

# Current Rates as of November 16, 2020

Rates are subject to change at any time until contract purchase



	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
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## AB All Market Index<sup>SM</sup> Interest Accounts

	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	90.00%	1.00%	100.00%	1.00%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	70.00%	1.00%	75.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	85.00%	0.00% (0.00% for the entire 2-year term)	100.00%	0.00% (0.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	65.00%	0.00% (0.00% for the entire 2-year term)	80.00%	0.00% (0.00% for the entire 2-year term)

## ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	55.00%	70.00%
Initial participation rate (< \$100,000) <sup>3</sup>	40.00%	46.00%
<b>2-Year Point-to-Point<sup>7</sup></b> Initial annualized spread (≥ \$100,000)	1.45% (2.90% for the entire 2-year term)	0.45% (0.90% for the entire 2-year term)
Initial annualized spread (< \$100,000) <sup>3</sup>	2.75% (5.50% for the entire 2-year term)	2.25% (4.50% for the entire 2-year term)

## PIMCO Global Optima Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	35.00%	40.00%
Initial participation rate (< \$100,000) <sup>3</sup>	25.00%	28.00%
<b>2-Year Point-to-Point<sup>9</sup></b> Initial annualized spread (≥ \$100,000)	4.45% (8.90% for the entire 2-year term)	3.95% (7.90% for the entire 2-year term)
Initial annualized spread (< \$100,000) <sup>3</sup>	5.95% (11.90% for the entire 2-year term)	5.25% (10.50% for the entire 2-year term)

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

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term

Note: The participation rate is set at 100% unless otherwise noted in the above table. Minimum or maximum rates apply after the end of the first index term.

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

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	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
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## Russell 2000<sup>®</sup> Index Interest Account

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	17.00%	18.00%
Initial participation rate (< \$100,000) <sup>3</sup>	14.00%	15.00%

## S&P 500<sup>®</sup> Index Interest Accounts

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>Annual Point-to-Point<sup>11</sup></b> Initial index rate cap (≥ \$100,000)	2.50%	3.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	2.00%	2.40%
<b>2-Year Point-to-Point Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	20.00%	22.00%
Initial participation rate (< \$100,000) <sup>3</sup>	17.00%	17.00%

## Fixed Interest Account

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>1-Year Fixed Interest Account<sup>13</sup></b> Initial interest rate (≥ \$100,000)	1.25%	1.35%
Initial interest rate (< \$100,000) <sup>3</sup>	1.25%	1.35%

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

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities (I6110CON) consumer brochure and Owner Acknowledgment and Disclosure Statement.

- <sup>1</sup> Minimum participation rates for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **25.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>2</sup> Maximum annual spreads for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **3.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>3</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 spread would apply to all premiums.
- <sup>4</sup> Minimum participation rates for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **25.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>5</sup> Maximum annualized spreads for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **3.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>6</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>7</sup> Maximum annualized spreads for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are **9.50%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **8.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>8</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>9</sup> Maximum annualized spreads for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are **9.50%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **8.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>10</sup> Minimum participation rates for the Russell 2000<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>11</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are **1.00%** for years 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **2.00%** for years 1-10 and **1.50%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>12</sup> Minimum participation rates for the S&P 500<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>13</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 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **1.00%** for years 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).

## Key Terms and Information

**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, Participation Rates and Spreads** (where applicable) 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.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities Income can only be issued as a single premium product. No other premiums may be paid.

**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

## Important Information on the Indices

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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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