

# Current Rates as of December 5, 2022

Rates are subject to change at any time until contract purchase



Power 10 Protector®	Power 10 Protector Plus Income®
No Living Benefit Rider	with Lifetime Income Choice®

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

### AQR DynamiQ Allocation Index® Interest Accounts

			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>1</sup></b>			
Initial participation rate (≥ \$100,000)	200%	200%	—
Initial participation rate (< \$100,000) <sup>2</sup>	185%	185%	—
<b>2-Year Point-to-Point Participation Rate<sup>3</sup></b>			
Initial participation rate (≥ \$100,000)	300%	300%	—
Initial participation rate (< \$100,000) <sup>2</sup>	285%	285%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>4</sup></b>			
Initial participation rate (≥ \$100,000)	275%	275%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	260%	260%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>5</sup></b>			
Initial participation rate (≥ \$100,000)	375%	375%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	360%	360%	1.50%

### ML Strategic Balanced Index® Interest Accounts

			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>6</sup></b>			
Initial participation rate (≥ \$100,000)	115%	115%	—
Initial participation rate (< \$100,000) <sup>2</sup>	90%	90%	—
<b>2-Year Point-to-Point Participation Rate<sup>7</sup></b>			
Initial participation rate (≥ \$100,000)	165%	165%	—
Initial participation rate (< \$100,000) <sup>2</sup>	140%	140%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>8</sup></b>			
Initial participation rate (≥ \$100,000)	160%	160%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	135%	135%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>9</sup></b>			
Initial participation rate (≥ \$100,000)	220%	220%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	195%	195%	1.50%

**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 EPR fees paid exceed the total interest earned in the annuity, the difference will be credited to your annuity.

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

PIMCO Global Optima Index® Interest Accounts			Annual Fee
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	77%	77%	—
Initial participation rate (< \$100,000) <sup>2</sup>	62%	62%	—
<b>2-Year Point-to-Point Participation Rate<sup>11</sup></b> Initial participation rate (≥ \$100,000)	110%	110%	—
Initial participation rate (< \$100,000) <sup>2</sup>	95%	95%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	110%	110%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	95%	95%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate<sup>13</sup></b> Initial participation rate (≥ \$100,000)	145%	145%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	130%	130%	1.50%

## Index Interest Accounts Based on Equity Market Index

S&P 500® Index Interest Accounts			Annual Fee
<b>Annual Point-to-Point<sup>14</sup></b> Initial index rate cap (≥ \$100,000)	12.00%	12.00%	—
Initial index rate cap (< \$100,000) <sup>2</sup>	11.00%	11.00%	—
<b>Annual Point-to-Point Participation Rate<sup>15</sup></b> Initial participation rate (≥ \$100,000)	51%	51%	—
Initial participation rate (< \$100,000) <sup>2</sup>	46%	46%	—
<b>Annual Point-to-Point with Enhanced Participation Rate<sup>16</sup></b> Initial participation rate (≥ \$100,000)	66%	66%	1.50%
Initial participation rate (< \$100,000) <sup>2</sup>	61%	61%	1.50%

Fixed Interest Account		
<b>1-Year Fixed Interest Account<sup>17</sup></b> Initial interest rate (≥ \$100,000)	5.15%	5.15%
Initial interest rate (< \$100,000) <sup>2</sup>	4.90%	4.90%

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

Please ask your financial professional or agent for the Owner Acknowledgment and Disclosure Statement for more details about the product.

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- <sup>1</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector Plus with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>2</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 would apply to all premiums.
- <sup>3</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector Plus with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>4</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>®</sup> Annual Point-to-Point with Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>5</sup> Minimum participation rates for the AQR DynamiQ Allocation Index<sup>®</sup> 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <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% (Power 10 Protector with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>7</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> 2-year Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector Plus with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>8</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point with Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>9</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>10</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>11</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector Plus with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>12</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>13</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>14</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-7 and 1.00% for years 8+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-7 and 1.00% for years 8+ (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>15</sup> Minimum participation rates for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are 5% (Power 10 Protector Plus with No Living Benefit Rider); 5% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <sup>16</sup> Minimum participation rates for the S&P 500<sup>®</sup> Annual Point-to-Point with Enhanced Participation Rate Index Interest Account are 10% (Power 10 Protector Plus with No Living Benefit Rider); 10% (Power 10 Protector Plus Income with Lifetime Income Choice).
- <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 1-7 and 1.00% for years 8+ (Power 10 Protector with No Living Benefit Rider); 1.00% for years 1-7 and 1.00% for years 8+ (Power 10 Protector Plus Income with Lifetime Income Choice).

## Key Terms and Information

**Enhanced Participation Rate** Strategy is an optional index interest account (available for an annual fee) that provides a higher participation rate that will not change during the withdrawal period.

**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 and Participation Rates** 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.

## Important Information on the Indices

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The ML Strategic Balanced Index<sup>®</sup> provides systematic, rules-based access to the blended performance of the S&P 500<sup>®</sup> (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.

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## 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.

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