on the performance of the **S&P 500® Index** (excluding dividends), the **ML Strategic Balanced Index®** or the **PIMCO Global Optima Index™**.<sup>2</sup> Although your assets are not invested directly in the index or stock market, the interest you earn from index interest accounts is calculated using the index's performance over one of two time periods:

- **Annual Point-to-Point:** The annual percentage change of the index from one contract anniversary (the date the annuity is purchased) to the next contract anniversary.
- **2-Year Point-to-Point:** The percentage change of the index from one contract anniversary to the contract anniversary two years later.





## Using Index Performance to Calculate Interest Earned

When determining the interest earned, the percentage change of the index is subject to an index rate cap or spread, depending on the index interest account.

### Understanding Index Rate Caps and Spreads

	Index Rate Cap	Spread
What It Is	Maximum percentage of the index's performance that can be credited as interest over an index term	Minimum percentage or threshold that the index's performance must exceed to be credited interest
Hypothetical Example of How It Works	If index performance was 6% and the index rate cap was 4%, the interest earned would be 4%	If index performance was 7% and the spread was 3%, the interest earned would be 4%
Key Considerations	The higher the cap, the more interest you can earn. A low cap may limit upside potential	There's no cap on the upside, but a high spread may reduce the interest earned

The index rate caps and spreads are set on each contract anniversary and guaranteed not to change until the end of the index term (1 or 2 years). The participation rate—the percentage of the year-to-year index return that is used to calculate interest—is set at 100% for all accounts and is guaranteed for the life of the contract. Please ask your agent for the current rate flyer that shows the initial index rate cap or spread for each index interest account. This flyer also includes the interest rate for the fixed interest account.

#### Important information on index interest accounts

Index interest accounts may not be available in all states. Please see your 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 state.

<sup>1</sup>The fixed rate is guaranteed for the first contract year and subject to change on contract anniversaries.

<sup>2</sup>The S&P 500<sup>®</sup> Index is a broad-based, market-cap weighted index of 500 U.S. stocks. The ML Strategic Balanced Index<sup>®</sup> is a hybrid index that diversifies across stocks, bonds and cash. The PIMCO Global Optima Index<sup>™</sup> is a diversified index with exposure to global equity and U.S. fixed income markets. See pages 6-7 of this brochure for more information on these indices.

# The Power of Index-Based Performance

With Power 7 Protector, you have the opportunity to grow your retirement assets based partly on the performance of the **S&P 500® Index** (without dividends), the **ML Strategic Balanced Index®** or the **PIMCO Global Optima Index™**. These indices track the performance of not just one stock or industry, but multiple stocks or industries. By diversifying across many stocks and participating in the upside potential of some of the leading companies in the world, the S&P 500® Index, ML Strategic Balanced Index® and PIMCO Global Optima Index™ may help enhance results and potentially reduce risk.<sup>3</sup>

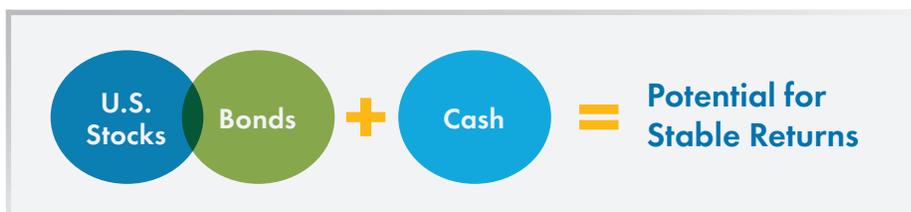
## The Standard for Measuring the U.S. Stock Market

The **S&P 500® Index** is comprised of 500 of the largest U.S. stocks. Created in 1957, it is widely used to represent U.S. stock market performance. For the past 20 years ending December 31, 2016, the S&P 500® Index has provided strong average returns of 7.34% per year.<sup>4</sup>



