

Power Select Builder®

Current rates as of February 3, 2025



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

Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts		Annual fee
Annual Point-to-Point		
Initial index rate cap (\$100,000 or more)	10.00%	–
Initial index rate cap (less than \$100,000)	9.00%	–
Annual Point-to-Point Performance-Triggered		
Initial declared interest rate (\$100,000 or more)	7.80%	–
Initial declared interest rate (less than \$100,000)	6.80%	–
Minimum index value change	0.00%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	43%	–
Initial participation rate (less than \$100,000)	37%	–
Russell 2000® Index Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	32%	–
Initial participation rate (less than \$100,000)	27%	–

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Key terms and information

- Enhanced participation rate (EPR):** A higher participation rate available in select accounts for an annual fee. For example: 10% index change x 110% EPR = 11% interest earned.
- 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.

Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

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

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

Dimensional US Foundations Index Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	160%	–
Initial participation rate (less than \$100,000)	145%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	240%	–
Initial participation rate (less than \$100,000)	220%	–
Annual Point-to-Point with Enhanced Participation Rate Tier 1		
Initial participation rate (\$100,000 or more)	205%	1.00%
Initial participation rate (less than \$100,000)	190%	1.00%
2-Year Point-to-Point with Enhanced Participation Rate Tier 1		
Initial participation rate (\$100,000 or more)	290%	1.00%
Initial participation rate (less than \$100,000)	270%	1.00%
Annual Point-to-Point with Enhanced Participation Rate Tier 2		
Initial participation rate (\$100,000 or more)	250%	2.00%
Initial participation rate (less than \$100,000)	235%	2.00%
2-Year Point-to-Point with Enhanced Participation Rate Tier 2		
Initial participation rate (\$100,000 or more)	340%	2.00%
Initial participation rate (less than \$100,000)	320%	2.00%
ML Strategic Balanced Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	105%	–
Initial participation rate (less than \$100,000)	80%	–
2-Year Point-to-Point Spread		
Initial annualized spread (\$100,000 or more)	1.35% (2.70% for the entire 2-year term)	–
Initial annualized spread (less than \$100,000)	1.60% (3.20% for the entire 2-year term)	–
AB All Market Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	160%	–
Initial participation rate (less than \$100,000)	145%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	240%	–
Initial participation rate (less than \$100,000)	220%	–

Power Select Builder®

AB All Market Index® Interest Accounts (continued)		Annual fee
Annual Point-to-Point with Enhanced Participation Rate Tier 1		
Initial participation rate (\$100,000 or more)	205%	1.00%
Initial participation rate (less than \$100,000)	190%	1.00%
2-Year Point-to-Point with Enhanced Participation Rate Tier 1		
Initial participation rate (\$100,000 or more)	290%	1.00%
Initial participation rate (less than \$100,000)	270%	1.00%
Annual Point-to-Point with Enhanced Participation Rate Tier 2		
Initial participation rate (\$100,000 or more)	250%	2.00%
Initial participation rate (less than \$100,000)	235%	2.00%
2-Year Point-to-Point with Enhanced Participation Rate Tier 2		
Initial participation rate (\$100,000 or more)	340%	2.00%
Initial participation rate (less than \$100,000)	320%	2.00%

PIMCO Global Optima Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	63%	–
Initial participation rate (less than \$100,000)	53%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	80%	–
Initial participation rate (less than \$100,000)	65%	–

Fixed interest account

1-Year Fixed Interest Account		Annual fee
Interest Rate		
Initial interest rate (\$100,000 or more)	4.40%	–
Initial interest rate (less than \$100,000)	4.15%	–

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

Minimum rates and maximum spreads for index interest accounts

Index	Index Interest Account	Minimum rates
S&P 500® Index	Annual Point-to-Point for Rate Cap years 1-10	1.00%
	Annual Point-to-Point for Rate Cap years 11+	1.00%
	2-year Point-to-Point Participation Rate	5.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 10	1.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 11+	1.00%
Russell 2000®	Annual Point-to-Point Participation Rate	5.00%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	5.00%
	2-Year Point-to-Point Participation Rate	5.00%
	Annual Point-to-Point with Enhanced Participation Rate Tier 1	10.00%
	2-Year Point-to-Point with Enhanced Participation Rate Tier 1	10.00%
	Annual Point-to-Point with Enhanced Participation Rate Tier 2	10.00%
	2-Year Point-to-Point with Enhanced Participation Rate Tier 2	10.00%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5.00%
	2-Year Point-to-Point maximum annualized spread	9.50%
AB All Market Index	Annual Point-to-Point Participation Rate	5.00%
	2-Year Point-to-Point Participation Rate	5.00%
	Annual Point-to-Point with Enhanced Participation Rate Tier 1	10.00%
	2-Year Point-to-Point with Enhanced Participation Rate Tier 1	10.00%
	Annual Point-to-Point with Enhanced Participation Rate Tier 2	10.00%
	2-Year Point-to-Point with Enhanced Participation Rate Tier 2	10.00%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5.00%
	2-Year Point-to-Point Participation Rate	5.00%

Minimum rates for fixed interest account

Fixed interest account	
1-Year Fixed Account	1.00%

Important information on the indices

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