

A Powerful Combination for Retirement

Principal Protection. Growth Potential. Asset Accumulation.



Growing and Protecting Your Assets for Retirement

In today's interest rate environment, many Americans are looking for ways to help grow their retirement assets. With concerns about market downturns, rising retirement costs and longer life expectancies, many individuals want a retirement savings account they can count on to help maintain their lifestyle in retirement.

To help prepare for your financial future, it's important to find a retirement savings solution that offers growth potential, while ensuring that your principal is protected from market downturns.



SECURE MORE for Your Financial Future

The Power 10 Protector® Index Annuity is a retirement savings vehicle that combines upside potential with the guaranteed protection of a traditional fixed annuity. For individuals looking to accumulate more assets for retirement, while avoiding the risk of losing their principal in a down market, Power 10 Protector may be an attractive long-term solution.

Power 10 Protector® Can Help You:

- **PROTECT** your principal from market downturns.
- **GROW** your retirement assets with a 3% premium enhancement and potential earnings from your choice of index interest crediting strategies and a fixed interest account.¹
- **ACCUMULATE** more assets through the power of tax deferral.

What You Should Know about Index Annuities

An index annuity is a contract issued by an insurance company. In exchange for your premium, the insurance company provides you with the opportunity to earn interest based on a fixed rate and/or based in part on the performance of an index or multiple indices. When it is time to take income, the insurance company promises to make regular income payments that can last for as long as you live or for a time period you select using a process known as annuitization (for no additional cost).

¹The premium enhancement may differ by state and may be lower or not available in some states. The premium enhancement vests over the contract's first 10 years. During this period, upon death, annuitization, full surrender or partial withdrawals subject to withdrawal charges, American General Life Insurance Company will recapture a portion of the premium enhancement. The vesting and recapture schedule is not applicable in all states. Please see page 15 of this brochure, and the Owner Acknowledgment and Disclosure Statement, for details.

MORE GROWTH Potential to Help You Build Assets for Retirement

Power 10 Protector offers a premium enhancement (bonus) and interest crediting strategies that combine growth potential with principal protection.

Benefit from a 3% Premium Enhancement

With Power 10 Protector, you'll receive a 3% premium enhancement (also known as a premium bonus) on premiums made in the first 30 days of the contract.² This one-time increase in your contract value may be difficult to match in today's interest rate environment. Your enhancement is automatically allocated to your interest crediting strategies in the same percentage as your premiums.

The premium enhancement vests over the first 10 contract years (state exceptions apply). During this period, if you pass away, annuitize the contract, take withdrawals that are greater than the available Free Withdrawal amount or fully surrender the contract, you will give up a portion of your premium enhancement. See Premium Enhancement Recapture on page 15 for more information. The premium enhancement may be lower or not available in some states. Please refer to the Owner Acknowledgment and Disclosure Statement for details.



Add Upside Potential with Your Choice of Interest Crediting Strategies

Power 10 Protector offers a fixed interest account and five index interest crediting strategies to help you accumulate assets for retirement:

Annual Point-to-Point Index Interest Account (S&P 500 [®])
Monthly Point-to-Point Additive Index Interest Account (S&P 500 [®])
Monthly Average Index Interest Account (S&P 500 [®])
Annual Point-to-Point Index Interest Account (ML Strategic Balanced Index [™])
2-Year Point-to-Point Index Interest Account (ML Strategic Balanced Index [™])
Fixed Interest Account

With each index interest account, you have the opportunity to earn interest based in part on the performance of the S&P 500[®] Index or the ML Strategic Balanced Index[™].³ Please note that the ML Strategic Balanced Index[™] Interest Accounts are currently not available in certain states. Please see your agent and the Owner Acknowledgment and Disclosure Statement for more information on the index interest accounts and their availability. Please carefully consider each of the crediting strategies offered with this index annuity and choose the one(s) that best meet your goals and objectives.

What You Should Know About the S&P 500[®] and ML Strategic Balanced Index[™]

The **S&P 500[®] Index** includes 500 of the largest companies in the U.S. market. It is widely regarded as the standard for measuring U.S. stock market performance. Account options that use the S&P 500[®] may benefit from the upside growth potential of this index. The **ML Strategic Balanced Index[™]** is a hybrid index that diversifies across multiple asset classes. It seeks growth and volatility control by dynamically allocating to equity, fixed income and cash. Account options that use the ML Strategic Balanced Index[™] may benefit from a more consistent level of earned interest.⁴

² In Oregon, Power 10 Protector can only be issued as a single premium contract. No other premiums may be paid.