## A Hybrid Index Designed to Help Manage Risk and Generate Steady Growth

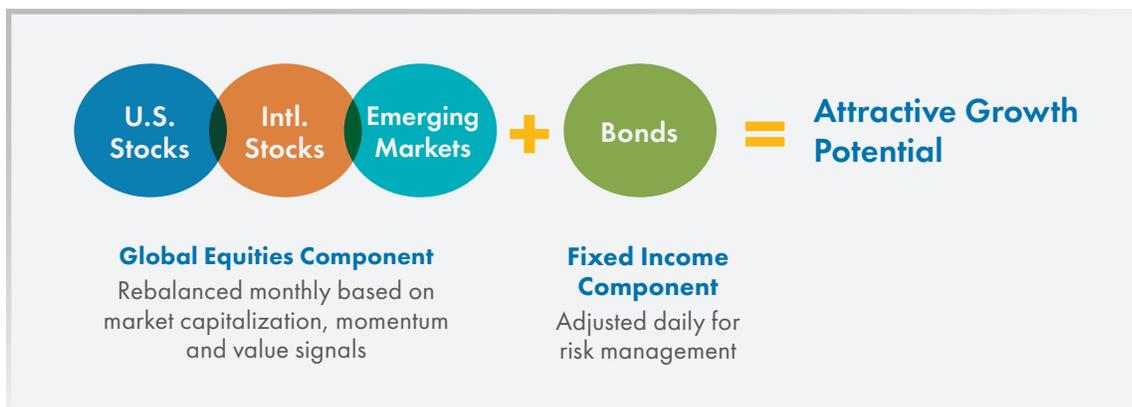
The **ML Strategic Balanced Index®** seeks growth and risk management by actively allocating to equities (S&P 500® excluding dividends), fixed income (Merrill Lynch 10-Year Treasury Futures Total Return Index) and cash.<sup>5</sup> Allocations between equities and fixed income are rebalanced semiannually, while cash positions are adjusted on a daily basis to help reduce risk. Since its inception in 2014, the ML Strategic Balanced Index® has generated average annual returns of 4.50%.<sup>4</sup>





## A Dynamic Combination of Global Diversification With Upside Growth Potential

The **PIMCO Global Optima Index™** is diversified across global equity and U.S. fixed income markets to provide upside growth potential and help lower risk. To help enhance returns, equity weightings are dynamically rebalanced among U.S. stocks (including large-, mid- and small-caps), international stocks and emerging market stocks, using a disciplined, rules-based process based on market capitalization, momentum and value.<sup>6</sup> Allocations between global equities and U.S. bonds are adjusted on a daily basis to help control risk. Cash positions may also be added in times of extreme market stress.



<sup>3</sup>Diversification, volatility control measures and risk management strategies do not guarantee positive returns or prevent negative performance. With Power 7 Protector, your principal is protected from market downturns because your assets are not invested in any index, stock, mutual fund or other security. The index interest accounts are not equity investments and have provisions that limit the upside potential or reduce the interest earned. These accounts may not earn interest in certain situations.

<sup>4</sup>Index returns do not reflect the amount of interest credited to an index interest account based on the S&P 500<sup>®</sup>, ML Strategic Balanced Index<sup>®</sup> or PIMCO Global Optima Index<sup>™</sup>. Actual results for a specific insurance contract would depend on the crediting strategy chosen and the crediting mechanisms, such as index rate caps or spreads, for the time period shown. Indices are not available for direct investment. The purchase of an index annuity does not represent an investment in the stock market or underlying index.

<sup>5</sup>The ML Strategic Balanced Index<sup>®</sup> has an embedded index cost that may reduce the amount of interest earned. Please see the Owner Acknowledgment and Disclosure Statement for details.

<sup>6</sup>Equity markets are represented by the following: U.S. large-cap stocks (SPDR S&P 500 ETF, an exchanged traded fund (ETF) that tracks the performance of the S&P 500<sup>®</sup> Index); U.S. mid-cap stocks (SPDR S&P 400 ETF, which tracks the performance of the S&P 400<sup>®</sup> Index); U.S. small-cap stocks (Russell 2000 Index, which includes 2000 of the smallest stocks in the U.S. equity universe based on market cap); international stocks (MSCI EAFE, an index tracking the performance of the European, Australasian and Far East equity markets, excluding the U.S. and Canada); and emerging market stocks (MSCI Emerging Markets Index, which measures the performance of emerging equity markets, including China, South Korea, Taiwan, India and Brazil). Please note an individual cannot invest directly in an index.

