

Power Select AICOSM

Current rates as of July 28, 2025



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

Additional Interest Credit Overlay (AICO)

Multiplier rate	200% of total interest earned over the 5-year period
Maximum rate	30% of Net premium
Annual fee	0.80% of contract value for the first 5 contract years

Index interest accounts based on equity market indices

S&P 500[®] Index Interest Accounts

Annual Point-to-Point Rate Cap

Initial index rate cap (\$100,000 or more)	8.50%
Initial index rate cap (less than \$100,000)	7.50%

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	35%
Initial participation rate (less than \$100,000)	29%

Nasdaq-100[®] Index Interest Accounts

Annual Point-to-Point Rate Cap

Initial index rate cap (\$100,000 or more)	8.50%
Initial index rate cap (less than \$100,000)	7.50%

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Key terms and information

Fee is calculated as a percentage of the premium in the first year and as a percentage of the contract's prior anniversary value in years 2-5. The fee terminates on the 5th contract anniversary. In most market scenarios where an Overlay Credit is earned, the amount of the credit will be more than the amount of the fees that have been deducted over the 5-year period. In certain up market scenarios, the credit may not be sufficient to cover all fees due to the maximum overlay amount.

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.

Maximum rate: percentage of the net premium that is used to help determine the maximum value of the Additional Interest Credit Overlay.

Multiplier rate: percentage applied to the contract value to help calculate the overlay benefit.

Net premium: total premiums reduced by any withdrawals in the same proportion that the withdrawals reduced the contract value.

Overlay Credit: the amount added to the contract value on the 5th contract anniversary.

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.

Annuities are issued by **American General Life Insurance Company (AGL)**, Houston, TX.

Power Select AICOSM

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

Dimensional US Foundations Index Interest Accounts

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	150%
Initial participation rate (less than \$100,000)	135%

ML Strategic Balanced Index[®] Interest Account

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	75%
Initial participation rate (less than \$100,000)	50%

PIMCO Global Optima Index[®] Interest Accounts

Annual Point-to-Point Participation Rate

Initial participation rate (\$100,000 or more)	50%
Initial participation rate (less than \$100,000)	40%

Fixed interest account

1-Year Fixed Interest Account

Interest Rate

Initial interest rate (\$100,000 or more)	2.25%
Initial interest rate (less than \$100,000)	2.00%

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

Important information on Power Select AICO Index Annuity

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.

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Minimum rates for index interest accounts

Index	Index Interest Account	Minimum rates
S&P 500® Index	Annual Point-to-Point Rate Cap for years 1-5	1.00%
	Annual Point-to-Point Rate Cap for years 6+	1.00%
	Annual Point-to-Point Participation Rate	5%
Nasdaq-100® Index	Annual Point-to-Point Rate Cap for years 1-5	1.00%
	Annual Point-to-Point Rate Cap for years 6+	1.00%
Dimensional US Foundations Index	Annual Point-to-Point Participation Rate	5%
ML Strategic Balanced Index®	Annual Point-to-Point Participation Rate	5%
PIMCO Global Optima Index®	Annual Point-to-Point Participation Rate	5%

Minimum rates for fixed interest account

Fixed interest account	
1-Year Fixed Account	1.00%

Important information on the indices

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