³With Power 10 Protector, you do not purchase an interest or directly invest in any index, stock, mutual fund or other security. Power 10 Protector uses the S&P 500[®] (excluding dividends) or the ML Strategic Balanced Index[™] in calculating the interest earned in the index interest accounts. Keep in mind that the index interest accounts are not equity investments and have index rate caps that limit the upside potential or spreads that reduce the interest earned. These accounts may not earn interest in certain situations.

⁴The ML Strategic Balanced Index[™] has an embedded index cost that may reduce the amount of interest earned. Please see the Owner Acknowledgment and Disclosure Statement for details.

Choose from 6 Interest Crediting Strategies to Help Meet Your Accumulation Needs

3 S&P 500® Interest Crediting Strategies		
ACCOUNT OPTION	HOW IT WORKS	POTENTIAL ADVANTAGES
Annual Point-to-Point Index Interest Account	<p>Interest earned is based on the annual change in the S&P 500® (excluding dividends) from one contract anniversary to the next, subject to the annual index rate cap.</p> <ul style="list-style-type: none"> • If the index is up at the end of a contract year, interest would be credited to the account. • If the index is flat or down at the end of a contract year, no interest would be credited to the account. 	Can provide attractive interest in years where there is an annual point-to-point increase in the value of the S&P 500®.
Monthly Point-to-Point Additive Index Interest Account	<p>Interest earned is based on the sum of 12 monthly point-to-point percentage changes in the S&P 500® (excluding dividends), subject to the monthly index rate cap.</p> <ul style="list-style-type: none"> • If the sum is positive at the end of a contract year, interest would be credited to the account. • If the sum is zero or negative at the end of a contract year, no interest would be credited to the account. <p>The monthly index rate cap limits the amount that can be used to calculate the interest earned, but does not act as a minimum monthly floor. Negative monthly changes are included in the calculation of the annual sum.</p>	Can provide attractive interest when there are no big market declines and the S&P 500® posts relatively steady monthly gains.
Monthly Average Index Interest Account⁵	<p>Interest earned is based on the percentage difference between the average of the S&P 500® monthly anniversary values (excluding dividends) for a contract year and the index value at the beginning of that contract year, reduced by the spread:</p> <ul style="list-style-type: none"> • If the result is positive, interest would be credited to the account. There is no cap on the annual interest. • If the result is zero or negative, no interest would be credited to the account. 	Can provide attractive interest even during periods of high volatility, as long as the average of the S&P 500® monthly anniversary values is greater than the index value at the beginning of the contract year.

What You Should Know about the Index Rate Caps and Various Spreads

The Annual Index Rate Cap is the maximum rate of interest you can earn in one year with the S&P 500® Annual Point-to-Point Index Interest Account. The Monthly Index Rate Cap is the maximum monthly change that is used to calculate the interest for the S&P 500® Monthly Point-to-Point Additive Index Interest Account. The Spread is a preset deduction that is used to calculate the interest earned in the S&P 500® Monthly Average Index Interest Account and the ML Strategic Balanced Index™ Annual Point-to-Point Index Interest Account, while the Annualized Spread is used to determine the interest credited in the ML Strategic Balanced Index™ 2-Year Point-to-Point Index Interest Account. The index rate caps and spreads are set at contract issue and guaranteed for an index term (either one or two years), after which they are subject to change at the end of each index term. Please see the Owner Acknowledgment and Disclosure Statement for more information.

2 ML Strategic Balanced Index™ Interest Crediting Strategies

ACCOUNT OPTION	HOW IT WORKS	POTENTIAL ADVANTAGES
Annual Point-to-Point Index Interest Account	<p>Interest earned is based on the annual change in the ML Strategic Balanced Index™ from one contract anniversary to the next, reduced by the spread:</p> <ul style="list-style-type: none"> • If the result is positive, interest would be credited to the account. There is no cap on the annual interest. • If the result is zero or negative, no interest would be credited to the account. 	<p>Can provide enhanced earnings linked to an index with a lower target volatility and may produce more stable interest over time.⁶</p>
2-Year Point-to-Point Index Interest Account	<p>Interest earned is based on the 2-year change in the ML Strategic Balanced Index™ from one contract anniversary to the anniversary two years later, reduced by two times the annualized spread:</p> <ul style="list-style-type: none"> • If the result is positive, interest would be credited to the account. There is no cap on the interest earned over the 2-year term. • If the result is zero or negative, no interest would be credited to the account. 	<p>Can provide enhanced earnings linked to an index with a lower target volatility and may produce more stable interest over time. The 2-year term may further enhance growth and further smooth out interest credits.⁶</p>

For more information, please see the ML Strategic Balanced Index™ consumer brochure and fact sheets.