# Help Build Your Assets With Tax Deferral

Taxes can erode potential gains in your retirement savings and make it more difficult for you to fund a retirement lasting 30 years or more. One way to help you reduce current taxes and build assets for retirement is through the power of tax deferral.

Power 7 Protector offers you the opportunity to keep more of your retirement assets by deferring taxes until earnings are withdrawn. During the accumulation phase before withdrawals begin, you pay no income tax on any interest credited in your index annuity. As a result, your money can grow faster than a taxable account, potentially earning interest in three different ways:

- **You may earn interest on your principal.**
- **You may earn interest on the interest credited to your contract.**
- **You may earn interest on money that would otherwise go to pay taxes.**

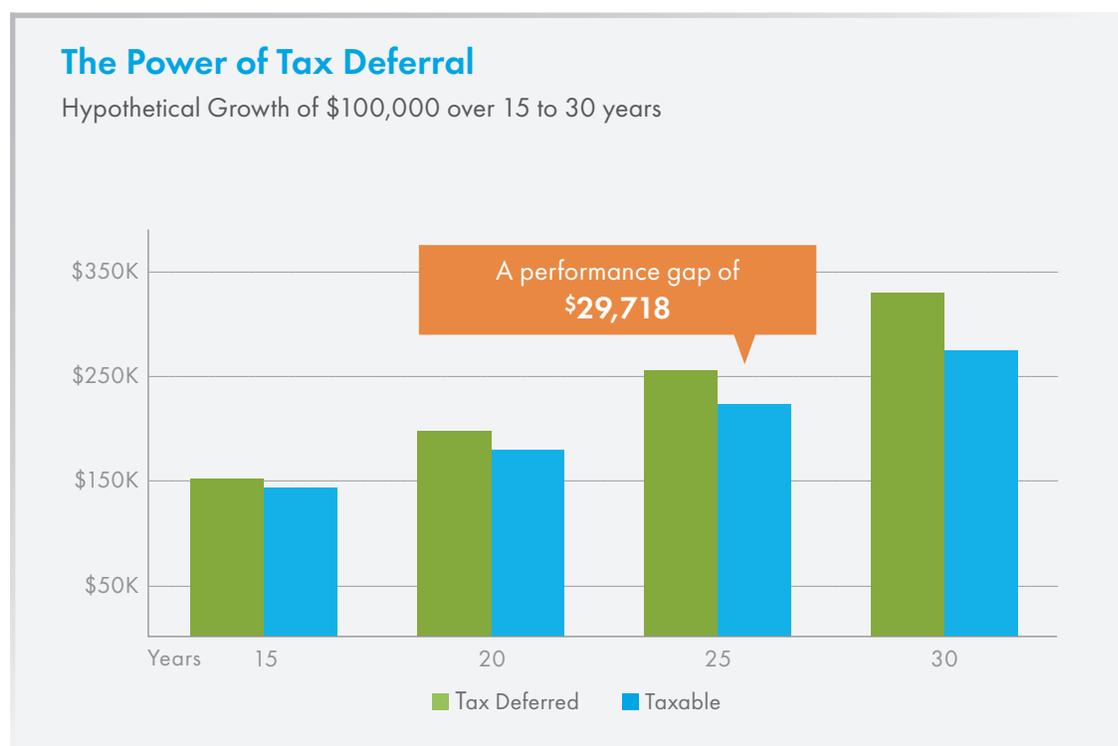
Plus, once you begin withdrawals, you may be in a lower tax bracket, which could give you even more tax savings over time.





## Tax Deferral Can Help Individuals Accumulate More Assets for Retirement

The following chart compares the hypothetical growth of \$100,000 in a currently taxable account versus a tax-deferred contract, assuming no withdrawals and interest earned of 5% per year. As you can see below, the tax-deferred contract outperforms the taxable account by \$29,718 over 25 years, and the gap is even greater over 30 years!



