



## American General Life Insurance Company

## INVESTMENT OPTION PERFORMANCE INFORMATION AS OF October 31, 2019

Platinum Investor is a variable annuity contract issued by American General Life Insurance Company. The returns for these funds were calculated from the inception date of the underlying funds. These funds were not available for sales through this contract during all periods shown. The returns include deductions for management fees and other expenses of the portfolios/funds only (including the 12b-1 distribution fees where applicable), and the reinvestment of dividends and distributions in the portfolios/funds. Returns do not reflect any contract level charges, including the mortality and expense risk charge, the administrative expense charge and surrender charges. Premium taxes are also excluded. Results would be significantly lower if these expenses were included.

## FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF October 31, 2019

Fund or Portfolio	Fund/Portfolio Inception Date <sup>1</sup>	Year to Date (since 1/1/19)	Annualized				
			1 Year	3 Year	5 Year	10 Year	Since Inception <sup>1</sup>
American Century VP Value Fund - Class I	05/01/96	17.34	7.44	7.97	6.54	10.92	8.55
BNY Mellon IP MidCap Stock Init	05/01/98	13.99	5.05	7.13	5.06	12.29	6.86
BNY Mellon Sustainable US Eq Port Init	10/07/93	26.70	18.20	14.02	8.76	12.35	8.28
BNY Mellon VIP Oppc Sm Cap Port Init	08/31/90	14.02	-1.58	10.12	6.71	11.60	13.96
BNY Mellon VIP Quality Bond Port Init	08/31/90	8.18	9.85	2.45	1.98	3.54	5.62
Fidelity VIP Asset Manager <sup>®</sup> Portfolio - Service Class 2	01/12/00	13.61	10.01	7.17	4.58	7.19	7.10
Fidelity VIP Contrafund <sup>®</sup> Portfolio - Service Class 2	01/12/00	22.98	14.20	13.47	8.93	12.27	10.78
Fidelity VIP Equity-Income Portfolio - Service Class 2	01/12/00	20.16	12.04	10.00	7.12	10.83	8.92
Fidelity VIP Growth Portfolio - Service Class 2	01/12/00	24.14	15.76	18.85	12.25	15.51	10.20
Franklin Templeton Templeton Foreign VIP Fund - Class 2	05/01/97	6.87	1.53	2.49	0.10	3.36	4.29
Goldman Sachs VIT Strategic Growth Fund - Institutional Shares	04/30/98	25.66	15.90	17.89	12.01	13.85	6.76
Invesco V.I. Core Equity Fund - Series I	05/02/94	21.22	12.96	8.75	5.46	9.17	7.93
Invesco V.I. Growth and Income Fund - Series I	12/23/96	17.26	5.72	8.76	6.66	10.35	8.59
Invesco V.I. High Yield Fund - Series I	05/01/98	10.78	7.39	4.67	3.78	6.43	4.30
Invesco V.I. International Growth Fund - Series I	05/05/83	22.35	17.95	8.44	4.21	6.83	7.03
Janus Henderson Enterprise Portfolio - Service Shares	12/31/99	27.41	19.81	18.84	14.37	16.05	10.99
Janus Henderson Global Research Portfolio - Service Shares	12/31/99	20.17	13.57	12.88	7.39	9.54	8.01
Janus Henderson Overseas Portfolio - Service Shares	12/31/99	17.51	10.91	8.27	0.45	1.73	8.00
MFS <sup>®</sup> VIT II Core Equity Portfolio - Initial Class	05/12/97	24.44	16.64	16.28	11.22	13.86	7.94
MFS <sup>®</sup> VIT Growth Series - Initial Class	07/24/95	29.29	20.88	20.39	14.43	15.49	9.88
MFS <sup>®</sup> VIT New Discovery Series - Initial Class	05/01/98	28.91	19.53	19.35	11.43	14.13	9.10
MFS <sup>®</sup> VIT Research Series - Initial Class	07/26/95	24.65	15.91	14.88	10.52	13.12	8.52
Morgan Stanley VIF Growth I	01/02/97	20.76	13.06	21.07	15.17	17.20	9.99
Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	11/03/97	24.76	15.07	15.57	9.73	13.56	8.30
PIMCO VIT Real Return Portfolio - Administrative Class	09/30/99	7.54	8.14	2.26	1.85	3.28	5.61
PIMCO VIT Short-Term Portfolio - Administrative Class	09/30/99	2.44	2.01	2.25	1.88	1.66	2.76
PIMCO VIT Total Return Portfolio - Administrative Class	12/31/97	8.91	10.50	3.67	3.32	3.96	5.40
Pioneer Fund VCT Portfolio - Class I	10/31/97	23.73	17.26	16.30	10.76	12.30	7.48
Pioneer Select Mid Cap Growth VCT Portfolio - Class I	01/07/93	24.86	13.43	16.69	10.52	13.30	11.15
Putnam VT Equity Income Fund - Class IB	05/01/03	22.30	12.12	12.52	8.40	12.29	9.62
Putnam VT International Value Fund - Class IB	04/06/98	14.63	7.40	6.09	2.24	4.35	4.65
VALIC Company I International Equities Index Fund	10/02/89	16.66	10.84	8.10	3.82	5.01	3.67
VALIC Company I Mid Cap Index Fund	10/01/91	18.87	8.57	10.44	8.05	12.88	11.31
VALIC Company I Money Market I Fund	01/16/86	1.49	1.78	1.06	0.64	0.32	3.11
VALIC Company I Nasdaq-100 <sup>®</sup> Index Fund	10/02/00	28.16	16.81	19.59	14.92	17.81	4.71
VALIC Company I Science & Technology Fund	04/29/94	29.32	21.58	20.93	16.25	17.19	10.25
VALIC Company I Small Cap Index Fund	05/01/92	16.94	-4.63	10.70	7.18	12.07	8.87
VALIC Company I Stock Index Fund	04/20/87	22.86	14.00	14.53	10.41	13.32	9.36

