



Current effective annual interest rate as of 07/17/2023

American Pathway® Fixed 5 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	3.45%	3.70%
	+ <i>Premium enhancement</i>	1.00%	1.50%
	Total effective rate	4.48%	5.25%
	Premium of less than \$100,000	2.80%	2.80%
	+ <i>Premium enhancement</i>	0.00%	0.50%
	Total effective rate	2.80%	3.31%
Three-Year ^{2,3}	Premium of \$100,000 or more	3.50%	3.80%
	+ <i>Rate enhancement</i>	0.30%	0.40%
	Total effective rate	3.80%	4.20%
	Premium of less than \$100,000	2.80%	2.80%
	+ <i>Rate enhancement</i>	0.00%	0.10%
	Total effective rate	2.80%	2.90%
Five-Year ³	Premium of \$100,000 or more	3.55%	3.95%
	Premium of less than \$100,000	2.80%	2.80%
Five-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	3.80%	4.75%
	Premium of less than \$100,000	2.80%	3.00%

American Pathway® Fixed 7 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	3.45%	3.70%
	+ <i>Premium enhancement</i>	2.00%	2.00%
	Total effective rate	5.51%	5.77%
	Premium of less than \$100,000	2.80%	3.05%
	+ <i>Premium enhancement</i>	1.00%	1.00%
	Total effective rate	3.82%	4.08%
Three-Year ^{2,3}	Premium of \$100,000 or more	3.50%	3.80%
	+ <i>Rate enhancement</i>	0.60%	0.60%
	Total effective rate	4.10%	4.40%
	Premium of less than \$100,000	2.80%	2.90%
	+ <i>Rate enhancement</i>	0.30%	0.30%
	Total effective rate	3.10%	3.20%
Seven-Year ³	Premium of \$100,000 or more	3.55%	3.95%
	Premium of less than \$100,000	2.80%	3.00%
Seven-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	3.80%	4.75%
	Premium of less than \$100,000	2.90%	3.25%

Guaranteed minimum interest rate is 1.00% during the withdrawal charge period^{3,4}

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

- ¹ 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.
- ² 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.
- ³ 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.
- ⁴ 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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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.

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800-424-4990

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AGL 14304.37 (06/2021) J512602

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 07/17/2023

American Pathway [®] SolutionsMYG Annuity		
A single premium tax deferred fixed annuity		
Guaranteed Interest Rate Term ¹		Interest Rate Guarantee ²
Five-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.00%
Six-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.00%
Seven-Year	Premium of \$100,000 or more	4.25%
	Premium of less than \$100,000	3.05%

Guaranteed minimum interest rate 2.35% ²

¹ 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.

² 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 term 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 free amount are subject to a declining withdrawal charge schedule for seven years (7%, 6%, 5%, 4%, 3%, 2%, 1%) and a market value adjustment during the guaranteed rate period. Withdrawal charges are applied as a percentage of the amount withdrawn, after 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 period. After the 30-day window expires, withdrawal charges will resume for any withdrawal in excess of free amounts through the seventh 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.

Annuities issued by **The United States Life Insurance Company in the City of New York** (US Life)
 Guarantees are backed by the claims-paying ability of US Life.

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 **The United States Life Insurance Company in the City of New York** (US Life). Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

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aig.com/annuities
800-424-4990

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USL 2063.69(07/2021) J632902

Contract #: USL-SPDA-M (7/17)

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 07/10/2023

American Pathway [®] VisionMYG Annuity		
A single premium tax deferred fixed annuity with multi-year guarantee		
Guaranteed Interest Rate Term ¹	Interest Rate Guarantee ²	
Four-Year	Premium of \$100,000 or more	4.85%
	Premium of less than \$100,000	3.00%
Five-Year	Premium of \$100,000 or more	4.95%
	Premium of less than \$100,000	3.15%
Six-Year	Premium of \$100,000 or more	4.95%
	Premium of less than \$100,000	3.15%
Seven-Year	Premium of \$100,000 or more	4.95%
	Premium of less than \$100,000	3.20%
10-Year	Premium of \$100,000 or more	4.95%
	Premium of less than \$100,000	3.20%

¹ 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.

² 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.

³ 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^{2,3}

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