

Power Select Plus Income®

Current rates as of March 3, 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 equity market indices

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%

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%

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

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))

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%)	2.10% (4.20%)
Initial annualized spread (less than \$100,000)	2.35% (4.70%)	2.35% (4.70%)

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))

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%

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%

Power Select Plus Income®

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%
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%
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%
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.

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¹Rates shown are NOT interest rates

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