The numbers in the above chart are for illustrative purposes only and do not reflect the actual performance of any particular product. The chart shows the value of \$100,000 earning 5% interest in a fully, currently taxable account and a tax-deferred contract over the period of years shown above with no withdrawals. The assumed rate of return is not guaranteed. Both hypothetical examples assume a 28% actual federal tax bracket and the tax deferred amounts represent the account values if federal income taxes were paid at that rate with a lump sum withdrawal at the end of the years shown. Neither reflects any fees or withdrawal charges. These fees and charges, if shown, would reduce the tax-deferred return. Lower maximum capital gains tax rates may apply to certain investments in a taxable account (subject to IRS limitations, capital losses may also be deducted against capital gains), which would reduce the differences in performance between the hypothetical examples shown. You should discuss your time horizon and income tax brackets, both current and anticipated, with your agent and professional tax advisor before purchasing Power 7 Protector. Keep in mind, early withdrawals from Power 7 Protector may be subject to withdrawal charges. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax penalty may apply to withdrawals taken before age 59½.

# Protect Your Principal With the Power of Zero

Power 7 Protector offers you the confidence of knowing that your money is protected from market downturns at all times and that it can grow with:

- **No loss of principal** due to market fluctuations. Keep in mind, your contract value will be reduced by any withdrawals.
- **No loss of earned interest.** Any interest earned is locked into the contract and protected from future downturns.
- **No emotional ups and downs.** Neither your principal nor your emotions will fluctuate in volatile times.

## How the Power of Zero Works

As the chart below shows, even if an index had negative performance over a 1-year crediting period, like the S&P 500®'s 38% decline in 2008, the value of your Power 7 Protector contract would be unaffected by this poor performance.

**Put the Power of Zero to Work Against Market Loss**  
A hypothetical example

The diagram consists of three colored boxes connected by an equals sign. The first box is green and contains the text '-38% Annual Decline in the Index'. An arrow points from this box to the second box, which is orange and contains '0% Interest Credited to Your Account'. To the right of the second box is an equals sign, followed by a blue box containing 'ZERO Impact to Your Principal'.

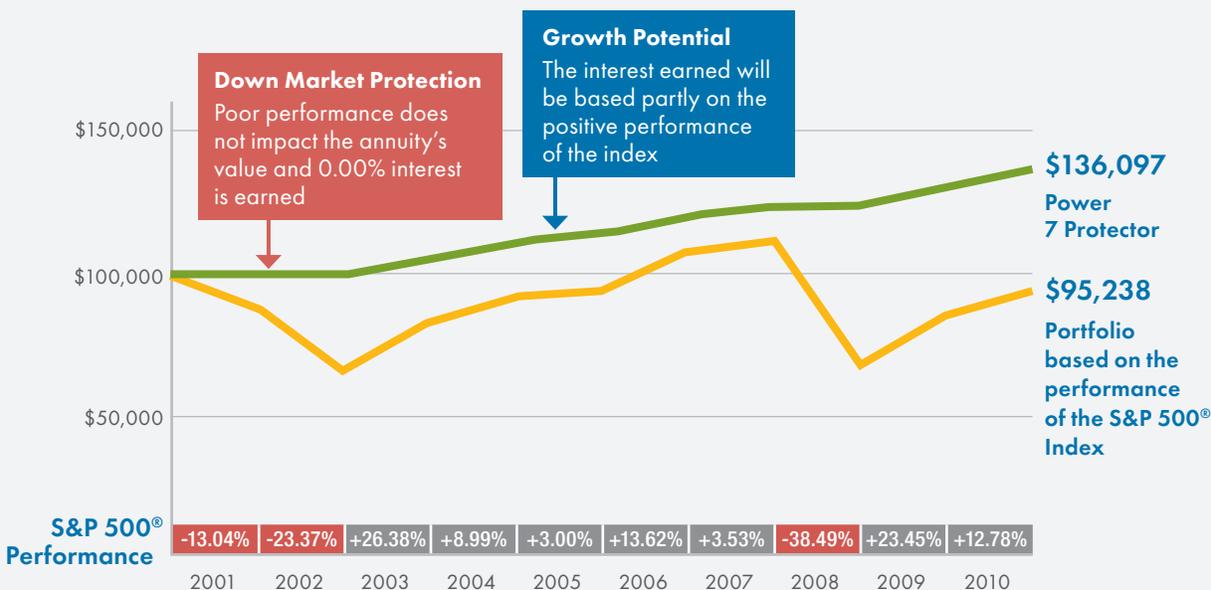
**Note:** This hypothetical example is for illustrative purposes only. It does not represent the performance of any specific index or index interest account. Principal will decline due to withdrawals. Guarantees are backed by the claims-paying ability of the issuing insurance company.