Fixed Interest Crediting Strategy

ACCOUNT OPTION	HOW IT WORKS	POTENTIAL ADVANTAGES
Fixed Interest Account	<p>Power 10 Protector offers a 1-year fixed interest account that is not tied to an index. The rate is set at contract issue, guaranteed for one year and subject to change annually. The minimum guaranteed rate is listed in the contract.</p>	<p>Provides the comfort and certainty of knowing exactly how much interest you will earn over the next year.</p>

⁵This index interest crediting strategy is provided through the Periodic Average Index Interest Account Rider.

⁶Volatility control measures seek to provide smoother results and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it is important to note that it will also lessen the impact of market upturns, therefore limiting upside potential.

UNDERSTANDING How the Interest Crediting Strategies Work

The index interest accounts available with Power 10 Protector **may help you earn more interest, while protecting your principal** from market loss.⁷ The Fixed Interest Account guarantees interest that will never be less than the minimum declared interest rate.

You Have the Flexibility to Allocate Your Assets Among Multiple Interest Crediting Strategies

With Power 10 Protector, you have the opportunity to allocate the assets in your annuity among a fixed interest account and five index interest accounts. Reallocations are only put into effect on a contract anniversary. The hypothetical examples on the following pages show you how each index interest account might work in different market conditions.



Annual Point-to-Point Index Interest Account (S&P 500®)

Hypothetical Example Assumptions: S&P 500® value at 1,000 on issue date and a 4% annual index rate cap.
Note: The index rate cap is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary. This example assumes that the cap is reset at 4% every year.

In this example, the account:

- Provides the potential to earn up to 4% interest each contract year
- Guarantees that the annual interest earned will never be less than zero
- Protects the principal and interest from market loss

	S&P 500® Index Value	S&P 500® Annual Percent Change	Annual Interest Earned
Date of Issue	1,000	–	–
Anniversary 1	1,083	8.30%	+4.00%
Anniversary 2	1,112	2.68%	+2.68%
Anniversary 3	1,053	-5.31%	0.00%

Up Year:
Interest is credited, subject to the annual index rate cap (4% in this example).

Down Year:
No interest is credited.

The Power of ZeroSM

No matter which index interest account you select, you always benefit from the Power of Zero, which means that your contract value will never decline due to market volatility. For example, if either the S&P 500® or the ML Strategic Balanced Index™ was down by 10%, neither your principal nor credited interest would be impacted by this market loss. In fact, the annual interest earned in your account is guaranteed to be never less than zero. Principal and credited interest are protected for the life of the contract!

Note: The Power of Zero benefit does not take into account the effect of any rider charges.

Note: The above hypothetical example is intended only to show how the S&P 500® Annual Point-to-Point Index Interest Account may perform under certain situations. It does not reflect the actual performance of the S&P 500® or the current annual index rate cap. Please see your agent for the current index rate cap. For more information about this strategy, please refer to the Owner Acknowledgment and Disclosure Statement.

⁷Index 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, which may occur at the end of an index term, 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.

Monthly Point-to-Point Additive Index Interest Account (S&P 500®)

Hypothetical Example Assumptions: S&P 500® value at 1,000 on issue date and a 2% monthly index rate cap.
 Note: The index rate cap is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary.

In this example, the account:

- Provides the potential to earn annual interest of up to 24% given a 2% increase every month during the contract year
- Guarantees that the annual interest earned will never be less than zero
- Protects the principal and interest from market loss

	S&P 500® Index Value	S&P 500® Monthly Percent Change	Monthly Change with 2% Cap
Date of Issue	1,000	–	–
Month 1	1,040	4.00%	2.00%
Month 2	1,066	2.50%	2.00%
Month 3	1,002	-6.00%	-6.00%
Month 4	1,020	1.80%	1.80%
Month 5	1,046	2.55%	2.00%
Month 6	1,059	1.24%	1.24%
Month 7	1,065	0.57%	0.57%
Month 8	1,032	-3.10%	-3.10%
Month 9	1,047	1.45%	1.45%
Month 10	1,070	2.20%	2.00%
Month 11	1,074	0.37%	0.37%
Month 12	1,085	1.02%	1.02%
Sum of 12 monthly changes			5.35%
Annual Interest Earned			+5.35%

Up Month:
Positive change is capped (2% in this example).

