

Current Rates as of February 13, 2023

Rates are subject to change at any time until contract purchase



AB All Market Index SM Interest Accounts	With Lifetime Income Plus Flex [®]		With Lifetime Income Plus Multiplier Flex [®]	
	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
Annual Point-to-Point Participation Rate with Spread^{1,2} Initial participation rate & annualized spread (≥ \$100,000)	165.00%	0.50%	115.00%	0.50%
Initial participation rate & annualized spread (< \$100,000) ³	145.00%	0.50%	95.00%	0.50%
2-Year Point-to-Point Participation Rate with Spread^{4,5} Initial participation rate & annualized spread (≥ \$100,000)	215.00%	0.50% (1.00% for the entire 2-year term)	165.00%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) ³	195.00%	0.50% (1.00% for the entire 2-year term)	145.00%	0.50% (1.00% for the entire 2-year term)

Dimensional US Foundations Index Interest Accounts				
Annual Point-to-Point Participation Rate with Spread^{6,7} Initial participation rate & annualized spread (≥ \$100,000)	165.00%	0.50%	115.00%	0.50%
Initial participation rate & annualized spread (< \$100,000) ³	145.00%	0.50%	95.00%	0.50%
2-Year Point-to-Point Participation Rate with Spread^{8,9} Initial participation rate & annualized spread (≥ \$100,000)	215.00%	0.50% (1.00% for the entire 2-year term)	165.00%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) ³	195.00%	0.50% (1.00% for the entire 2-year term)	145.00%	0.50% (1.00% for the entire 2-year term)

ML Strategic Balanced Index [®] Interest Account		
Annual Point-to-Point Participation Rate¹⁰ Initial participation rate (≥ \$100,000)	90.00%	85.00%
Initial participation rate (< \$100,000) ³	65.00%	60.00%
2-Year Point-to-Point¹¹ Initial annualized spread (≥ \$100,000)	0.75% (1.50% for the entire 2-year term)	1.00% (2.00% for the entire 2-year term)
Initial annualized spread (< \$100,000) ³	1.00% (2.00% for the entire 2-year term)	1.25% (2.50% for the entire 2-year term)

PIMCO Global Optima Index [®] Interest Account		
Annual Point-to-Point Participation Rate¹² Initial participation rate (≥ \$100,000)	50.00%	50.00%
Initial participation rate (< \$100,000) ³	42.00%	37.00%
2-Year Point-to-Point Participation Rate¹³ Initial participation rate (≥ \$100,000)	65.00%	60.00%
Initial participation rate (< \$100,000) ³	50.00%	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.

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	With Lifetime Income Plus Flex [®]	With Lifetime Income Plus Multiplier Flex [®]
Russell 2000[®] Index Interest Account		
Annual Point-to-Point Participation Rate¹⁴ Initial participation rate (≥ \$100,000)	25.00%	20.00%
Initial participation rate (< \$100,000) ³	20.00%	15.00%
S&P 500[®] Index Interest Accounts		
Annual Point-to-Point¹⁵ Initial index rate cap (≥ \$100,000)	6.00%	5.25%
Initial index rate cap (< \$100,000) ³	5.25%	4.50%
2-Year Point-to-Point Participation Rate¹⁶ Initial participation rate (≥ \$100,000)	35.00%	30.00%
Initial participation rate (< \$100,000) ³	31.00%	26.00%
Fixed Interest Account		
1-Year Fixed Interest Account¹⁷ Initial interest rate (≥ \$100,000)	2.75%	2.20%
Initial interest rate (< \$100,000) ³	2.50%	1.95%

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

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- ¹Minimum participation rates for the AB All Market IndexSM Annual Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 25.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ²Maximum annual spreads for the AB All Market IndexSM Annual Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ³If 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.
- ⁴Minimum participation rates for the AB All Market IndexSM 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 25.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ⁵Maximum annualized spreads for the AB All Market IndexSM 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ⁶Minimum 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 FlexSM); and 20.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ⁷Maximum 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 FlexSM); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ⁸Minimum 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 FlexSM); and 20.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ⁹Maximum 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 FlexSM); and 3.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹⁰Minimum participation rates for the ML Strategic Balanced Index[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹¹Maximum annualized spreads for the ML Strategic Balanced Index[®] 2-Year Point-to-Point Index Interest Account are 9.50% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 8.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹²Minimum participation rates for the PIMCO Global Optima Index[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹³Minimum participation rates for the PIMCO Global Optima Index[®] 2-Year Point-to-Point Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹⁴Minimum participation rates for the Russell 2000[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹⁵Minimum 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+ (Power Select Plus Income with Lifetime Income Plus FlexSM); and 2.00% for years 1-10 and 1.50% for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹⁶Minimum participation rates for the S&P 500[®] 2-Year Point-to-Point Participation Rate Index Interest Account are 5.00% (Power Select Plus Income with Lifetime Income Plus FlexSM); and 7.00% (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- ¹⁷The 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 FlexSM); 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.

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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.

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