

# Power Index Advisory®

Current rates as of January 26, 2026



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

| No living benefit rider                     | With Lifetime Income Max® | With Lifetime Income Plus Multiplier Flex® |
|---|---------------------------|--|
| 5-year market value adjustment (MVA) period | 7-year MVA period         | 7-year MVA period                          |

## Index interest accounts based on equity market indices

| S&P 500® Index Interest Accounts                     |        |       |       |
|--|--------|-------|-------|
| <b>Annual Point-to-Point</b>                         |        |       |       |
| Initial index rate cap (\$100,000 or more)           | 11.25% | 8.30% | 5.90% |
| Initial index rate cap (less than \$100,000)         | 10.25% | 7.30% | 4.90% |
| <b>Annual Point-to-Point Participation Rate</b>      |        |       |       |
| Initial participation rate (\$100,000 or more)       | 55%    | 34%   | 24%   |
| Initial participation rate (less than \$100,000)     | 52%    | 30%   | 20%   |
| <b>Annual Point-to-Point Performance-Triggered</b>   |        |       |       |
| Initial declared interest rate (\$100,000 or more)   | 8.25%  | 5.70% | 3.70% |
| Initial declared interest rate (less than \$100,000) | 7.25%  | 4.70% | 3.20% |
| Minimum index value change                           | 0.00%  | 0.00% | 0.00% |

| Russell 2000® Index Interest Account         |        |       |       |
|--|--------|-------|-------|
| <b>Annual Point-to-Point</b>                 |        |       |       |
| Initial index rate cap (\$100,000 or more)   | 11.25% | 8.30% | 5.90% |
| Initial index rate cap (less than \$100,000) | 10.25% | 7.30% | 4.90% |

| MSCI EAFE Index Interest Account             |        |       |       |
|--|--------|-------|-------|
| <b>Annual Point-to-Point</b>                 |        |       |       |
| Initial index rate cap (\$100,000 or more)   | 11.25% | 8.30% | 5.90% |
| Initial index rate cap (less than \$100,000) | 10.25% | 7.30% | 4.90% |

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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.

**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: The participation rate is set at 100% unless otherwise noted in the above table.

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

| No living benefit rider | With Lifetime Income Max® | With Lifetime Income Plus Multiplier Flex® |
|-------------------------|---------------------------|--|
| 5-year MVA period       | 7-year MVA period         | 7-year MVA period                          |

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

**Franklin Quality Dividend Index™ Interest Account**

**Annual Point-to-Point Participation Rate**

|  |      |     |     |
|--|------|-----|-----|
| Initial participation rate (\$100,000 or more)   | 115% | 90% | 76% |
| Initial participation rate (less than \$100,000) | 90%  | 65% | 51% |

**ML Strategic Balanced Index® Interest Account**

**Annual Point-to-Point Participation Rate**

|  |      |     |     |
|--|------|-----|-----|
| Initial participation rate (\$100,000 or more)   | 135% | 98% | 82% |
| Initial participation rate (less than \$100,000) | 110% | 73% | 57% |

**PIMCO Global Optima Index® Interest Account**

**Annual Point-to-Point Participation Rate**

|  |     |     |     |
|--|-----|-----|-----|
| Initial participation rate (\$100,000 or more)   | 95% | 74% | 57% |
| Initial participation rate (less than \$100,000) | 80% | 59% | 42% |

**Fixed interest account**

**1-Year Fixed Interest Account**

**Interest Rate**

|   |       |       |       |
|---|-------|-------|-------|
| Initial interest rate (\$100,000 or more)   | 4.80% | 4.00% | 2.65% |
| Initial interest rate (less than \$100,000) | 4.55% | 3.75% | 2.40% |

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   | With no living benefit | With Lifetime Income Max® | With Lifetime Income Plus Multiplier Flex® |
|---------------------------------|--|------------------------|---------------------------|--|
| S&P 500® Index                  | Annual Point-to-Point Rate Cap during MVA  | 2.00%                  | 3.00%                     | 3.00%                                      |
|                                 | Annual Point-to-Point Rate Cap after MVA   | 1.00%                  | 1.00%                     | 1.50%                                      |
|                                 | Annual Point-to-Point Participation Rate   | 5.00%                  | 5.00%                     | 7.00%                                      |
|                                 | Annual Point-to-Point Performance-Triggered minimum index interest percentage during MVA | 2.00%                  | 3.00%                     | 3.00%                                      |
|                                 | Annual Point-to-Point Performance-Triggered minimum index interest percentage after MVA  | 1.00%                  | 1.00%                     | 1.50%                                      |
| Russell 2000                    | Annual Point-to-Point Rate Cap during MVA  | 2.00%                  | 3.00%                     | 3.00%                                      |
|                                 | Annual Point-to-Point Rate Cap after MVA   | 1.00%                  | 1.00%                     | 1.50%                                      |
| MSCI EAFE                       | Annual Point-to-Point Rate Cap during MVA  | 2.00%                  | 3.00%                     | 3.00%                                      |
|                                 | Annual Point-to-Point Rate Cap after MVA   | 1.00%                  | 1.00%                     | 1.50%                                      |
| Franklin Quality Dividend Index | Annual Point-to-Point Participation Rate   | 5.00%                  | 5.00%                     | 7.00%                                      |
| ML Strategic Balanced Index     | Annual Point-to-Point Participation Rate   | 5.00%                  | 5.00%                     | 7.00%                                      |
| PIMCO Global Optima Index       | Annual Point-to-Point Participation Rate   | 5.00%                  | 5.00%                     | 7.00%                                      |

**Minimum rates for fixed interest account**

| Fixed interest account | With no living benefit | With Lifetime Income Max® | With Lifetime Income Plus Multiplier Flex® |
|------------------------|------------------------|---------------------------|--|
| 1-Year Fixed Account   | 1.00%                  | 1.00%                     | 1.00%                                      |

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## Power Index Advisory®

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