Down Month:
Negative change is included in the annual interest calculation. There is no minimum monthly floor.

Annual Interest:
Interest earned equals the sum of the 12 monthly capped changes. If the annual total is negative, no interest would be credited.

Note: The hypothetical examples on these pages are intended only to show how the S&P 500® Monthly Point-to-Point Additive and Monthly Average Index Interest Accounts may perform under certain situations. They do not reflect the actual performance of the S&P 500®, the current monthly index rate cap or the current spread. Please see your agent for the current index rate cap and spread. For more information about these strategies, please refer to the Owner Acknowledgment and Disclosure Statement.

Monthly Average Index Interest Account (S&P 500®)

Hypothetical Example Assumptions: S&P 500® value at 1,000 on issue date and a 3% spread.

Note: The spread is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary.

In this example, the account:

- Offers the potential for more upside, based on the monthly average value of the S&P 500®
- Guarantees that the annual interest earned will never be less than zero
- Protects the principal and interest from market loss

	S&P 500® Index Value
Date of Issue	1,000
Month 1	1,020
Month 2	1,025
Month 3	1,050
Month 4	950
Month 5	1,000
Month 6	1,115
Month 7	1,100
Month 8	1,200
Month 9	1,170
Month 10	1,000
Month 11	1,200
Month 12	1,250
Sum of 12 monthly values	13,080

How the Annual Interest Earned Is Determined	
1. Calculate the Monthly Average Index Value by taking the sum of the monthly values and dividing by 12	13,080 ÷ 12 = 1,090
2. Find the difference between the Monthly Average Index Value and the initial S&P 500® value	1,090 – 1,000 = 90
3. Divide the difference by the initial index value to determine the average S&P 500® percentage change	90 ÷ 1,000 = 9%
4. Deduct the spread	9% – 3% = 6%
Annual interest earned	+6.00%

Note: While there is no cap on this crediting strategy, please keep in mind that the average of the S&P 500® monthly index values is reduced by a declared spread when determining your actual interest credited rate, and that the impact of averaging the monthly S&P 500® values may dampen the upside potential of the interest credits. However, the interest credited rate will never be less than zero percent.

Annual Point-to-Point Index Interest Account (ML Strategic Balanced Index™)

Hypothetical Example Assumptions: ML Strategic Balanced Index™ value at 1,000 on issue date and a 3.50% spread.

Note: The spread is set at contract issue, guaranteed for the first year and subject to change on each contract anniversary. This example assumes that the spread is reset at 3.50% every year.

In this example, the account:

- Provides the potential to earn an attractive level of interest
- Guarantees that the annual interest earned will never be less than zero
- Uses a multi-asset class index to help generate upside potential while maintaining volatility at a target level

	ML Strategic Balanced Index Value	ML Strategic Balanced Annual Percent Change	Deduct the Spread	Annual Interest Earned
Date of Issue	1,000	–	–	–
Anniversary 1	1,083	8.30%	8.30% - 3.50% = 4.80%	+4.80%
Anniversary 2	1,144	5.63%	5.63% - 3.50% = 2.13%	+2.13%
Anniversary 3	1,092	-4.55%	-4.55% - 3.50% = -8.05%	0.00%
Anniversary 4	1,200	9.89%	9.89% - 3.50% = 6.39%	+6.39%
Anniversary 5	1,256	4.67%	4.67% - 3.50% = 1.17%	+1.17%
Anniversary 6	1,125	-10.43%	-10.43% - 3.50% = -13.93%	0.00%

Up Year:
Interest is credited, reduced by the spread (3.50% in this example).

Down Year:
No interest is credited.

Why Use a Spread-Based Interest Crediting Strategy?

With no index caps applicable to the ML Strategic Balanced Index™ Interest Accounts, individuals have the potential to earn a higher level of annual interest. However, these accounts do not offer unlimited growth potential. In addition, there are spreads that will reduce the amount of interest earned per year.

Note: The hypothetical examples on these pages are intended only to show how the ML Strategic Balanced Index™ Annual Point-to-Point and 2-Year Point-to-Point Index Interest Accounts may perform under certain situations. They do not reflect the actual performance of the ML Strategic Balanced Index™ or the current spread. Please see your agent for the current spread. While there is no cap on these crediting strategies, please keep in mind that the performance of the ML Strategic Balanced Index™ is reduced by a declared spread when determining your actual interest credited rate, and that the composition and risk-controlled nature of the ML Strategic Balanced Index™ may dampen the upside potential of the index's performance. However, the interest credited rate will never be less than zero percent. The ML Strategic Balanced Index™ Interest Accounts may not be available in all states. For more information about these strategies, please refer to the Owner Acknowledgment and Disclosure Statement.

