



Current effective annual interest rate as of 4/18/2022

American Pathway® Fixed 5 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium <sup>1</sup>	Without Guaranteed Return of Premium <sup>1</sup>
One-Year <sup>2,3</sup>	Premium of \$100,000 or more	2.60%	2.60%
	+ Premium enhancement	1.00%	1.50%
	<b>Total effective rate</b>	<b>3.62%</b>	<b>4.13%</b>
	Premium of less than \$100,000	2.60%	2.60%
	+ Premium enhancement	0.00%	0.50%
	<b>Total effective rate</b>	<b>2.60%</b>	<b>3.11%</b>
Three-Year <sup>2,3</sup>	Premium of \$100,000 or more	2.65%	2.70%
	+ Rate enhancement	0.30%	0.40%
	<b>Total effective rate</b>	<b>2.95%</b>	<b>3.10%</b>
	Premium of less than \$100,000	2.65%	2.70%
	+ Rate enhancement	0.00%	0.10%
	<b>Total effective rate</b>	<b>2.65%</b>	<b>2.80%</b>
Five-Year <sup>3</sup>	Premium of \$100,000 or more	2.70%	2.85%
	Premium of less than \$100,000	2.50%	2.65%
Five-Year with Market Value Adjustment (MVA) <sup>3</sup>	Premium of \$100,000 or more	2.85%	3.10%
	Premium of less than \$100,000	2.65%	2.90%

American Pathway® Fixed 7 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium <sup>1</sup>	Without Guaranteed Return of Premium <sup>1</sup>
One-Year <sup>2,3</sup>	Premium of \$100,000 or more	2.45%	2.80%
	+ Premium enhancement	2.00%	2.00%
	<b>Total effective rate</b>	<b>4.49%</b>	<b>4.85%</b>
	Premium of less than \$100,000	2.45%	2.80%
	+ Premium enhancement	1.00%	1.00%
	<b>Total effective rate</b>	<b>3.47%</b>	<b>3.82%</b>
Three-Year <sup>2,3</sup>	Premium of \$100,000 or more	2.35%	2.65%
	+ Rate enhancement	0.60%	0.60%
	<b>Total effective rate</b>	<b>2.95%</b>	<b>3.25%</b>
	Premium of less than \$100,000	2.35%	2.65%
	+ Rate enhancement	0.30%	0.30%
	<b>Total effective rate</b>	<b>2.65%</b>	<b>2.95%</b>
Seven-Year <sup>3</sup>	Premium of \$100,000 or more	2.70%	2.95%
	Premium of less than \$100,000	2.50%	2.75%
Seven-Year with Market Value Adjustment (MVA) <sup>3</sup>	Premium of \$100,000 or more	2.85%	3.20%
	Premium of less than \$100,000	2.65%	3.00%

Guaranteed minimum interest rate is 1.00% during the withdrawal charge period<sup>3,4</sup>

Annuities issued by American General Life Insurance Company (AGL)  
 Guarantees are backed by the claims-paying ability of AGL.

- <sup>1</sup> You may select an optional return-of-premium guarantee. If selected, you are guaranteed to receive, at minimum, your single premium paid, less prior net withdrawals. Contracts with this feature will have a slightly lower initial interest rate than contracts without the feature.
- <sup>2</sup> Contracts may have an interest rate or premium enhancement. A premium enhancement means your annuity is credited a one-time dollar amount equal to a percentage of your single premium. Initial rates may be higher for contracts of \$100,000 or more. Interest rate enhancements are payable for the full initial interest rate term only. After the initial term, the renewal interest rate declared each year will not include any enhancements.
- <sup>3</sup> All rates are annual effective rates. Interest is credited daily to achieve an annual yield equal to the declared rate, assuming no withdrawals. The initial interest rate is guaranteed for the selected rate term. When the selected term expires, future interest rates will be declared annually. Rates are subject to change before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for either a five-year period (9%, 8%, 7%, 6%, 5%, 0%) or a seven-year period (9%, 8%, 7%, 6%, 5%, 4%, 2%, 0%) from the contract date, depending on product selection. In addition, a market value adjustment (MVA) may apply to withdrawals before the end of the initial term. The MVA may increase or decrease the amount received. Withdrawals taken prior to age 59½ are generally subject to a 10% federal early withdrawal tax penalty in addition to ordinary income tax.
- <sup>4</sup> During the withdrawal charge period, the guaranteed minimum interest rate is as shown. After the withdrawal charge period ends, the guaranteed minimum interest rate will be [0.25%] for the remainder of the contract.

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

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Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the state of New York.

May not be available in all states and product features may vary by state. Please refer to your contract.

