

# Current Rates as of October 10, 2022

Rates are subject to change at any time until contract purchase



AB All Market Index <sup>SM</sup> Interest Accounts	With Lifetime Income Plus Flex <sup>®</sup>		With Lifetime Income Plus Multiplier Flex <sup>®</sup>	
	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	175.00%	0.50%	125.00%	0.50%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	155.00%	0.50%	105.00%	0.50%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	225.00%	0.50% (1.00% for the entire 2-year term)	175.00%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	205.00%	0.50% (1.00% for the entire 2-year term)	155.00%	0.50% (1.00% for the entire 2-year term)

Dimensional US Foundations Index Interest Accounts				
Annual Point-to-Point Participation Rate with Spread <sup>6,7</sup>	With Lifetime Income Plus Flex <sup>®</sup>		With Lifetime Income Plus Multiplier Flex <sup>®</sup>	
	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
Initial participation rate & annualized spread (≥ \$100,000)	175.00%	0.50%	125.00%	0.50%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	155.00%	0.50%	105.00%	0.50%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>8,9</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	225.00%	0.50% (1.00% for the entire 2-year term)	175.00%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	205.00%	0.50% (1.00% for the entire 2-year term)	155.00%	0.50% (1.00% for the entire 2-year term)

ML Strategic Balanced Index <sup>®</sup> Interest Account				
Annual Point-to-Point Participation Rate <sup>10</sup>	With Lifetime Income Plus Flex <sup>®</sup>		With Lifetime Income Plus Multiplier Flex <sup>®</sup>	
	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
Initial participation rate (≥ \$100,000)	100.00%		100.00%	
Initial participation rate (< \$100,000) <sup>3</sup>	75.00%		75.00%	
<b>2-Year Point-to-Point<sup>11</sup></b> Initial annualized spread (≥ \$100,000)	0.00% (0.00% for the entire 2-year term)		0.00% (0.00% for the entire 2-year term)	
Initial annualized spread (< \$100,000) <sup>3</sup>	0.25% (0.50% for the entire 2-year term)		0.25% (0.50% for the entire 2-year term)	

PIMCO Global Optima Index <sup>®</sup> Interest Account				
Annual Point-to-Point Participation Rate <sup>12</sup>	With Lifetime Income Plus Flex <sup>®</sup>		With Lifetime Income Plus Multiplier Flex <sup>®</sup>	
	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
Initial participation rate (≥ \$100,000)	60.00%		60.00%	
Initial participation rate (< \$100,000) <sup>3</sup>	47.00%		47.00%	
<b>2-Year Point-to-Point Participation Rate<sup>13</sup></b> Initial participation rate (≥ \$100,000)	75.00%		70.00%	
Initial participation rate (< \$100,000) <sup>3</sup>	60.00%		55.00%	

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.

# Current Rates as of October 10, 2022

Rates are subject to change at any time until contract purchase



	With Lifetime Income Plus Flex <sup>®</sup>	With Lifetime Income Plus Multiplier Flex <sup>®</sup>
<b>Russell 2000<sup>®</sup> Index Interest Account</b>		
<b>Annual Point-to-Point Participation Rate<sup>14</sup></b> Initial participation rate (≥ \$100,000)	25.00%	25.00%
Initial participation rate (< \$100,000) <sup>3</sup>	20.00%	20.00%
<b>S&amp;P 500<sup>®</sup> Index Interest Accounts</b>		
<b>Annual Point-to-Point<sup>15</sup></b> Initial index rate cap (≥ \$100,000)	6.50%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	5.75%	5.25%
<b>2-Year Point-to-Point Participation Rate<sup>16</sup></b> Initial participation rate (≥ \$100,000)	40.00%	40.00%
Initial participation rate (< \$100,000) <sup>3</sup>	36.00%	36.00%
<b>Fixed Interest Account</b>		
<b>1-Year Fixed Interest Account<sup>17</sup></b> Initial interest rate (≥ \$100,000)	2.75%	2.40%
Initial interest rate (< \$100,000) <sup>3</sup>	2.75%	2.40%