2-Year Point-to-Point Index Interest Account (ML Strategic Balanced Index™)

Hypothetical Example Assumptions: ML Strategic Balanced Index™ value at 1,000 on issue date and a 1.50% annualized spread (3% for the entire 2-year term). Note: The annualized spread is set at contract issue, guaranteed for two years and subject to change on the contract anniversary at the beginning of each 2-year term. This example assumes that the annualized spread is reset at 1.50% every two years (3% total for each 2-year term).

In this example, the account:

- Provides the potential to earn an attractive level of interest
- Guarantees that the annual interest earned will never be less than zero
- Uses a multi-asset class index to help generate upside potential while maintaining volatility at a target level
- Offers a 2-year term, which may further enhance earnings potential and smooth out interest credits

	ML Strategic Balanced Index Value	ML Strategic Balanced 2-Year Percent Change	Deduct the Annualized Spread Multiplied by Two (1.50% x 2 = 3.00%)	Interest Earned
Date of Issue	1,000	–	–	–
Anniversary 1	1,083	–	–	–
Anniversary 2	1,144	14.40%	14.40% - 3.00% = 11.40%	+11.40%
Anniversary 3	1,092	–	–	–
Anniversary 4	1,200	4.90%	4.90% - 3.00% = 1.90%	+1.90%
Anniversary 5	1,256	–	–	–
Anniversary 6	1,125	-6.25%	-6.25% - 3.00% = -9.25%	0.00%

Up Period:
Interest is credited, reduced by the annualized spread multiplied by two (3.00% in this example).

Down Period:
No interest is credited.

Important Notes: Index interest credited on the ML Strategic Balanced Index™ 2-Year Point-to-Point Index Interest Account is credited at the end of the 2-year term. As such, it is important to realize that positive index interest in one year of the 2-year period may be offset by negative index interest in the other year. The ML Strategic Balanced Index™ embeds an annual index cost in the calculations of the change in index value over the index term. 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. While there is no cap on this crediting strategy, please keep in mind that the performance of the ML Strategic Balanced Index™ is reduced by a declared spread when determining your actual interest credited rate, and that the composition and risk-controlled nature of the ML Strategic Balanced Index™ may dampen the upside potential of the index's performance. However, the interest credited rate will never be less than zero percent.

