

Power Select Plus Income offers a choice of five index interest accounts and a fixed interest account. The rate information is subject to change at any time until you purchase a contract.

## Index Rates for the S&P 500<sup>®</sup> Index Interest Accounts

| Annual Point-to-Point Index Interest Account |  | Current Cap  |
|--|--|--------------|
| Initial Index Rate Cap                       |  | <b>1.50%</b> |
| Minimum Index Rate Cap                       |  | <b>1.00%</b> |

| Monthly Point-to-Point Additive Index Interest Account |  | Current Cap  |
|--|--|--------------|
| Initial Index Rate Cap                                 |  | <b>0.50%</b> |
| Minimum Index Rate Cap                                 |  | <b>0.50%</b> |

| Monthly Average Index Interest Account <sup>1</sup> |  | Current Spread |
|---|--|----------------|
| Initial Spread                                      |  | <b>5.50%</b>   |
| Maximum Spread                                      |  | <b>12.00%</b>  |

## Index Rates for the ML Strategic Balanced Index<sup>™</sup> Interest Accounts

| Annual Point-to-Point Index Interest Account |  | Current Spread |
|--|--|----------------|
| Initial Spread                               |  | <b>6.50%</b>   |
| Maximum Spread                               |  | <b>12.00%</b>  |

| 2-Year Point-to-Point Index Interest Account |  | Current Annualized Spread                         |
|--|--|---|
| Initial Annualized Spread                    |  | <b>3.25% (6.50% for the entire 2-year term)</b>   |
| Maximum Annualized Spread                    |  | <b>12.00% (24.00% for the entire 2-year term)</b> |

For the Annual Point-to-Point Index Interest Account (S&P 500), the Index Rate Cap is the maximum rate of interest you can earn in one year. For the Monthly Point-to-Point Additive Index Interest Account (S&P 500), the Index Rate Cap is the maximum monthly change in the value of the index that is used to calculate interest. For the Monthly Average Index Interest Account (S&P 500) and the Annual Point-to-Point Index Interest Account (ML Strategic Balanced), the Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. For the 2-Year Point-to-Point Index Interest Account (ML Strategic Balanced), the Annualized Spread multiplied by two is the percentage that reduces the rate of Index Interest that may be credited for the 2-year period. The Index Rate Caps and Spreads are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each index term. In Oregon, Power Select Plus Income can only be issued as a single premium product. No other premiums may be paid. Please see the Owner Acknowledgment and Disclosure Statement for more information.

<sup>1</sup> This index interest crediting strategy is provided through the Periodic Average Interest Account Rider.

## Interest Rates for the Fixed Interest Account

| 1-Year Fixed Interest Account  |  | Current Rate |
|--------------------------------|--|--------------|
| Initial Interest Rate          |  | <b>1.00%</b> |
| Minimum Declared Interest Rate |  | <b>1.00%</b> |

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.

**Contact your agent for more 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 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 Select Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-801 (12/12).**

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