<sup>1</sup> The returns were calculated from the inception date of the underlying funds or portfolios. These funds or portfolios were not available for sale through this contract during all periods shown.

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## American General Life Insurance Company

## ASSUMING MAXIMUM CONTRACT CHARGES

The average annualized total returns below show the change in value for an initial \$1,000 purchase payment made to a contract that was surrendered at the end of each period. Returns for the one-year, three-year, five-year or "since inception" periods ending 09/30/2019, respectively, conform to Securities and Exchange Commission regulations for reporting average annual total return. They reflect the deduction of all fees and charges including management fees and other expenses of the portfolios/funds (including rule 12b-1 distribution fees where applicable) and the reinvestment of dividends and distributions in the portfolios/funds. They also reflect an annualized 1.20 percent mortality and expense risk charge, an annualized .15 percent administrative expense charge and a maximum surrender charge of 7.0 percent. Premium taxes are not deducted.

## AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS OF September, 2019

Fund or Portfolio	Investment Option Inception Date <sup>1</sup>	Annualized			
		1 Year	3 Year	5 Year	Since Inception <sup>1</sup>
American Century VP Value Fund - Class I	01/02/01	0.06	5.09	4.43	6.24
BNY Mellon IP MidCap Stock Init	01/02/01	-2.16	4.27	2.97	5.82
BNY Mellon Sustainable US Eq Port Init	06/17/99	10.08	10.98	6.61	3.13
BNY Mellon VIF Oppc Sm Cap Port Init	06/24/99	-8.33	7.18	4.60	4.06
BNY Mellon VIF Quality Bond Port Init	06/24/99	2.20	-0.32	-0.06	3.09
Fidelity VIF Asset Manager Portfolio - Service Class 2	02/21/01	2.46	4.30	2.51	3.54
Fidelity VIF Contrafund® Portfolio - Service Class 2	12/22/00	6.36	10.45	6.78	6.37
Fidelity VIF Equity-Income Portfolio - Service Class 2	12/06/00	4.34	7.06	5.00	4.39
Fidelity VIF Growth Portfolio - Service Class 2	11/07/00	7.81	15.68	10.03	3.63
Franklin Templeton Templeton Foreign VIP Fund - Class 2	07/22/99	-5.44	-0.25	-1.89	1.93
Goldman Sachs VIT Strategic Growth Fund - Institutional Shares	12/19/03	7.94	14.74	9.79	7.56
Invesco V.I. Core Equity Fund - Series I	05/01/06	5.21	5.85	3.37	5.22
Invesco V.I. Growth and Income Fund - Series I	11/03/97	-1.54	5.85	4.54	6.50
Invesco V.I. High Yield Fund - Series I	04/29/11	0.01	1.87	1.73	3.53
Invesco V.I. International Growth Fund - Series I	06/24/99	9.85	5.55	2.15	3.88
Janus Henderson Enterprise Portfolio - Service Shares	11/07/00	11.58	15.67	12.10	3.95
Janus Henderson Global Research Portfolio - Service Shares	11/13/00	5.77	9.87	5.27	1.46
Janus Henderson Overseas Portfolio - Service Shares	01/11/01	3.29	5.38	-1.54	2.52
MFS® VIT II Core Equity Portfolio - Initial Class	03/30/15	8.63	13.18	n/a	8.53
MFS® VIT Growth Series - Initial Class	06/15/99	12.58	17.18	12.17	5.81
MFS® VIT New Discovery Series - Initial Class	11/13/00	11.33	16.17	9.23	5.74
MFS® VIT Research Series - Initial Class	12/26/00	7.95	11.82	8.33	4.75
Morgan Stanley VIF Growth I	01/29/97	5.29	17.85	12.90	8.34
Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	01/02/01	7.17	12.49	7.56	5.09
PIMCO VIT Real Return Portfolio - Administrative Class	01/02/01	0.71	-0.48	-0.17	3.81
PIMCO VIT Short-Term Portfolio - Administrative Class	01/02/01	-5.00	-0.49	-0.14	1.16
PIMCO VIT Total Return Portfolio - Administrative Class	12/06/00	2.91	0.90	1.28	3.92