HELP CAPTURE the Upside and Protect Against the Downside

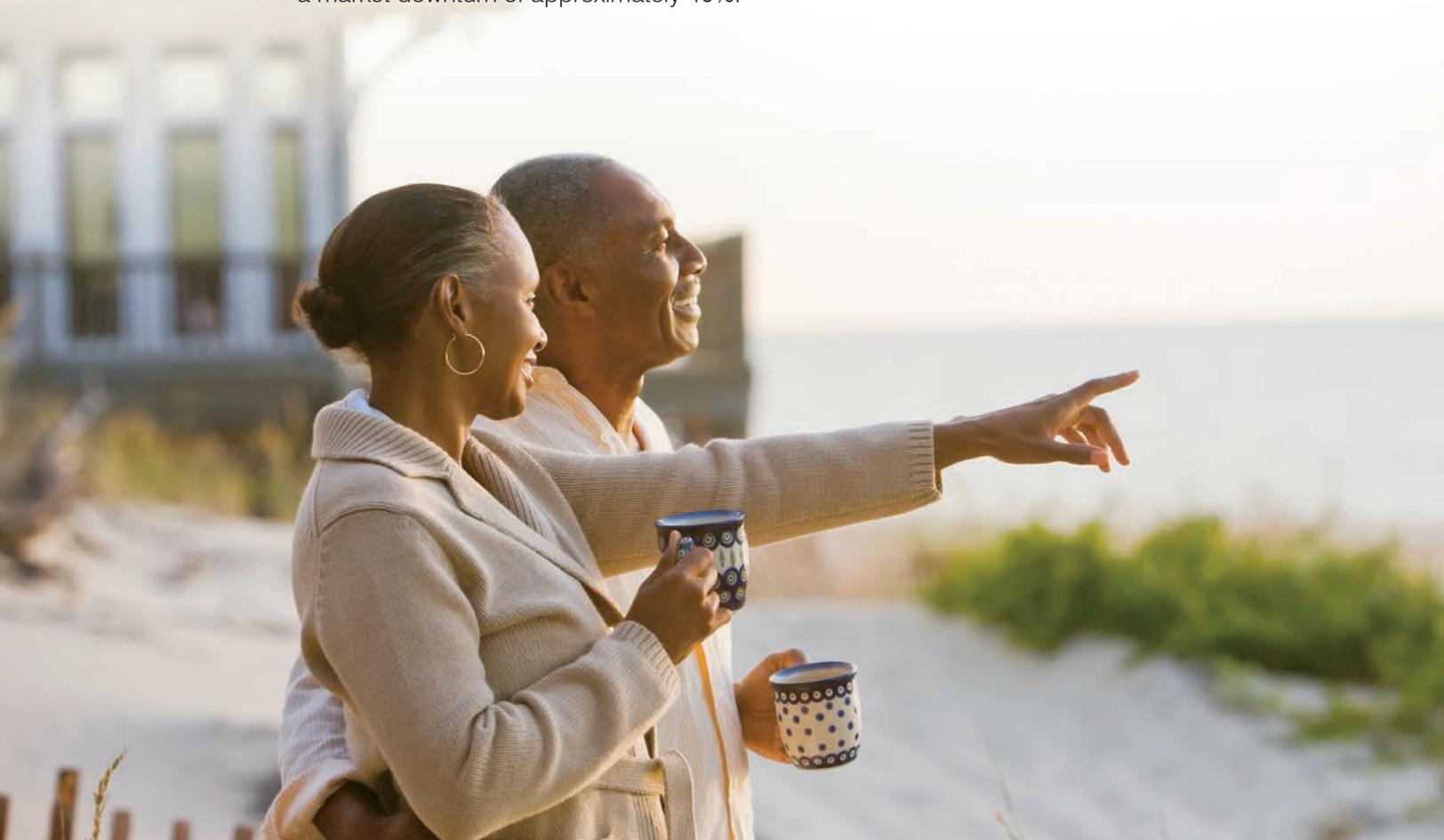
The following is a hypothetical example of how the S&P 500® Annual Point-to-Point Index Interest Account would have performed if it had been available over the last 10 years, compared to a fixed income investment.

Meet Steve and Mary

Profile: Both 55 years old with plans to retire in 10 years.

Objective: Looking for upside interest potential with downside principal protection.

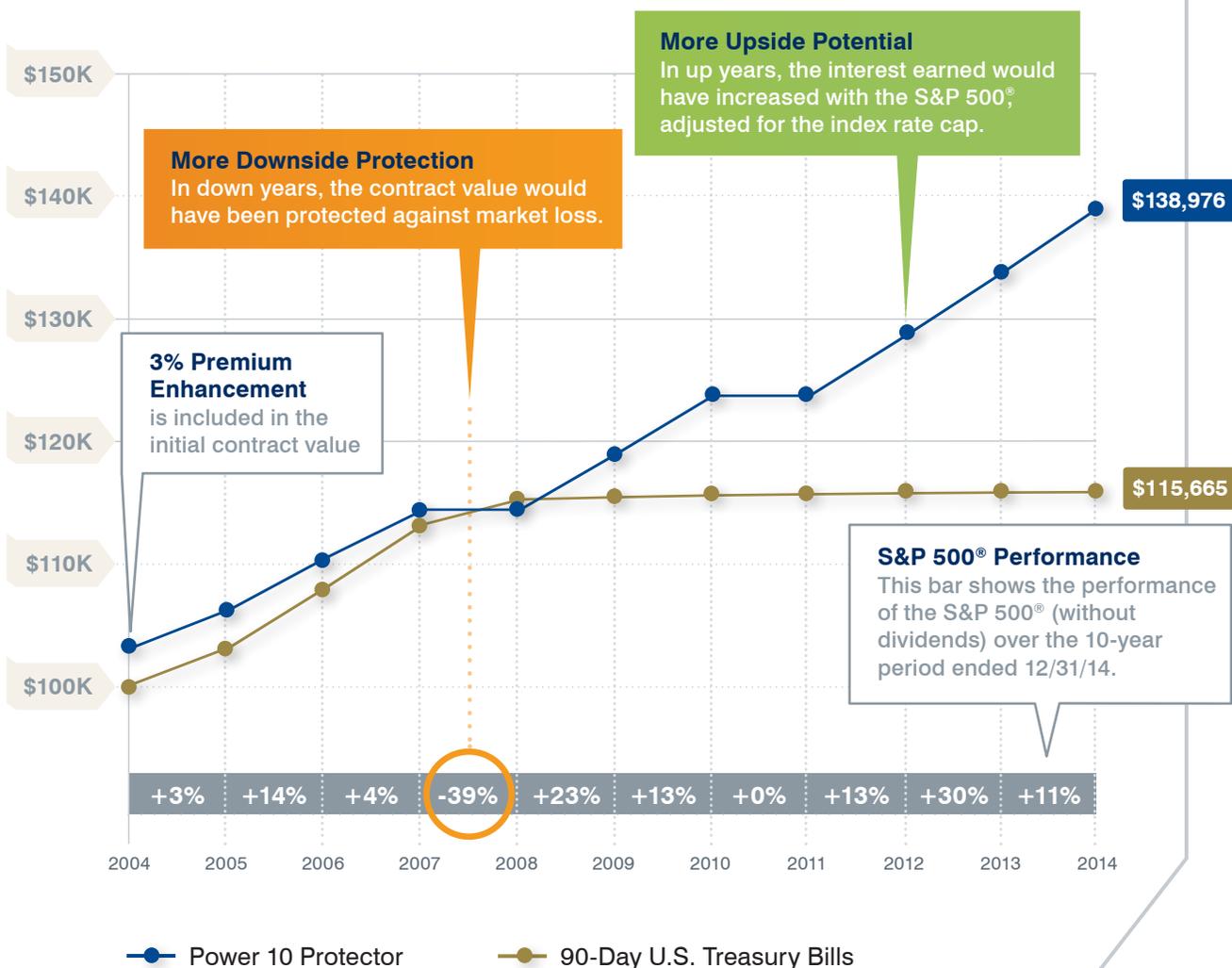
Solution: By choosing Power 10 Protector and allocating \$100,000 of their retirement assets to the S&P 500® Annual Point-to-Point Index Interest Account, Steve and Mary would have earned \$38,976 in interest and premium enhancement from 12/31/2004 to 12/31/2014 under this hypothetical example, significantly above the interest earned on 90-Day U.S. Treasury Bills over this time. In addition, they would have protected their principal from a market downturn of approximately 40%.



