

Power Select Builder®

Current rates as of January 21, 2025



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

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

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%	–
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%

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 4 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. The participation rate is set at 100% unless otherwise noted.

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 (continued)

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)	–
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%	–

Index interest accounts based on equity market indices

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%	–

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%	–

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.

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.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. Such circumstances include, but are not limited to, the discontinuation of an index, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see the Owner Acknowledgment and Disclosure Statement for more information.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

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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%
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%
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%
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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