[aig.com/annuities](http://aig.com/annuities)  
800-424-4990

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Contract #: ICC17:AG-SPDA (6/17)

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency





Current effective annual interest rate as of 4/18/2022

American Pathway <sup>®</sup> VisionMYG Annuity		
A single premium tax deferred fixed annuity with multi-year guarantee		
Guaranteed Interest Rate Term <sup>1</sup>	Interest Rate Guarantee <sup>2</sup>	
Four-Year	Premium of \$100,000 or more	3.10%
	Premium of less than \$100,000	2.80%
Five-Year	Premium of \$100,000 or more	3.35%
	Premium of less than \$100,000	3.05%
Six-Year	Premium of \$100,000 or more	3.35%
	Premium of less than \$100,000	3.05%
Seven-Year	Premium of \$100,000 or more	3.35%
	Premium of less than \$100,000	3.05%
10-Year	Premium of \$100,000 or more	3.35%
	Premium of less than \$100,000	3.05%

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals before the end of the guaranteed rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, Required Minimum Distributions, annuitization or death benefit.

<sup>2</sup> This is an annual effective rate. Interest is credited to the contract daily (based on a 365-day year) to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate term. When the selected interest rate period expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for 10 years (8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%) and a market value adjustment during the guaranteed rate term. Withdrawal charges are applied as a percentage of the amount withdrawn, before application of the MVA, if any, in excess of the free withdrawals. No withdrawal charge or market value adjustment will be imposed on a full or partial withdrawal made within the 30-day period following the end of the guaranteed rate term. After the 30-day window expires, withdrawal charges will resume for any withdrawal in excess of free amounts through the 10th year. Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½. Partial withdrawals may reduce benefits and contract value.

<sup>3</sup> During the withdrawal charge period, the guaranteed minimum interest rate is as shown. After the withdrawal charge period ends, the guaranteed minimum interest rate will be [0.25%] for the remainder of the contract.

Guaranteed minimum interest rate 1.00% during withdrawal charge period<sup>2,3</sup>

Annuities issued by  
**American General Life Insurance Company (AGL)**  
 Guarantees are backed by the claims-paying ability of AGL

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

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Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the state of New York.

May not be available in all states and product features may vary by state. Please refer to your contract.

[aig.com/annuities](https://aig.com/annuities)  
**800-424-4990**



# Current Rates as of April 19, 2022

Rates are subject to change at any time until contract purchase



Power 7 Protector <sup>®</sup>	Power 7 Protector Plus Income <sup>®</sup>	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index <sup>SM</sup>	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial Rates (≥ \$100,000)	125.00%	0.00%	125.00%	0.00%	125.00%	0.00%
Initial Rates (< \$100,000) <sup>3</sup>	100.00%	0.00%	100.00%	0.00%	100.00%	0.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial Rates (≥ \$100,000)	200.00%	1.00% (2.00% for the entire 2-year term)	200.00%	1.00% (2.00% for the entire 2-year term)	200.00%	1.00% (2.00% for the entire 2-year term)
Initial Rates (< \$100,000) <sup>3</sup>	175.00%	1.00% (2.00% for the entire 2-year term)	175.00%	1.00% (2.00% for the entire 2-year term)	175.00%	1.00% (2.00% for the entire 2-year term)

### ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	100.00%	100.00%	100.00%
Initial participation rate (< \$100,000) <sup>3</sup>	75.00%	75.00%	75.00%

### PIMCO Global Optima Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>7</sup></b> Initial participation rate (≥ \$100,000)	65.00%	65.00%	65.00%
Initial participation rate (< \$100,000) <sup>3</sup>	50.00%	50.00%	50.00%

**Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AGL.**

Note: The participation rate is set at 100% unless otherwise noted in the above table. Minimum or maximum rates apply after the end of the first index term.

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

Power 7 Protector <sup>®</sup>	Power 7 Protector Plus Income <sup>®</sup>	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Equity Market Indices

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

<b>Annual Point-to-Point<sup>8</sup></b> Initial index rate cap (≥ \$100,000)	6.25%	6.25%	6.25%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.85%	4.85%	4.85%
<b>Annual Point-to-Point Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	30.00%	30.00%	30.00%
Initial participation rate (< \$100,000) <sup>3</sup>	26.00%	26.00%	26.00%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>10</sup></b> Initial index rate cap (≥ \$100,000)	6.00%	6.00%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.85%	4.85%	4.85%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>11</sup></b> Initial index rate cap (≥ \$100,000)	6.00%	6.00%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.85%	4.85%	4.85%

## Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>12</sup></b> Initial interest rate (≥ \$100,000)	2.25%	2.25%	2.25%
Initial interest rate (< \$100,000) <sup>3</sup>	2.25%	2.25%	2.25%

**Contact your financial professional or agent or call the Annuity Service Center at 800-424-4990 for more information.**

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities (I6110CON) consumer brochure and Owner Acknowledgment and Disclosure Statement.

**Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AGL.**

- <sup>1</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power 7 Protector Plus with No Living Benefit Rider); **20.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>2</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power 7 Protector with No Living Benefit Rider); **3.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>3</sup> If multiple premiums are received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap, participation rate or interest rate (or the lower annualized spread) rate would apply to all premiums.
- <sup>4</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power 7 Protector Plus with No Living Benefit Rider); **20.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>5</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power 7 Protector with No Living Benefit Rider); **3.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>6</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power 7 Protector with No Living Benefit Rider); **5.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>7</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power 7 Protector with No Living Benefit Rider); **5.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>8</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector with No Living Benefit Rider); **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>9</sup> Minimum participation rates for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power 7 Protector Plus with No Living Benefit Rider); **5.00%** (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>10</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector with No Living Benefit Rider); **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>11</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector with No Living Benefit Rider); **2.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector Plus Income with Lifetime Income Choice).
- <sup>12</sup> 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 of **1.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector with No Living Benefit Rider); **1.00%** for years 1-10 and **1.00%** for years 11+ (Power 7 Protector Plus Income with Lifetime Income Choice).

## Key Terms and Information

**Index Rate Cap** is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest.

**Interest Rates, Index Rate Caps, Participation Rates and Spreads** (where applicable) are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term.

**Participation Rate** is the maximum percentage of change in the index value used to calculate the interest earned before an index rate cap is applied. If the participation rate is not stated, then the rate is set at 100%.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities can only be issued as a single premium product. No other premiums may be paid.

**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

## Important Information on the 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. 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

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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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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

**Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power 7 Protector and Power 7 Protector Plus Income Modified Single Premium Deferred Fixed Index Annuities (Single Premium Only in Oregon), Contract Number AG-800 (12/12) and AG-800-ID (12/12).**

American General Life Insurance Company (AGL) is a member of the 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. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

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# Current Rates as of April 19, 2022

Rates are subject to change at any time until contract purchase



Power 10 Protector®	Power 10 Protector Plus Income®	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index <sup>SM</sup>	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial Rates (≥ \$100,000)	150.00%	1.00%	150.00%	1.00%	150.00%	1.00%
Initial Rates (< \$100,000) <sup>3</sup>	125.00%	1.00%	125.00%	1.00%	125.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial Rates (≥ \$100,000)	175.00%	0.00% (0.00% for the entire 2-year term)	175.00%	0.00% (0.00% for the entire 2-year term)	175.00%	0.00% (0.00% for the entire 2-year term)
Initial Rates (< \$100,000) <sup>3</sup>	155.00%	0.00% (0.00% for the entire 2-year term)	155.00%	0.00% (0.00% for the entire 2-year term)	155.00%	0.00% (0.00% for the entire 2-year term)

### ML Strategic Balanced Index® Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	105.00%	105.00%	105.00%
Initial participation rate (< \$100,000) <sup>3</sup>	80.00%	80.00%	80.00%

### PIMCO Global Optima Index® Interest Account

<b>Annual Point-to-Point Participation Rate<sup>7</sup></b> Initial participation rate (≥ \$100,000)	65.00%	65.00%	65.00%
Initial participation rate (< \$100,000) <sup>3</sup>	50.00%	50.00%	50.00%

Annuities are issued by American General Life Insurance Company (AGL).

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term.

Note: The participation rate is set at 100% unless otherwise noted in the above table. Minimum or maximum rates apply after the end of the first index term.

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

Power 10 Protector <sup>®</sup>	Power 10 Protector Plus Income <sup>®</sup>	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Equity Market Indices

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

<b>Annual Point-to-Point<sup>8</sup></b> Initial index rate cap (≥ \$100,000)	6.50%	6.50%	6.50%
Initial index rate cap (< \$100,000) <sup>3</sup>	5.50%	5.50%	5.50%
<b>Annual Point-to-Point Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	35.00%	35.00%	35.00%
Initial participation rate (< \$100,000) <sup>3</sup>	30.00%	30.00%	30.00%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>10</sup></b> Initial index rate cap (≥ \$100,000)	6.00%	6.00%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	5.00%	5.00%	5.00%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>11</sup></b> Initial index rate cap (≥ \$100,000)	6.00%	6.00%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	5.00%	5.00%	5.00%

## Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>12</sup></b> Initial interest rate (≥ \$100,000)	2.30%	2.30%	2.30%
Initial interest rate (< \$100,000) <sup>3</sup>	2.30%	2.30%	2.30%

