

Commission options at a glance

Power Index 5 Plus[®]: No living benefit (five-year withdrawal charge schedule)				
	Option 3 (Ages 18-80)	Option 4 (Ages 18-80)	Option 7 (Ages 18-80)	Option 6 (Ages 81-85)
Upfront	3.75%	1.75%	0.75%	1.25%
Trail	None	0.50% starting year 2 (month 13)	0.75% starting year 2 (month 13)	0.25% starting year 2 (month 13)

Please note: For Power Index 5 Plus, if a commission option is not elected at the time of application, the default is Commission Option 3.

Power Index Plus[®]: No living benefit (seven-year withdrawal charge schedule)				
	Option 1 (Age 18-80)	Option 2 (Age 18-80)	Option 8 (Ages 18-80)	Option 9 (Age 81-85)
Upfront	5.00%	2.50%	1.00%	1.50%
Trail	None	0.50% starting year 2 (month 13)	1.00% starting year 2 (month 13)	0.25% starting year 2 (month 13)

Power Index Plus Income[®]: With living benefit (seven-year withdrawal charge schedule)			
	Option 1 (Age 50-80)	Option 2 (Age 50-80)	Option 8 (Ages 50-80)
Upfront	5.00%	2.50%	1.00%
Trail	None	0.50% starting year 2 (month 13)	1.00% starting year 2 (month 13)

Please note: For Power Index Plus and Power Index Plus Income, if a commission option is not elected at the time of application, the default is Commission Option 1 or Option 9, as applicable.

AG Choice Index 10[®]: Optional living benefit (ten-year withdrawal charge schedule)			
	Option 1 (Age 18-75)	Option 2 (Age 18-75)	Option 3 (Age 18-75)
Upfront	7.50%	4.50%	2.25%
Trail	None	0.50% starting year 2 (month 13)	1.00% starting year 2 (month 13)

Please note: For AG Choice Index 10, if a commission option is not elected at the time of application, the default is Commission Option 1.

**Contact your AIG wholesaler or call our
Sales Desk at (888) 502-2900, Option 3, for more information.**

Commission options at a glance

General Notes:

- Commissions will be paid according to the percentage of eligible premiums (premiums received in the first 30 days after contract issue), as indicated in the commission table. Premiums must be received and accepted by American General Life Insurance Company at its Annuity Service Center with complete application information.
- Annual trail commissions are paid to the broker/dealer for the current agent of record at the time the trail is earned. These commissions are paid according to the percentage of account value, as indicated in the above tables. Trail commissions listed above are annualized rates and will be paid on a periodic basis. Trail commissions are not paid on any contract that has been surrendered or annuitized or under a contract where a death benefit has been paid.
- If there are joint owners, the commission will be based on the age of the older owner. If the policy owner is a not a natural person, then the commission rate will be based on the age of the annuitant.
- Commissions are subject to change.
- Any premium that would cause the total of all contracts issued to the same owner and/or annuitant to exceed \$1 million of premiums requires prior company approval.
- 100% chargeback during months one through six, 50% chargeback during months seven through twelve of the first contract year if the contract is canceled, fully surrendered, terminated, including termination by reason of death of an annuitant or owner, or annuitization (also known as an Income Plan) begins. Withdrawals within the free withdrawal amount and systematic RMDs do not generate a commission chargeback, however, withdrawal amounts that incur a withdrawal charge will be subject to a 100% chargeback during months one through six and 50% chargeback during months seven through twelve of the first contract year. Other rules, restrictions and/or chargebacks are specified in the commission schedule and/or Agency Agreement.

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 may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if a client makes withdrawals or surrenders their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Index annuities are issued by American General Life Insurance Company (AGL), Houston, Texas. AGL is a member of the American International Group, Inc. (AIG) family of financial services companies. AIG is a leading international insurance organization serving customers in more than 80 countries and jurisdictions. Its companies are among the nation's top providers of property and casualty insurance, life insurance and retirement products. 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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