

# Power Select Advisory®

Current rates as of November 4, 2024



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

No living benefit rider

With Lifetime 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

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial index rate cap (\$100,000 or more)	10.00%	5.50%	4.25%
Initial index rate cap (less than \$100,000)	9.00%	4.75%	3.50%

#### Annual Point-to-Point Performance-Triggered

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial declared interest rate (\$100,000 or more)	7.80%	3.60%	2.70%
Initial declared interest rate (less than \$100,000)	6.80%	2.85%	2.00%
Minimum index value change	0.00%	0.00%	0.00%

### MSCI EAFE Index Interest Account

#### Annual Point-to-Point

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial index rate cap (\$100,000 or more)	10.00%	5.50%	4.25%
Initial index rate cap (less than \$100,000)	9.00%	4.75%	3.50%

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

### AB All Market Index® Interest Account

#### Annual Point-to-Point Participation Rate

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial participation rate (\$100,000 or more)	135%	115%	55%
Initial participation rate (less than \$100,000)	120%	95%	35%

### Dimensional US Foundations Index Interest Account

#### Annual Point-to-Point Participation Rate

	No living benefit rider	With Lifetime Plus Flex®	With Lifetime Income Plus Multiplier Flex®
Initial participation rate (\$100,000 or more)	135%	115%	55%
Initial participation rate (less than \$100,000)	120%	95%	35%

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities consumer brochure (I6110CON) and Owner Acknowledgment and Disclosure Statement. See page 2 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.

#### 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.

**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: The participation rate is set at 100% unless otherwise noted in the above table.

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

No living benefit rider

With Lifetime Plus Flex®

With Lifetime Income Plus Multiplier Flex®

**Fixed interest account**

**1-Year Fixed Interest Account**

**Interest Rate**

Initial interest rate (\$100,000 or more)	4.25%	2.75%	2.10%
Initial interest rate (less than \$100,000)	4.00%	2.50%	1.85%

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

**Minimum rates for index interest accounts**

Index	Index Interest Account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
S&P 500® Index	Annual Point-to-Point Rate Cap years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 8+	1.00%	1.00%	1.50%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+	1.00%	1.00%	1.50%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1-7	1.00%	1.00%	2.00%
	Annual Point-to-Point Rate Cap years 8+	1.00%	1.00%	1.50%
AB All Market Index	Annual Point-to-Point Participation Rate	5%	5%	7%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	5%	5%	7%

**Minimum rates for fixed interest account**

Fixed interest account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
1-Year Fixed Account	1.00%	1.00%	1.00%

## Important information on the indices

**The MSCI EAFE** is an international equity index that tracks the performance of large- and mid-cap stocks from developed markets around the world, excluding the U.S. and Canada. The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Licensee and any related product.

**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.

## 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 59%. 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.

**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