Pioneer Fund VCT Portfolio - Class I	12/10/04	9.21	13.20	8.56	6.73
Pioneer Select Mid Cap Growth VCT Portfolio - Class I	06/24/99	5.64	13.58	8.33	6.24
Putnam VT Equity Income Fund - Class IB	01/11/01	-6.87	1.74	0.60	2.77
Putnam VT International Value Fund - Class IB	01/16/01	0.03	3.25	0.21	1.80
VALIC Company I International Equities Index Fund	01/02/92	3.23	5.21	1.76	2.90
VALIC Company I Mid Cap Index Fund	06/24/99	1.12	7.49	5.91	7.75
VALIC Company I Money Market I Fund	07/30/98	-5.21	-1.64	-1.35	0.38
VALIC Company I Nasdaq-100® Index Fund	12/06/00	8.61	16.41	12.65	4.78
VALIC Company I Science & Technology Fund	11/13/00	13.23	17.71	13.95	3.27
VALIC Company I Small Cap Index Fund	01/11/01	-2.55	7.75	5.06	8.15
VALIC Company I Stock Index Fund	01/02/92	6.17	11.48	8.23	7.76

<sup>1</sup> The "since inception" data found in this chart is based on the date the fund or portfolio was included in the separate account.

<sup>2</sup> The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges.  
The Current Yield as of 09/30/2019: -0.64%

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Fund returns may have been achieved during favorable market conditions. There can be no assurance that the fund will continue to achieve a substantially similar performance as it previously experienced. Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in emerging markets. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in small and mid-sized companies. Risks for smaller companies include, for instance, business risks, significant stock price fluctuations and illiquidity.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in a sector fund.

Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risk associated with an investment in the fund.

Government securities offer a high degree of safety and are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value and yield will vary with market conditions.

Returns may be higher or lower than the performance stated due to recent stock market volatility.

For the current interest rate of the fixed account, contact the American General Life Insurance Company home office: 1-800-360-4268.

Past performance is no guarantee of future results. An investor's units may be worth more or less than the original amount invested when redeemed. An investment in the VALIC Company 1 - Money Market I Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the Fund. International fund unit values and returns will fluctuate with market conditions, currencies and economic and political climates where investments are made.

**PLEASE CONTACT YOUR REPRESENTATIVE FOR COPIES OF BOTH THE CONTRACT AND FUND PROSPECTUSES. BEFORE INVESTING OR SENDING MONEY, PLEASE READ THE CONTRACT AND UNDERLYING FUND PROSPECTUSES, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).**



**AMERICAN GENERAL LIFE INSURANCE COMPANY**

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Platinum Investor Variable Annuity

Annuity Contract No. 98020

Policies issued by: American General Life Insurance Company (AGL), Policy Form Number 98020.

Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

AGL does not solicit business in the state of New York.

Products may not be available in all states and product features may vary by state.

Variable universal life insurance policies issued by AGL are distributed by AIG Capital Services, Inc., member FINRA.

AGLC 100995

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