

Power Index Advisory®

Current rates as of January 21, 2025



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

No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
5-year market value adjustment (MVA) period	7-year MVA period	7-year MVA period

Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts

Annual Point-to-Point

	No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
Initial index rate cap (\$100,000 or more)	11.25%	8.75%	5.75%
Initial index rate cap (less than \$100,000)	10.25%	7.75%	4.75%

Annual Point-to-Point Participation Rate

	No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
Initial participation rate (\$100,000 or more)	50%	34%	20%
Initial participation rate (less than \$100,000)	47%	30%	16%

Annual Point-to-Point Performance-Triggered

	No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
Initial declared interest rate (\$100,000 or more)	8.75%	6.00%	3.50%
Initial declared interest rate (less than \$100,000)	7.75%	5.00%	3.00%
Minimum index value change	0.00%	0.00%	0.00%

Russell 2000® Index Interest Account

Annual Point-to-Point

	No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
Initial index rate cap (\$100,000 or more)	11.25%	8.75%	5.75%
Initial index rate cap (less than \$100,000)	10.25%	7.75%	4.75%

MSCI EAFE Index Interest Account

Annual Point-to-Point

	No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
Initial index rate cap (\$100,000 or more)	11.25%	8.75%	5.75%
Initial index rate cap (less than \$100,000)	10.25%	7.75%	4.75%

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities consumer brochure (16110CON) and Owner Acknowledgment and Disclosure Statement. See page 3 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 Income Max®	With Lifetime Income Plus Multiplier Flex®
5-year MVA period	7-year MVA period	7-year MVA period

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

Franklin Quality Dividend Index™ Interest Account

Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	115%	93%	79%
Initial participation rate (less than \$100,000)	90%	68%	54%

ML Strategic Balanced Index® Interest Account

Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	130%	98%	84%
Initial participation rate (less than \$100,000)	105%	73%	59%

PIMCO Global Optima Index® Interest Account

Annual Point-to-Point Participation Rate			
Initial participation rate (\$100,000 or more)	88%	69%	56%
Initial participation rate (less than \$100,000)	73%	54%	41%

Fixed interest account

1-Year Fixed Interest Account

Interest Rate			
Initial interest rate (\$100,000 or more)	5.10%	4.00%	2.50%
Initial interest rate (less than \$100,000)	4.85%	3.75%	2.25%

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 during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage after MVA	1.00%	1.00%	1.50%
Russell 2000	Annual Point-to-Point Rate Cap during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
MSCI EAFE	Annual Point-to-Point Rate Cap during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
Franklin Quality Dividend Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%

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

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The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of the S&P 500® (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of these two underlying indices.

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FQD embeds an 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 for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

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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.

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