

# Power Select Plus Income®

Current rates as of July 28, 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)	18%	13%
Initial participation rate (less than \$100,000)	13%	8%

## 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)	130%	0.50%	90%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	110%	0.50%	70%	0.50%
<b>2-Year Point-to-Point Participation Rate with Spread</b>				
Initial participation rate & annualized spread (\$100,000 or more)	155%	0.50% (1.00% (for the entire 2-year term))	110%	0.50% (1.00% (for the entire 2-year term))
Initial participation rate & annualized spread (less than \$100,000)	135%	0.50% (1.00% (for the entire 2-year term))	90%	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)	75%	52%
Initial participation rate (less than \$100,000)	50%	27%

**2-Year Point-to-Point Spread**

Initial annualized spread (\$100,000 or more)	1.50% (3.00%)	1.80% (3.60%)
Initial annualized spread (less than \$100,000)	1.75% (3.50%)	2.05% (4.10%)

**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)	130%	0.50%	90%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	110%	0.50%	70%	0.50%

**2-Year Point-to-Point Participation Rate with Spread**

Initial participation rate & annualized spread (\$100,000 or more)	155%	0.50% (1.00% (for the entire 2-year term))	110%	0.50% (1.00% (for the entire 2-year term))
Initial participation rate & annualized spread (less than \$100,000)	135%	0.50% (1.00% (for the entire 2-year term))	90%	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)	44%	29%
Initial participation rate (less than \$100,000)	36%	16%

**2-Year Point-to-Point Participation Rate**

Initial participation rate (\$100,000 or more)	49%	37%
Initial participation rate (less than \$100,000)	34%	22%

**Fixed interest account**
**1-Year Fixed Interest Account**
**Interest Rate**

Initial interest rate (\$100,000 or more)	2.00%	1.40%
Initial interest rate (less than \$100,000)	1.75%	1.15%

## Power Select Plus Income®

### Minimum crediting rates and maximum spread rates for index interest accounts<sup>1</sup>

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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<sup>1</sup>Rates shown are NOT interest rates

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