**Contact your financial professional or agent or call the Annuity Service Center at 800-424-4990 for more information.**

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- <sup>1</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power 10 Protector Plus with No Living Benefit Rider); 20.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>2</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power 10 Protector with No Living Benefit Rider); 3.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>3</sup> If multiple premiums are received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap, participation rate or interest rate (or the lower annualized spread) rate would apply to all premiums.
- <sup>4</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power 10 Protector Plus with No Living Benefit Rider); 20.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>5</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power 10 Protector with No Living Benefit Rider); 3.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>6</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 10 Protector with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>7</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 10 Protector with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>8</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>9</sup> Minimum participation rates for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 10 Protector Plus with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>10</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>11</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>12</sup> 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 of 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).

## Key Terms and Information

**Index Rate Cap** is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest.

**Interest Rates, Index Rate Caps, Participation Rates and Spreads** (where applicable) are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term.

**Participation Rate** is the maximum percentage of change in the index value used to calculate the interest earned before an index rate cap is applied. If the participation rate is not stated, then the rate is set at 100%.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities can only be issued as a single premium product. No other premiums may be paid.

**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

## Important Information on the 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. 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain 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 Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

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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## Important Information on The Power Series of Index Annuities

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 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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## Current Rates as of April 19, 2022

Rates are subject to change at any time until contract purchase



## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index<sup>SM</sup>

	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b>		
Initial Rates (≥ \$100,000)	125.00%	1.00%
Initial Rates (< \$100,000) <sup>3</sup>	110.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b>		
Initial Rates (≥ \$100,000)	150.00%	0.00% (0.00% for the entire 2-year term)
Initial Rates (< \$100,000) <sup>3</sup>	130.00%	0.00% (0.00% for the entire 2-year term)

ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b>	
Initial participation rate (≥ \$100,000)	100.00%
Initial participation rate (< \$100,000) <sup>3</sup>	75.00%

PIMCO Global Optima Index<sup>®</sup> Interest Accounts

<b>Annual Point-to-Point Participation Rate<sup>7</sup></b>	
Initial participation rate (≥ \$100,000)	60.00%
Initial participation rate (< \$100,000) <sup>3</sup>	45.00%

Annuities are issued by American General Life Insurance Company (AGL).

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term

Note: The participation rate is set at 100% unless otherwise noted in the above table. Minimum or maximum rates apply after the end of the first index term.

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

## Index Interest Accounts Based on Equity Market Indices

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

<b>Annual Point-to-Point<sup>8</sup></b>	
Initial index rate cap (≥ \$100,000)	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.65%
<b>Annual Point-to-Point Participation Rate<sup>9</sup></b>	
Initial participation rate (≥ \$100,000)	30.00%
Initial participation rate (< \$100,000) <sup>3</sup>	25.00%
<b>5-Year Point-to-Point<sup>10</sup></b>	
Initial index rate cap (≥ \$100,000)	30.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	23.00%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>11</sup></b>	
Initial index rate cap (≥ \$100,000)	5.75%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.75%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>12</sup></b>	
Initial index rate cap (≥ \$100,000)	5.75%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.75%

### Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>13</sup></b>	
Initial interest rate (≥ \$100,000)	2.25%
Initial interest rate (< \$100,000) <sup>3</sup>	2.25%

**Contact your financial professional or agent or call the Annuity Service Center at 800-424-4990 for more information.**

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- <sup>1</sup> Minimum participation rate for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>2</sup> Maximum annualized spread for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>3</sup> If multiple premiums are received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or participation rate would apply to all premiums.
- <sup>4</sup> Minimum participation rate for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>5</sup> Maximum annualized spread for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>6</sup> Minimum participation rate for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>7</sup> Minimum participation rate for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>8</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>9</sup> Minimum participation rate for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>10</sup> Minimum index rate caps for the S&P 500<sup>®</sup> 5-Year Point-to-Point Index Interest Account are 10.00% for years 1-5 and 5.00% for years 6+.
- <sup>11</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>12</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>13</sup> 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 of 1.00% for years 1-5 and 1.00% for years 6+.

## Key Terms and Information

**Index Rate Cap** is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest.

**Interest Rates, Index Rate Caps, Participation Rates and Spreads** (where applicable) are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term. The index term may vary from 1 to 5 years, depending on the index annuity and index interest account selected.

**Participation Rate** is the maximum percentage of change in the index value used to calculate the interest earned before an index rate cap is applied. If the participation rate is not stated, then the rate is set at 100%.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities can only be issued as a single premium product. No other premiums may be paid.

**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

## Important Information on the Indices

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