Power 10 Protector

Could Have Enhanced the Interest Earned on Steve and Mary's Fixed Income Assets Over the Last 10 Years

Hypothetical Example Assumptions: S&P 500® Annual Point-to-Point Index Interest Account, \$100,000 premium, 3% premium enhancement, 4% annual index rate cap and performance from 12/31/04 to 12/31/14 for the S&P 500® (without dividends) and 90-Day U.S. Treasury Bills



Note: Past performance does not guarantee future results. The hypothetical index interest account values shown assume no withdrawals. The chart is intended only to show how the S&P 500® Annual Point-to-Point Index Interest Account would have performed from 12/31/2004 to 12/31/2014. It also assumes, for the purposes of this hypothetical example only, that the annual index rate cap was reset at 4% every year, which may be higher or lower than the current index rate cap. Index rate caps are re-declared annually and are subject to change (may be higher or lower) based on the terms of the contract, but they will never fall below the guaranteed minimum stated in the contract. Actual results will vary depending on market conditions, the index interest crediting strategy chosen and rate caps. A single index interest strategy may not be able to deliver optimum interest in all market conditions, and in some instances, the index interest may be zero. Individuals cannot invest directly in an index.

The S&P 500® is widely regarded as the standard for measuring U.S. stock market performance. Index annuities and 90-Day U.S. Treasury Bills have different objectives and time horizons and are subject to different tax treatments. 90-Day U.S. Treasury Bills have a short-term time horizon, 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. Income from U.S. Treasuries is exempt from state and local income tax, but subject to federal income tax. Index annuities are long-term retirement savings vehicles 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. Withdrawals from an index annuity may be subject to federal and/or state income taxes. Please see back cover for more information.

