

# Power Select Builder®

Current rates as of July 1, 2024



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
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	170%	–
Initial participation rate (less than \$100,000)	155%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	255%	–
Initial participation rate (less than \$100,000)	235%	–
<b>Annual Point-to-Point with Enhanced Participation Rate   Tier 1</b>		
Initial participation rate (\$100,000 or more)	220%	1.00%
Initial participation rate (less than \$100,000)	205%	1.00%
<b>2-Year Point-to-Point with Enhanced Participation Rate   Tier 1</b>		
Initial participation rate (\$100,000 or more)	305%	1.00%
Initial participation rate (less than \$100,000)	285%	1.00%
<b>Annual Point-to-Point with Enhanced Participation Rate   Tier 2</b>		
Initial participation rate (\$100,000 or more)	270%	2.00%
Initial participation rate (less than \$100,000)	255%	2.00%
<b>2-Year Point-to-Point with Enhanced Participation Rate   Tier 2</b>		
Initial participation rate (\$100,000 or more)	355%	2.00%
Initial participation rate (less than \$100,000)	335%	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)**

<b>Dimensional US Foundations Index Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	170%	–
Initial participation rate (less than \$100,000)	155%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	255%	–
Initial participation rate (less than \$100,000)	235%	–
<b>Annual Point-to-Point with Enhanced Participation Rate   Tier 1</b>		
Initial participation rate (\$100,000 or more)	220%	1.00%
Initial participation rate (less than \$100,000)	205%	1.00%
<b>2-Year Point-to-Point with Enhanced Participation Rate   Tier 1</b>		
Initial participation rate (\$100,000 or more)	305%	1.00%
Initial participation rate (less than \$100,000)	285%	1.00%
<b>Annual Point-to-Point with Enhanced Participation Rate   Tier 2</b>		
Initial participation rate (\$100,000 or more)	270%	2.00%
Initial participation rate (less than \$100,000)	255%	2.00%
<b>2-Year Point-to-Point with Enhanced Participation Rate   Tier 2</b>		
Initial participation rate (\$100,000 or more)	355%	2.00%
Initial participation rate (less than \$100,000)	335%	2.00%
<b>ML Strategic Balanced Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	95%	–
Initial participation rate (less than \$100,000)	70%	–
<b>2-Year Point-to-Point Spread</b>		
Initial annualized spread (\$100,000 or more)	1.25% (2.50% for the entire 2-year term)	–
Initial annualized spread (less than \$100,000)	1.50% (3.00% for the entire 2-year term)	–
<b>PIMCO Global Optima Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	55%	–
Initial participation rate (less than \$100,000)	45%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	90%	–
Initial participation rate (less than \$100,000)	75%	–

## Index interest accounts based on equity market indices

Russell 2000® Index Interest Accounts		Annual fee
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	35%	–
Initial participation rate (less than \$100,000)	30%	–
<b>S&amp;P 500® Index Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point</b>		
Initial index rate cap (\$100,000 or more)	11.00%	–
Initial index rate cap (less than \$100,000)	10.00%	–
<b>Annual Point-to-Point Performance-Triggered</b>		
Initial declared interest rate (\$100,000 or more)	8.60%	–
Initial declared interest rate (less than \$100,000)	7.60%	–
Minimum index value change	0.00%	–
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	50%	–
Initial participation rate (less than \$100,000)	44%	–

## Fixed interest account

1-Year Fixed Interest Account		Annual fee
<b>Interest Rate</b>		
Initial interest rate (\$100,000 or more)	4.90%	–
Initial interest rate (less than \$100,000)	4.65%	–

**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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

## 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

**Russell 2000®:** The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell®, Russell 2000®, FTSE® Russell®, and FTSE Russell® are trade mark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. TMX® is a trade mark of TSX, Inc. and used by the LSE Group under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by AGL.

**The S&P 500®** is an equity index that tracks the performance of 500 of the largest companies in the U.S. It is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American General Life Insurance Company ("AGL") and affiliates. Standard & Poor's,® S&P,® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and affiliates. AGL and affiliates' products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

**AB All Market Index®** is an index that combines global market exposure with a dynamic momentum strategy. It is a service mark owned by AllianceBernstein L.P. ("AB"), and has been licensed to American General Life Insurance Company ("Licensee"). The index annuity product to which this disclosure applies (the "Product") has been developed solely by Licensee. The Product is not sponsored, endorsed, or promoted by AB, and AB bears no liability with respect to the Product or any index on which such Product is based. AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The prospectus, contract, policy or other similar governing document contains a more detailed description of the limited relationship AB has with Licensee and any related product.

**The Dimensional US Foundations Index (the "Index")** is sponsored and published by Dimensional Fund Advisors LP ("Dimensional"), which has contracted with Salt Financial LLC ("Salt") (each of Dimensional and Salt, a "Licensor", and which shall include each of their respective directors, officers, employees, representatives, delegates or agents) to provide intellectual property that is used by Dimensional in connection with the maintenance and calculation of the Index. The use of "Dimensional" in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by American General Life Insurance Company ("AGL"). AGL has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the Index Annuity (the "Annuity"). The Annuity is not sponsored, endorsed, sold or promoted by any Licensor, and no Licensor makes any representation regarding the advisability of investing in such Annuity. No Licensor has any responsibilities, obligations or duties to investors in the Annuity, nor does any Licensor make any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use with respect to the Index. No Licensor guarantees the accuracy, timeliness or completeness of the Index or any data included therein or the calculation thereof or any communications with respect thereto, and each has no liability for any errors, omissions or interruptions of the Index, or in connection with its use. In no event shall any Licensor have any liability of whatever nature for any losses, damages, costs, claims and expenses (including any special, punitive, direct, indirect or consequential damages (including lost profits)) arising out of matters relating to the use of the Index, even if notified of the possibility of such damages. Each Licensor has provided AGL with all material information related to the Index methodology and the maintenance and calculation of the Index. No Licensor makes any representation with respect to the completeness of information related to the Index provided by AGL in connection with the offer or sale of any Annuity. No Licensor published or approved this document, nor does any Licensor accept any responsibility for its contents or use.

**The PIMCO Global Optima Index®** (the "Index") is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use by American General Life Insurance Company ("AGL") with respect to the Power Series of Index Annuities (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

**The ML Strategic Balanced Index®** AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates ("BofA Merrill Lynch") indices and related information, the name "BofA Merrill Lynch", and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch's prior written approval. The products of licensee AGL have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index® (the "Index") is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

Both the ML Strategic Balanced Index® and the AB All Market Index® have an embedded annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs. Since it will affect the returns of the indices, it may also impact the amount of interest credited to the index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

**Annuities are issued by American General Life Insurance Company (AGL),** Houston, Texas. Power Index Advisory Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12).

American General Life Insurance Company (AGL) is a member of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of New York or Idaho.

© 2023 Corebridge Financial, Inc. All rights reserved.

Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee  
Not a Deposit • Not Insured by any Federal Government Agency

