

# Power 5 Protector®

Current rates as of July 24, 2023



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

## Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts		Annual fee
<b>Annual Point-to-Point</b>		
Initial index rate cap (\$100,000 or more)	11.00%	–
Initial index rate cap (less than \$100,000)	10.00%	–
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	33%	–
Initial participation rate (less than \$100,000)	28%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	48%	1.50%
Initial participation rate (less than \$100,000)	43%	1.50%
<b>5-Year Point-to-Point</b>		
Initial index rate cap (\$100,000 or more)	70.00%	–
Initial index rate cap (less than \$100,000)	65.00%	–

## 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</b>		
Initial participation rate (\$100,000 or more)	175%	–
Initial participation rate (less than \$100,000)	160%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	280%	–
Initial participation rate (less than \$100,000)	265%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	250%	1.50%
Initial participation rate (less than \$100,000)	235%	1.50%

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities (16110CON) consumer brochure and Owner Acknowledgment and Disclosure Statement. Rates shown are NOT interest rates. See page 3 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. The participation rate is set at 100% unless otherwise noted.

### 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.

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

**Index interest accounts based on multi-asset, risk-managed indices (continued)**

<b>AQR DynamiQ Allocation Index<sup>®</sup> Interest Accounts (continued)</b>		<b>Annual fee</b>
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	355%	1.50%
Initial participation rate (less than \$100,000)	340%	1.50%
<b>ML Strategic Balanced Index<sup>®</sup> Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	100%	–
Initial participation rate (less than \$100,000)	75%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	145%	–
Initial participation rate (less than \$100,000)	120%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	140%	1.50%
Initial participation rate (less than \$100,000)	115%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	190%	1.50%
Initial participation rate (less than \$100,000)	165%	1.50%
<b>PIMCO Global Optima Index<sup>®</sup> Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	68%	–
Initial participation rate (less than \$100,000)	53%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	88%	–
Initial participation rate (less than \$100,000)	73%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	92%	1.50%
Initial participation rate (less than \$100,000)	77%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	118%	1.50%
Initial participation rate (less than \$100,000)	103%	1.50%

## Fixed interest account

1-Year Fixed Interest Account		Annual fee
Interest Rate		
Initial interest rate (\$100,000 or more)	4.50%	–
Initial interest rate (less than \$100,000)	4.25%	–

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	Power 5 Protector
S&P 500® Index	Annual Point-to-Point Rate Cap years 1-5	2.00%
	Annual Point-to-Point Rate Cap years 6+	1.00%
	Annual Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	5-Year Point-to-Point Rate Cap years 1 - 5	10.00%
	5-Year Point-to-Point Rate Cap years 6+	5.00%
AQR DynamiQ Allocation Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%

## Minimum rates for fixed interest account

Fixed interest account	
1-Year Fixed Account	1.00%

## Important information on the indices

**The AQR and the AQR DynamiQ Allocation Index®** 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 AQR DynamiQ Allocation Index® (the “Index”) seeks to maximize returns by delivering diversified exposure to global equity and fixed income markets. 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 S&P 500®** is an equity index that tracks the performance of 500 of the largest companies in the U.S. It is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by American General Life Insurance Company (“AGL”) and affiliates. Standard & Poor’s,® S&P,® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® 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® Index.

**The PIMCO Global Optima Index®** (the “Index”) is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use for certain purposes by American General Life Insurance Company (“AGL”) with 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. PIMCO does not provide 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 publically available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those entities that are owners of the constituents of the Index, including MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs.

**The ML Strategic Balanced Index®** is a hybrid index that seeks growth and risk management by actively allocating to equities, fixed income and cash. It 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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

**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).**

American General Life Insurance Company (AGL) is a member of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of New York or Idaho.

© 2023 Corebridge Financial, 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
--