## Could You Afford a “Lost Decade” During Your Retirement?

The “Lost Decade” is what many financial pundits term the 10 years from 2000-2010 when key U.S. stock market indices posted either negligible or negative returns. If Power 7 Protector had been available during the “Lost Decade,” it would have protected your annuity’s value from sharp market declines and provided attractive growth over this time period. Please note that past performance is not a guarantee of future results.

### Power 7 Protector Would Have Provided Principal Protection Plus Interest Income of More Than \$36,000 Over the Lost Decade



**Hypothetical example assumptions:** Power 7 Protector Index Annuity with Annual Point-to-Point Index Interest Account (S&P 500®), \$100,000 premium, and 5% annual index rate cap, reset each year. This chart is for illustrative purposes only and is produced with the benefit of hindsight for the period, 12/31/2000–12/31/2010. It is not intended to be indicative of the performance of any specific investment. Indices are unmanaged. You cannot invest directly in an index. Past performance does not guarantee future results. The index rate cap is hypothetical and may be reset at a higher or lower rate on each contract anniversary by the issuing insurance company. It assumes no deduction of taxes or any annual fee from the portfolio based on the performance of the S&P 500.® If an annual fee was imposed, the value shown here would be lower.

## Additional Product Details

**Access to Your Money in Times of Need or Illness:** The withdrawal charge and MVA (see Market Value Adjustment 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. Riders providing for waiver of withdrawal charges and MVA may not be available in all states.

**Annuitization:** Power 7 Protector offers guaranteed lifetime income options at no extra cost. These annuitization options, also known as Income Plans, allow you to convert your contract value into a stream of guaranteed income that can last for your life, the life of you and a designated second person, or for a specific period of time.

**Beneficiary Protection:** With Power 7 Protector, the death benefit proceeds pass directly to your designated beneficiary(ies) without probate. Your beneficiaries 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 take a full surrender, you will receive the greater of the contract value (adjusted for any MVA and withdrawal charge) or the Minimum Withdrawal Value.

**Issue Age:** Power 7 Protector is available to individuals aged 0-85.

**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 Charge below).

**Market Value Adjustment (MVA):** Withdrawals in excess of the Free Withdrawal amount or amounts annuitized during the first 7 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 Barclays US Credit Index yield since the contract was issued. The MVA may not apply in all states.

**Minimum Withdrawal Value:** Power 7 Protector guarantees that 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 of 1% compounded daily. State variations apply.

**Withdrawal Charge:** Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 7 years, as follows:

Contract Year	1	2	3	4	5	6	7	8+
Percentage (%)	8	7	6	5	4	3	2	0

**Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power 7 Protector.**

# Benefit From Our Strength and Experience

American International Group, Inc. (AIG) is one of the world's largest insurance organizations providing protection and financial solutions with a history dating back to 1919. AIG companies are leading providers of property and casualty insurance, life insurance, retirement products and other financial services.

American General Life Insurance Company (AGL), an AIG member company, is the issuer of Power 7 Protector. AGL has received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and ability to meet its obligations to policyholders. For details on specific insurer ratings, please visit the Investor Relations section of [aig.com](http://aig.com).

**For more information on how you can protect your principal and grow a portion of your retirement assets using Power 7 Protector, please contact your agent today.**



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.

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Tax-qualified plans such as IRAs, 401(k)s or 403(b) plans are tax deferred regardless of whether or not they are funded with an annuity. If you use Power 7 Protector to fund a tax-qualified plan, you should know that an annuity does not provide any additional tax-deferred treatment of interest beyond the treatment by the tax-qualified plan itself. You should only use an index annuity in a tax-qualified plan if you want to benefit from features other than tax deferral. If you intend to take Required Minimum Distributions (RMDs), please consult with a tax advisor concerning your particular circumstances. Power 7 Protector may not be appropriate for use with contributory plans if you plan to make ongoing contributions.

**Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power 7 Protector Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12). Rider form numbers: AGE-8000 (12/12), AGE-8003 (12/12), AGE-8007 (12/12), AGE-8008 (12/12), AGE-8009 (12/12), AGE-8028 (4/14) and AGE-8053 (8/17). AGL is a member company of 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. Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.**

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