

# Power Select Plus Income<sup>®</sup>

Current rates as of July 1, 2024



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

With Lifetime Income  
Plus Flex<sup>®</sup>

With Lifetime Income  
Plus Multiplier Flex<sup>®</sup>

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

### AB All Market Index<sup>®</sup> 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)	135%	0.50%	135%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	115%	0.50%	115%	0.50%
2-Year Point-to-Point Participation Rate with Spread				
Initial participation rate & annualized spread (\$100,000 or more)	175%	0.50% (1.00% for the entire 2-year term)	175%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (less than \$100,000)	155%	0.50% (1.00% for the entire 2-year term)	155%	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)	135%	0.50%	135%	0.50%
Initial participation rate & annualized spread (less than \$100,000)	115%	0.50%	115%	0.50%
2-Year Point-to-Point Participation Rate with Spread				
Initial participation rate & annualized spread (\$100,000 or more)	175%	0.50% (1.00% for the entire 2-year term)	175%	0.50% (1.00% for the entire 2-year term)
Initial participation rate & annualized spread (less than \$100,000)	155%	0.50% (1.00% for the entire 2-year term)	155%	0.50% (1.00% for the entire 2-year term)

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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.

**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)	78%	78%
Initial participation rate (less than \$100,000)	53%	53%

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

Initial annualized spread (\$100,000 or more)	1.70% (3.40% for the entire 2-year term)	1.70% (3.40% for the entire 2-year term)
Initial annualized spread (less than \$100,000)	1.95% (3.90% for the entire 2-year term)	1.95% (3.90% 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)	43%	43%
Initial participation rate (less than \$100,000)	35%	30%

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

Initial participation rate (\$100,000 or more)	53%	53%
Initial participation rate (less than \$100,000)	38%	38%

**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)	20%	20%
Initial participation rate (less than \$100,000)	15%	15%

**S&P 500® Index Interest Accounts**

**Annual Point-to-Point**

Initial index rate cap (\$100,000 or more)	4.75%	4.75%
Initial index rate cap (less than \$100,000)	4.00%	4.00%

**Annual Point-to-Point Performance-Triggered**

Initial declared interest rate (\$100,000 or more)	3.10%	3.10%
Initial declared interest rate (less than \$100,000)	2.35%	2.35%
Minimum index value change	0.00%	0.00%

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

Initial participation rate (\$100,000 or more)	26%	26%
Initial participation rate (less than \$100,000)	22%	22%

# Power Select Plus Income®

With Lifetime Income  
Plus Flex®

With Lifetime Income  
Plus Multiplier Flex®

## Fixed interest account

### 1-Year Fixed Interest Account

#### Interest Rate

Interest Rate	With Lifetime Income Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial interest rate (\$100,000 or more)	2.15%	2.15%
Initial interest rate (less than \$100,000)	1.90%	1.90%

## 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%
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	With Lifetime Income Plus Flex®	With Lifetime Income Plus Multiplier Flex®
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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