

Current Rates as of December 5, 2022

Rates are subject to change at any time until contract purchase



	Current	Annual Fee
AB All Market IndexSM Interest Accounts		
Annual Point-to-Point Participation Rate¹ Initial participation rate (≥ \$100,000)	200.00%	—
Initial participation rate (< \$100,000) ²	175.00%	—
2-Year Point-to-Point Participation Rate³ Initial participation rate (≥ \$100,000)	300.00%	—
Initial participation rate (< \$100,000) ²	280.00%	—
Annual Point-to-Point with Enhanced Participation Rate⁴ Tier 1 Initial participation rate (≥ \$100,000)	250.00%	1.00%
Initial participation rate (< \$100,000) ²	225.00%	1.00%
2-Year Point-to-Point with Enhanced Participation Rate⁵ Tier 1 Initial participation rate (≥ \$100,000)	350.00%	1.00%
Initial participation rate (< \$100,000) ²	330.00%	1.00%
Annual Point-to-Point with Enhanced Participation Rate⁶ Tier 2 Initial participation rate (≥ \$100,000)	300.00%	2.00%
Initial participation rate (< \$100,000) ²	275.00%	2.00%
2-Year Point-to-Point with Enhanced Participation Rate⁷ Tier 2 Initial participation rate (≥ \$100,000)	400.00%	2.00%
Initial participation rate (< \$100,000) ²	380.00%	2.00%

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 Enhanced Participation Rate (EPR) accounts are available for an annual strategy fee. You may receive higher interest credits in EPR accounts with annual fees, but higher interest credits are not guaranteed. At the end of the withdrawal charge period, if the total amount of strategy fees paid for an EPR account exceeds that account's total interest earned, the difference will be credited to your annuity.

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Life & Retirement

	Current	Annual Fee
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Dimensional US Foundations Index Interest Accounts

Annual Point-to-Point Participation Rate⁸ Initial participation rate (≥ \$100,000)	200.00%	—
Initial participation rate (< \$100,000) ²	175.00%	—
2-Year Point-to-Point Participation Rate⁹ Initial participation rate (≥ \$100,000)	300.00%	—
Initial participation rate (< \$100,000) ²	280.00%	—
Annual Point-to-Point with Enhanced Participation Rate¹⁰ Tier 1 Initial participation rate (≥ \$100,000)	250.00%	1.00%
Initial participation rate (< \$100,000) ²	225.00%	1.00%
2-Year Point-to-Point with Enhanced Participation Rate¹¹ Tier 1 Initial participation rate (≥ \$100,000)	350.00%	1.00%
Initial participation rate (< \$100,000) ²	330.00%	1.00%
Annual Point-to-Point with Enhanced Participation Rate¹² Tier 2 Initial participation rate (≥ \$100,000)	300.00%	2.00%
Initial participation rate (< \$100,000) ²	275.00%	2.00%
2-Year Point-to-Point with Enhanced Participation Rate¹³ Tier 2 Initial participation rate (≥ \$100,000)	400.00%	2.00%
Initial participation rate (< \$100,000) ²	380.00%	2.00%

ML Strategic Balanced Index® Interest Account

Annual Point-to-Point Participation Rate¹⁴ Initial participation rate (≥ \$100,000)	115.00%	—
Initial participation rate (< \$100,000) ²	90.00%	—
2-Year Point-to-Point¹⁵ Initial annualized spread (≥ \$100,000)	0.00% (0.00% for the entire 2-year term)	—
Initial annualized spread (< \$100,000) ²	0.25% (0.50% for the entire 2-year term)	—

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Current

PIMCO Global Optima Index® Interest Accounts

Annual Point-to-Point Participation Rate¹⁶ Initial participation rate (≥ \$100,000)	75.00%
Initial participation rate (< \$100,000) ²	60.00%
2-Year Point-to-Point Participation Rate¹⁷ Initial participation rate (≥ \$100,000)	110.00%
Initial participation rate (< \$100,000) ²	95.00%

Russell 2000® Index Interest Account

Annual Point-to-Point Participation Rate¹⁸ Initial participation rate (≥ \$100,000)	42.00%
Initial participation rate (< \$100,000) ²	37.00%

S&P 500® Index Interest Accounts

Annual Point-to-Point¹⁹ Initial index rate cap (≥ \$100,000)	12.00%	(+)
Initial index rate cap (< \$100,000) ²	11.00%	(+)
2-Year Point-to-Point Participation Rate²⁰ Initial participation rate (≥ \$100,000)	52.00%	
Initial participation rate (< \$100,000) ²	46.00%	

Fixed Interest Account

1-Year Fixed Interest Account²¹ Initial interest rate (≥ \$100,000)	5.15%	(+)
Initial interest rate (< \$100,000) ²	4.90%	

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.

- ¹ Minimum participation rate for the AB All Market IndexSM Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ² 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.
- ³ Minimum participation rate for the AB All Market IndexSM 2-Year Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ⁴ Minimum participation rate for the AB All Market IndexSM Annual Point-to-Point Participation Rate with Enhanced Participation Rate Index Interest Account Tier 1 is 10.00% .
- ⁵ Minimum participation rate for the AB All Market IndexSM 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 1 is 10.00% .
- ⁶ Minimum participation rate for the AB All Market IndexSM Annual Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 2 is 10.00% .
- ⁷ Minimum participation rate for the AB All Market IndexSM 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 2 is 10.00% .
- ⁸ Minimum participation rate for the Dimensional US Foundations Index Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ⁹ Minimum participation rate for the Dimensional US Foundations Index 2-Year Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ¹⁰ Minimum participation rate for the Dimensional US Foundations Index Annual Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 1 is 10.00% .
- ¹¹ Minimum participation rate for the Dimensional US Foundations Index 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 1 is 10.00% .
- ¹² Minimum participation rate for the Dimensional US Foundations Index Annual Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 2 is 10.00% .
- ¹³ Minimum participation rate for the Dimensional US Foundations Index AB All Market IndexSM 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account Tier 2 is 10.00% .
- ¹⁴ Minimum participation rate for the ML Strategic Balanced Index[®] Annual Point-to-Point is 5.00% .
- ¹⁵ Maximum annualized spread for the ML Strategic Balanced Index[®] 2-Year Point-to-Point is 9.50% .
- ¹⁶ Minimum participation rate for the PIMCO Global Optima Index[®] Annual Point-to-Point is 5.00% .
- ¹⁷ Minimum participation rate for the PIMCO Global Optima Index[®] 2-Year Point-to-Point is 5.00% .
- ¹⁸ Minimum participation rate for the Russell 2000[®] Annual Point-to-Point is 5.00% .
- ¹⁹ Minimum index rate caps for the S&P 500[®] Annual Point-to-Point Index Interest Account are 1.00% for years 1–10 and 1.00% for years 11+.
- ²⁰ Minimum participation rate for the S&P 500[®] 2-Year Point-to-Point Participation Rate is 5.00% .
- ²¹ 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+.

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.

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The Russell 2000[®] 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.

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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.

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