

Power Select Advisory®

Current rates as of January 2, 2024



Rates are subject to change at any time until contract purchase.

No living benefit rider

With Lifetime Plus Flex®

With Lifetime Income Plus Multiplier Flex®

Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	11.85%	6.50%	5.75%
Initial index rate cap (less than \$100,000)	10.85%	5.75%	5.00%

Annual Point-to-Point Performance-Triggered

Initial declared interest rate (\$100,000 or more)	8.60%	4.35%	3.60%
Initial declared interest rate (less than \$100,000)	7.60%	3.60%	2.85%
Minimum index value change	0.00%	0.00%	0.00%

MSCI EAFE Index Interest Account

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	11.85%	6.50%	5.75%
Initial index rate cap (less than \$100,000)	10.85%	5.75%	5.00%

Index interest accounts based on multi-asset, risk-managed indices

AB All Market Index® Interest Account

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	180%	140%	95%
Initial participation rate (less than \$100,000)	165%	120%	75%

Dimensional US Foundations Index Interest Account

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	180%	140%	95%
Initial participation rate (less than \$100,000)	165%	120%	75%

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities consumer brochure (I6110CON) and Owner Acknowledgment and Disclosure Statement. See page 2 for applicable minimum rates and other important information. New rates may apply after the end of the first index term and are subject to minimum and maximum guarantees. Minimum or maximum rates apply after the end of the first index term.

Key terms and information

Index rate cap: Maximum percentage of index performance that can be credited as interest over an index term. For example: 10% index change > 5% cap = 5% interest earned.

Participation rate: Percentage of index performance that is used to calculate interest. For example: 10% index change x 50% PAR rate = 5% interest earned.

Premium: Money used to purchase the annuity. In Oregon, a Power Series Index Annuity can only be issued with a single premium. No additional premiums are allowed.

Performance-triggered: Initial declared interest rate is credited to the account if index performance is equal to or greater than the minimum index value change. For example: 10% index change → 5% declared interest rate = 5% interest earned.

Note: The participation rate is set at 100% unless otherwise noted in the above table.

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

No living benefit rider

With Lifetime Plus Flex®

With Lifetime Income Plus Multiplier Flex®

Fixed interest account

1-Year Fixed Interest Account

Interest Rate

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial interest rate (\$100,000 or more)	5.25%	3.25%	2.85%
Initial interest rate (less than \$100,000)	5.00%	3.00%	2.60%

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

Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
S&P 500® Index	Annual Point-to-Point Rate Cap years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 8+	1.00%	1.00%	1.50%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+	1.00%	1.00%	1.50%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 8+	1.00%	1.00%	1.50%
AB All Market Index	Annual Point-to-Point Participation Rate	5%	5%	7%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	5%	5%	7%

Minimum rates for fixed interest account

Fixed interest account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
1-Year Fixed Account	1.00%	1.00%	1.00%

Important information on the indices

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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 59%. 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.

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Annuities are issued by American General Life Insurance Company (AGL), Houston, Texas. Power Index Advisory Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12).

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