

# Power Select AICO<sup>SM</sup>

Current rates as of January 26, 2026



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<sup>®</sup> 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)	40%
Initial participation rate (less than \$100,000)	34%

### Nasdaq-100<sup>®</sup> 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%

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

### Invesco New Economy Index<sup>™</sup> Interest Account

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

Initial participation rate (\$100,000 or more)	33%
Initial participation rate (less than \$100,000)	28%

This material is not authorized for use unless preceded or accompanied by the Power Select AICO Index Annuity consumer brochure (I6586CON) consumer brochure and Owner Acknowledgment and Disclosure Statement. Rates shown are NOT interest rates (except for the Fixed Interest Account). See pages 2-4 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

**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 AICO<sup>SM</sup>

### 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<sup>®</sup> Interest Account

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

Initial participation rate (\$100,000 or more)	80%
Initial participation rate (less than \$100,000)	55%

#### PIMCO Global Optima Index<sup>®</sup> Interest Accounts

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

Initial participation rate (\$100,000 or more)	55%
Initial participation rate (less than \$100,000)	45%

### Fixed interest account

#### 1-Year Fixed Interest Account

##### Interest Rate

Initial interest rate (\$100,000 or more)	2.30%
Initial interest rate (less than \$100,000)	2.05%

**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.

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 obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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 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%
Invesco New Economy Index™	Annual Point-to-Point Participation Rate	5%
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

**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.

**Nasdaq® and Nasdaq-100 Index®** are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by American General Life Insurance Company. Power Select AICO (the "Product") has not been passed on by the Corporations as to their legality or suitability. The Product is not issued, endorsed, sold or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the Product.

**Invesco New Economy Index™** and all associated marks are service marks of Invesco Holding Company Limited, used under license. Invesco Q Q Q (QQQ) Trust;<sup>SM</sup> Series 1 and Invesco Nasdaq 100 E T F E T F, a series of Invesco Exchange-Traded Fund Trust 2 ("Invesco ETF(s)") are sponsored by Invesco Capital Management LLC ("Licensor"), and the use of the Invesco ETF(s) in the offering by American General Life Insurance Company ("AGL") of certain fixed index annuity products (each, a "Product" and collectively, the "Products") is authorized pursuant to a license with Licensor. The Products are not sponsored, operated, endorsed, sold or promoted by Licensor. The trademarks are intellectual property licensed from Licensor, and may not be copied, used, or distributed without Licensor's prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensor. Licensor makes no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose with respect to the use of the Invesco ETFs or any data or other information related thereto in connection with the rights licensed hereunder or for any other use. Without limiting any of the foregoing, in no event shall Licensor have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

**Nasdaq®, Nasdaq-100® and QQQ®** are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed and/or sublicensed for use by Invesco Capital Management LLC and [Insert Name of Client]. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

**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<sup>®</sup>** (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 Select AICO Index Annuity (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<sup>®</sup>** AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index<sup>®</sup> 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<sup>®</sup> (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.

The ML Strategic Balanced Index<sup>®</sup> has 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 index, 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 Select AICO Modified Single Premium Deferred Fixed Index Annuity AG-801 (2/25) and ICC25-AG-801 (2/25).**

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.

©2026 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

