

# Current Rates as of August 1, 2022

Rates are subject to change at any time until contract purchase



Power 10 Protector®	Power 10 Protector Plus Income®	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index <sup>SM</sup>	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial Rates (≥ \$100,000)	175.00%	1.00%	175.00%	1.00%	175.00%	1.00%
Initial Rates (< \$100,000) <sup>3</sup>	150.00%	1.00%	150.00%	1.00%	150.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial Rates (≥ \$100,000)	200.00%	0.00% (0.00% for the entire 2-year term)	200.00%	0.00% (0.00% for the entire 2-year term)	200.00%	0.00% (0.00% for the entire 2-year term)
Initial Rates (< \$100,000) <sup>3</sup>	180.00%	0.00% (0.00% for the entire 2-year term)	180.00%	0.00% (0.00% for the entire 2-year term)	180.00%	0.00% (0.00% for the entire 2-year term)

### ML Strategic Balanced Index® Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	115.00%	115.00%	115.00%
Initial participation rate (< \$100,000) <sup>3</sup>	90.00%	90.00%	90.00%

### PIMCO Global Optima Index® Interest Account

<b>Annual Point-to-Point Participation Rate<sup>7</sup></b> Initial participation rate (≥ \$100,000)	77.00%	77.00%	77.00%
Initial participation rate (< \$100,000) <sup>3</sup>	62.00%	62.00%	62.00%

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.

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

Power 10 Protector <sup>®</sup>	Power 10 Protector Plus Income <sup>®</sup>	
No Living Benefit Rider	Lifetime Income Choice <sup>SM</sup> Level Income	Lifetime Income Choice <sup>SM</sup> Max Income

## Index Interest Accounts Based on Equity Market Indices

### S&P 500<sup>®</sup> Index Interest Accounts

<b>Annual Point-to-Point<sup>8</sup></b> Initial index rate cap (≥ \$100,000)	9.00%	9.00%	9.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	8.00%	8.00%	8.00%
<b>Annual Point-to-Point Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	43.00%	43.00%	43.00%
Initial participation rate (< \$100,000) <sup>3</sup>	38.00%	38.00%	38.00%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>10</sup></b> Initial index rate cap (≥ \$100,000)	8.25%	8.25%	8.25%
Initial index rate cap (< \$100,000) <sup>3</sup>	7.25%	7.25%	7.25%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>11</sup></b> Initial index rate cap (≥ \$100,000)	8.25%	8.25%	8.25%
Initial index rate cap (< \$100,000) <sup>3</sup>	7.25%	7.25%	7.25%

## Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>12</sup></b> Initial interest rate (≥ \$100,000)	3.40%	3.40%	3.40%
Initial interest rate (< \$100,000) <sup>3</sup>	3.40%	3.40%	3.40%

**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 AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power 10 Protector Plus with No Living Benefit Rider); 20.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>2</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power 10 Protector with No Living Benefit Rider); 3.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <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 interest rate (or the lower annualized spread) rate would apply to all premiums.
- <sup>4</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 20.00% (Power 10 Protector Plus with No Living Benefit Rider); 20.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>5</sup> Maximum annualized spreads for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are 3.00% (Power 10 Protector with No Living Benefit Rider); 3.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>6</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 10 Protector with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>7</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 10 Protector with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>8</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 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>9</sup> Minimum participation rates for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 10 Protector Plus with No Living Benefit Rider); 5.00% (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>10</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>11</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).
- <sup>12</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 10 Protector with No Living Benefit Rider); 1.00% for years 1-10 and 1.00% for years 11+ (Power 10 Protector Plus Income with Lifetime Income Choice<sup>SM</sup>).

## 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. If the participation rate is not stated, then the rate is set at 100%.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities 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 MSCI EAFE** is an international equity index that tracks the performance of large- and mid-cap stocks from developed markets around the world, excluding the U.S. and Canada. The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Licensee and any related product.

**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 ("SPDJ"), 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<sup>®</sup> Index.

**AQR and the AQR DynamiQ Allocation Index<sup>SM</sup>** are trademarks or service marks of AQR Capital Management, LLC or one of its affiliates ("AQR") and have been licensed for use by American General Life Insurance Company (the "Company") for use as a benchmark for an annuity (inclusive of all applicable riders, the "Product"). The Product is not sponsored, endorsed, sold or promoted by AQR or its affiliates, and they make no representation, and do not provide

any investment advice, regarding the advisability of investing in the Product or obtaining exposure to the Index. The Index is constructed without regard to the investment needs or suitability of the Company, the Product, or any Product owners. AQR and the Index's calculation agent have no obligation or liability whatsoever with respect to, and make no representations regarding, the Product. AQR makes no representation regarding the ability of the Index to achieve its goals and disclaims all express or implied warranties, including any warranty of merchantability and fitness for a particular purpose or use, in connection with the Index, including, without limitation, any results to be obtained by tracking the Index. Neither AQR nor the Index's Calculation Agent guarantees the accuracy or completeness of the Index. NONE OF AQR OR ITS AFFILIATES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSION OR INTERRUPTIONS OF OR IN CONNECTION WITH THE INDEX OR ANY DATA INCLUDED THEREIN OR FOR THE PRODUCT.

**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.

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of the S&P 500® (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of these two underlying indices.

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.

## 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.

**Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power 10 Protector and Power 10 Protector Plus Income Modified Single Premium Deferred Fixed Index Annuities (Single Premium Only in Oregon), Contract Number AG-800 (12/12) and AG-800-ID (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 issue business in the state of New York. Annuities and riders may vary by state and are not available in all states.

© 2021 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