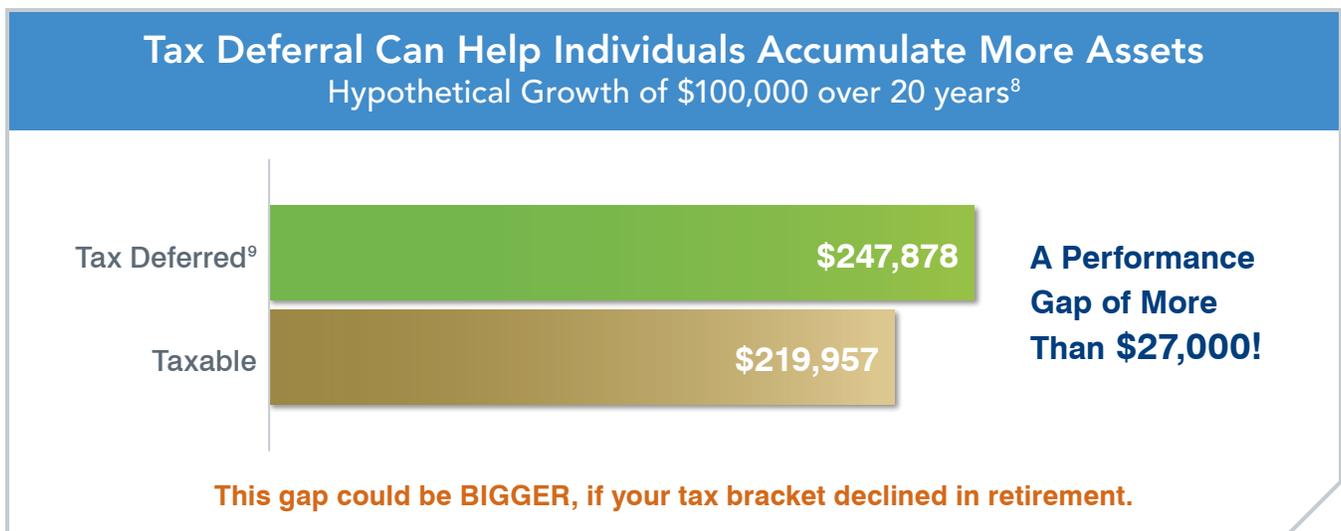
SAVE MORE for Your Retirement

Power 10 Protector can help you keep more of your retirement assets by **deferring current income taxes** until earnings are withdrawn.

Benefit from the Power of Tax Deferral

With Power 10 Protector, you pay no current income tax on any interest credited until it is withdrawn, based on current tax laws. As you can see from the chart below, 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.



⁸The numbers in this 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 6% interest in a fully, currently taxable account and a tax-deferred contract over a period of 20 years with no withdrawals. Both hypothetical examples assume a 33% actual federal tax bracket. Neither reflects any fees or withdrawal charges. These fees and charges, if shown, would reduce the tax-deferred return. Lower maximum capital gains 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 10 Protector.

⁹Tax deferred represents the account value if federal income taxes are paid at an assumed rate of 33% with a lump-sum withdrawal at the end of 20 years.

Additional Product Details

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 below).

Access to Your Money in Times of Need or Illness

The withdrawal charge and MVA 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 10 Protector offers a choice of guaranteed lifetime income options at no additional cost. These annuitization options, also known as Income Plans, allow you to convert your contract value into a permanent 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 10 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.

Withdrawal Charge

Withdrawals in excess of the Free Withdrawal amount are subject to withdrawal charges that decline over 10 years, as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage (%)	10	9	8	7	6	5	4	3	2	1	0

Market Value Adjustment (MVA)

Withdrawals in excess of the Free Withdrawal amount or amounts annuitized during the first 10 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 10 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. See the Owner Acknowledgment and Disclosure Statement for details.

Premium Enhancement Recapture

Your premium enhancement is subject to a 10-year recapture schedule. After the first contract anniversary, 10% of your premium enhancement becomes vested or locked into your contract value at the end of each contract year (state exceptions apply; see the Owner Acknowledgment and Disclosure Statement for details). If you take withdrawals in excess of the Free Withdrawal amount before the full premium enhancement is vested at the beginning of the 11th contract year, American General Life Insurance Company will recapture a portion of your premium enhancement. Upon death, annuitization, full surrender or partial withdrawals subject to withdrawal charges, a premium enhancement recapture 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 contract value. See the Owner Acknowledgment and Disclosure Statement for an example of how the premium enhancement recapture might work.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Premium Enhancement Recapture Schedule (%)	100	90	80	70	60	50	40	30	20	10	0

Cash Surrender Value

If you take a full surrender, you will receive the greater of the contract value (adjusted for any MVA, withdrawal charge and premium enhancement recapture) or the Minimum Withdrawal Value.

Please see your agent and refer to the Owner Acknowledgment and Disclosure Statement for more information about Power 10 Protector.

Benefit from the Strength and Experience of American General Life

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In addition, American General Life 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 About Us section of www.aig.com/annuities.

For more information on how you can protect your principal and grow your retirement assets using Power 10 Protector, please contact your agent today.

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