

Power Select Plus Income®

Current rates as of January 21, 2025



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

With Lifetime Income
Plus Flex®

With Lifetime Income
Plus Multiplier Flex®

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

AB All Market Index® Interest Accounts

Annual Point-to-Point Participation Rate with Spread	PAR rate	Annualized Spread	PAR rate	Annualized Spread
Initial participation rate & annualized spread (\$100,000 or more)	115%	0.50%	85%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	95%	0.50%	65%	0.50%
2-Year Point-to-Point Participation Rate with Spread				
Initial participation rate & annualized spread (\$100,000 or more)	145%	0.50% (1.00% for the entire 2-year term)	105%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (less than \$100,000)	125%	0.50% (1.00% for the entire 2-year term)	85%	0.50% (1.00% for the entire 2-year term)

Dimensional US Foundations Index Interest Accounts

Annual Point-to-Point Participation Rate with Spread	PAR rate	Annualized Spread	PAR rate	Annualized Spread
Initial participation rate & annualized spread (\$100,000 or more)	115%	0.50%	85%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	95%	0.50%	65%	0.50%
2-Year Point-to-Point Participation Rate with Spread				
Initial participation rate & annualized spread (\$100,000 or more)	145%	0.50% (1.00% for the entire 2-year term)	105%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (less than \$100,000)	125%	0.50% (1.00% for the entire 2-year term)	85%	0.50% (1.00% for the entire 2-year term)

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.

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.

Spread: Minimum percentage or threshold that the index's performance must exceed to be credited interest.

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.

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

**With Lifetime Income
Plus Flex®**

**With Lifetime Income
Plus Multiplier Flex®**

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

ML Strategic Balanced Index® Interest Accounts

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	70%	50%
Initial participation rate (less than \$100,000)	45%	25%

2-Year Point-to-Point Spread

Initial annualized spread (\$100,000 or more)	2.10% (4.20% for the entire 2-year term)	2.10% (4.20% for the entire 2-year term)
Initial annualized spread (less than \$100,000)	2.35% (4.70% for the entire 2-year term)	2.35% (4.70% for the entire 2-year term)

PIMCO Global Optima Index® Interest Accounts

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	35%	25%
Initial participation rate (less than \$100,000)	27%	12%

2-Year Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	45%	35%
Initial participation rate (less than \$100,000)	30%	20%

Index interest accounts based on equity market indices

Russell 2000® Index Interest Account

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	16%	12%
Initial participation rate (less than \$100,000)	11%	7%

S&P 500® Index Interest Accounts

Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	4.00%	3.00%
Initial index rate cap (less than \$100,000)	3.25%	2.25%

Annual Point-to-Point Performance-Triggered

Initial declared interest rate (\$100,000 or more)	2.55%	2.10%
Initial declared interest rate (less than \$100,000)	2.00%	2.00%
Minimum index value change	0.00%	0.00%

2-Year Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	20%	11%
Initial participation rate (less than \$100,000)	16%	7%

With Lifetime Income
Plus Flex®

With Lifetime Income
Plus Multiplier Flex®

Fixed interest account

1-Year Fixed Interest Account

Interest Rate

Initial interest rate (\$100,000 or more)	1.75%	1.25%
Initial interest rate (less than \$100,000)	1.50%	1.00%

Minimum crediting rates and maximum spread rates for index interest accounts¹

Index	Index Interest Account	With Lifetime Income Plus Flex	With Lifetime Income Plus Multiplier Flex
S&P 500® Index	Annual Point-to-Point Rate Cap years 1 - 10	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 11+	1.00%	1.50%
	2-Year Point-to-Point Participation Rate	5.00%	7.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 10	1.00%	2.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 11+	1.00%	1.50%
Russell 2000®	Annual Point-to-Point Participation Rate	5.00%	7.00%
AB All Market Index	Annual Point-to-Point Participation Rate	20.00%	25.00%
	Annual Point-to-Point maximum annualized spread	3.00%	3.00%
	2-Year Point-to-Point Participation Rate	20.00%	25.00%
	2-Year Point-to-Point annualized annualized spread	3.00%	3.00%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	20.00%	20.00%
	Annual Point-to-Point maximum annualized spread	3.00%	3.00%
	2-Year Point-to-Point Participation Rate	20.00%	20.00%
	2-Year Point-to-Point maximum annual annualized spread	3.00%	3.00%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5.00%	7.00%
	2-Year Point-to-Point maximum annualized spread	9.50%	8.00%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5.00%	7.00%
	2-Year Point-to-Point Participation Rate	5.00%	7.00%

Minimum interest rates for fixed interest account

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

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

Important information on the indices

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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.

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