

# Power 5 Protector®

Current rates as of October 1, 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)	11.50%	–
Initial index rate cap (less than \$100,000)	10.50%	–
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	38%	–
Initial participation rate (less than \$100,000)	33%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	50%	1.50%
Initial participation rate (less than \$100,000)	45%	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)	180%	–
Initial participation rate (less than \$100,000)	165%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	290%	–
Initial participation rate (less than \$100,000)	275%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	255%	1.50%
Initial participation rate (less than \$100,000)	240%	1.50%

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### 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® 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)	365%	1.50%
Initial participation rate (less than \$100,000)	350%	1.50%
<b>ML Strategic Balanced Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	105%	–
Initial participation rate (less than \$100,000)	80%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	150%	–
Initial participation rate (less than \$100,000)	125%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	145%	1.50%
Initial participation rate (less than \$100,000)	120%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	195%	1.50%
Initial participation rate (less than \$100,000)	170%	1.50%
<b>PIMCO Global Optima Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	69%	–
Initial participation rate (less than \$100,000)	54%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	89%	–
Initial participation rate (less than \$100,000)	74%	–
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	93%	1.50%
Initial participation rate (less than \$100,000)	78%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	119%	1.50%
Initial participation rate (less than \$100,000)	104%	1.50%

## Fixed interest account

1-Year Fixed Interest Account		Annual fee
Interest Rate		
Initial interest rate (\$100,000 or more)	4.70%	–
Initial interest rate (less than \$100,000)	4.45%	–

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

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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 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.

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