

Power 5 Protector[®]

Current rates as of December 2, 2024



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 |
|---|--------|------------|
| Annual Point-to-Point | | |
| Initial index rate cap (\$100,000 or more) | 9.25% | – |
| Initial index rate cap (less than \$100,000) | 8.25% | – |
| Annual Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 36% | – |
| Initial participation rate (less than \$100,000) | 31% | – |
| Annual Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 49% | 1.50% |
| Initial participation rate (less than \$100,000) | 44% | 1.50% |
| 5-Year Point-to-Point | | |
| Initial index rate cap (\$100,000 or more) | 50.00% | – |
| Initial index rate cap (less than \$100,000) | 45.00% | – |
| Annual Point-to-Point Performance-Triggered | | |
| Initial declared interest rate (\$100,000 or more) | 7.30% | – |
| Initial declared interest rate (less than \$100,000) | 6.30% | – |
| Minimum index value change | 0.00% | – |

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 4 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.

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

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

| AQR DynamiQ Allocation Index® Interest Accounts | | Annual fee |
|---|------|-------------------|
| Annual Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 130% | – |
| Initial participation rate (less than \$100,000) | 115% | – |
| 2-Year Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 215% | – |
| Initial participation rate (less than \$100,000) | 200% | – |
| Annual Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 200% | 1.50% |
| Initial participation rate (less than \$100,000) | 185% | 1.50% |
| 2-Year Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 290% | 1.50% |
| Initial participation rate (less than \$100,000) | 275% | 1.50% |

| ML Strategic Balanced Index® Interest Accounts | | Annual fee |
|---|------|-------------------|
| Annual Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 85% | – |
| Initial participation rate (less than \$100,000) | 60% | – |
| 2-Year Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 125% | – |
| Initial participation rate (less than \$100,000) | 100% | – |
| Annual Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 125% | 1.50% |
| Initial participation rate (less than \$100,000) | 100% | 1.50% |
| 2-Year Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 170% | 1.50% |
| Initial participation rate (less than \$100,000) | 145% | 1.50% |

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

| PIMCO Global Optima Index® Interest Accounts | | Annual fee |
|---|-----|-------------------|
| Annual Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 50% | – |
| Initial participation rate (less than \$100,000) | 37% | – |
| 2-Year Point-to-Point Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 67% | – |
| Initial participation rate (less than \$100,000) | 52% | – |
| Annual Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 75% | 1.50% |
| Initial participation rate (less than \$100,000) | 60% | 1.50% |
| 2-Year Point-to-Point with Enhanced Participation Rate | | |
| Initial participation rate (\$100,000 or more) | 97% | 1.50% |
| Initial participation rate (less than \$100,000) | 82% | 1.50% |

Fixed interest account

| 1-Year Fixed Interest Account | | Annual fee |
|---|-------|-------------------|
| Interest Rate | | |
| Initial interest rate (\$100,000 or more) | 4.00% | – |
| Initial interest rate (less than \$100,000) | 3.75% | – |

Contact your financial professional or agent or call the Annuity Service Center at 1.800.424.4990 for more information.

Minimum crediting rates for index interest accounts¹

| 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% |
| | Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1-5 | 2.00% |
| | Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+ | 1.00% |
| 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 interest rates for fixed interest account

| | |
|------------------------|-------|
| Fixed interest account | |
| 1-Year Fixed Account | 1.00% |

¹Rates shown are NOT interest rates

Important information on the indices

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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.

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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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