**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.

- <sup>1</sup>Minimum participation rates for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 25.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>2</sup>Maximum annual spreads for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <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 spread would apply to all premiums.
- <sup>4</sup>Minimum participation rates for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 25.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>5</sup>Maximum annualized spreads for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>6</sup>Minimum participation rates for the Dimensional U.S. Foundations Index Annual Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 20.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>7</sup>Maximum annual spreads for the Dimensional U.S. Foundations Index Annual Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>8</sup>Minimum participation rates for the Dimensional U.S. Foundations Index 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 20.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>9</sup>Maximum annualized spreads for the Dimensional U.S. Foundations Index 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>10</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 Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>11</sup>Maximum annualized spreads for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are 9.50% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 8.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>12</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 Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>13</sup>Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>14</sup>Minimum participation rates for the Russell 2000<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>15</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 Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 2.00% for years 1-10 and 1.50% for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>16</sup>Minimum participation rates for the S&P 500<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>17</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 Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and 1.00% for years 1-10 and 1.00% for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).

## 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.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities Income 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

**The Russell 2000<sup>®</sup>** is an equity index that tracks the performance of small-cap stocks in the U.S. The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000<sup>®</sup> Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell,<sup>®</sup> Russell 2000,<sup>®</sup> FTSE,<sup>®</sup> Russell,<sup>®</sup> and FTSE Russell<sup>®</sup> are trade mark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. TMX<sup>®</sup> is a trade mark of TSX, Inc. and used by the LSE Group under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by AGL.

**The S&P 500<sup>®</sup>** Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American General Life Insurance Company ("AGL") and affiliates. Standard & Poor's,<sup>®</sup> S&P,<sup>®</sup> and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and affiliates. AGL and affiliates' products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones,

S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

**The PIMCO Global Optima Index®** (the "Index") is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use by American General Life Insurance Company ("AGL") with respect to the Power Series of Index Annuities (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

**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.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates ("BofA Merrill Lynch") indices and related information, the name "BofA Merrill Lynch", and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch's prior written approval. The products of licensee AGL have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index® (the "Index") is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

**AB All Market Index<sup>SM</sup>** is a trademark owned by AllianceBernstein L.P. ("AB"), and has been licensed to American General Life Insurance Company ("Licensee"). The index annuity product to which this disclosure applies (the "Product") has been developed solely by Licensee. The Product is not sponsored, endorsed, or promoted by AB, and AB bears no liability with respect to the Product or any index on which such Product is based. AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The prospectus, contract, policy or other similar governing document contains a more detailed description of the limited relationship AB has with Licensee and any related product.

**The Dimensional US Foundations Index** (the "Index") is sponsored and published by Dimensional Fund Advisors LP ("Dimensional"), which has contracted with Salt Financial LLC ("Salt") (each of Dimensional and Salt, an "IP Provider", and which shall include each of their respective directors, officers, employees, representatives, delegates or agents) to provide intellectual property (the "IP") that is used by Dimensional in connection with the maintenance and calculation of the Index. The use of "Dimensional" in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by American General Life Insurance Company ("AGL"). AGL has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the Index Annuity (the "Financial Product"). The Financial Product is not sponsored, endorsed, sold or promoted by any IP Provider, and no IP Provider makes any representation regarding the advisability of investing in such Financial Product. No IP Provider gives any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use. No IP Provider guarantees the accuracy, timeliness or completeness of the Index or the IP, as applicable, or any data included therein or the calculation thereof or any communications with respect thereto, as the case may be, and each has no liability for any errors, omissions or interruptions therein. In no event shall any IP Provider have any liability of whatever nature for any losses, damages, costs, claims and expenses (including any special, punitive, direct, indirect or consequential damages (including lost profits) arising out of matters relating to the use of the Index or the IP, as applicable, even if notified of the possibility of such damages. No IP Provider published or approved this document, nor does any IP Provider accept any responsibility for its contents or use.

### **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.

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.

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 are issued by American General Life Insurance Company (AGL),** Houston, Texas. Power Select Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (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 solicit, issue, or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho or New York.

AIG Life & Retirement consists of four operating segments: Individual Retirement, Group Retirement, Life Insurance and Institutional Markets. It includes the following major U.S. life insurance companies: American General Life Insurance Company; The Variable Annuity Life Insurance Company; and The United States Life Insurance Company in the City of New York. All companies are members of American International Group, Inc. (AIG).

©2022 American International Group, Inc. All rights reserved.

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

