# Annuity rates for all states EXCEPT: NY

|   |                     |   |                                  |                                 | Inde                          | ex Annuity Rate                      | es effective Wed                               | dnesday, Febru  | ary, 14 2018                                    |                                   |   |                         |                               |   |
|---|---------------------|---|----------------------------------|---------------------------------|-------------------------------|--------------------------------------|--|-----------------|---|-----------------------------------|---|-------------------------|-------------------------------|---|
|   |                     | Proc  | duct                             | Global<br>Multiple<br>Index Cap | S&P<br>Annual<br>Pt to Pt Cap | MLSB<br>Annual<br>Pt to Pt<br>Spread | MLSB<br>2Yr Pt to Pt<br>Spread<br>(Annualized) | Rate            | PIMCO<br>2Yr Pt to Pt<br>Spread<br>(Annualized) | Current<br>Fixed<br>Interest Rate | Product<br>Available in<br>All States<br>EXCEPT | Guar. Min<br>Fixed Rate | GMWV                          | Additional Information  |
|   |                     | Power 10 Protector  | Premiums of<br>\$100,000 or more | _                               | 5.25%                         | 1.25%                                | 0.25%  | 100%            | <b>2.90%</b>                                    | 1.90%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | No Guaranteed Living<br>Benefit available   |
|   |                     | Contract #AG-801  | Premiums under<br>\$100,000      | _                               | 4.25%                         | 2.65%                                | 1.25%  | 100%            | 4.20%   | <b>1.90%</b>                      | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | No Guaranteed Living<br>Benefit available   |
| ≻.  | Σ                   | Power 10 Protector  | Premiums of<br>\$100,000 or more |                                 | 3.50%                         | <b>2.00%</b>                         | <b>1.00%</b>                                   | 100%            | <b>3.95%</b>                                    | 1.65%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | Lifetime Income Plus <sup>®</sup><br>Guaranteed Living Benefit<br>Rider automatically<br>included |
| ISSUED DAILY  | SINGLE PREMIUM      | Plus Income<br>Contract #AG-801   | Premiums under<br>\$100,000      |                                 | 2.75%                         | 3.00%                                | 1.75%  | 100%            | 4.70%   | 1.65%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | Lifetime Income Plus <sup>®</sup><br>Guaranteed Living Benefit<br>Rider automatically<br>included |
| S   | S                   | <b>Power 7 Protector</b><br>Contract #AG-800                                  | Premiums of<br>\$100,000 or more |                                 | 5.25%                         | 1.55%                                | <b>0.35%</b>                                   | 100%            | <b>2.95%</b>                                    | 1.75%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | No Guaranteed Living<br>Benefit available   |
|   |                     | Contract #AG-800  | Premiums under<br>\$100,000      |                                 | 4.25%                         | 2.75%                                | 1.35%  | 100%            | <b>4.20%</b>                                    | 1.75%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | No Guaranteed Living<br>Benefit available   |
|   |                     | Power 7 Protector<br>Plus Income<br>Contract #AG-800                          | Premiums of<br>\$100,000 or more | _                               | 3.30%                         | 2.30%                                | 1.20%  | 100%            | 4.25%   | 1.55%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | Lifetime Income Plus <sup>®</sup><br>Guaranteed Living Benefit<br>Rider automatically<br>included |
|   |                     |   | Premiums under<br>\$100,000      |                                 | <b>2.65%</b>                  | 3.25%                                | 1.90%  | 100%            | 4.70%   | 1.55%                             | Check State<br>Availability<br>Map              | 1.00%                   | 87.5% <sup>1</sup> @<br>1.00% | Lifetime Income Plus <sup>®</sup><br>Guaranteed Living Benefit<br>Rider automatically<br>included |
| ISSUE DATES: $6^{TH}$ , $12^{TH}$ , $20^{TH}$ , and $28^{TH}$ of each month | FLEXIBLE<br>PREMIUM | AG Global 8 Index<br>Contract #07371<br>(Subsequent Premiu                    | ums Only)                        | 1.00%                           |                               |                                      |  | 10.00%          |   | 1.00%                             | VT  | 1.00%                   | 87.5%1 @<br>1.00%             | Available for subsequent premiums only  |
|   | RS<br>S             | Feat  | ture                             | Annual Cost                     | Roll Up Rate                  |                                      | For  | moro informa    | ation: (888) 438                                | 9 6022 option (                   | ) or omail Into                                 | rnal annuitvea          | oloc @oglifo.co               | m   |
| INDEX<br>ANNUITY<br>LIVING<br>RENFEIT                                       | RIDE                | Lifetime In   | come Plus                        | 0.95%                           | 7.50%                         |                                      | FOI  |                 | ation. (888) 436                                | Page 1                            |   | inal.annuity5a          | lies@ayine.co                 |   |
|   |                     | ates the change from<br>the completed paper                                   | •                                |                                 |                               |                                      |  | ••              |   | •                                 | he contract is                                  | issued. A co            | ntract will be is             | ssued on the issue date   |
| <sup>1</sup> Guarantee  | ed Minir            | num Withdrawal Val  | lues (GMWV) may o                | change each q                   | uarter. The ra                | ate in effect or                     | n contract issu                                | e date is the ( | GMWV. GMW                                       | ′V is 90% @ 1                     | .00% for New                                    | / Jersey.               |                               |   |
| Annuities are penalty.  | designe             | ed for long-term retirem  | nent investing and typ           | oically include lir             | mitations, exclus             | sions and expe                       | ense charges.                                  | Income taxes a  | re payable upor                                 | n withdrawal. V                   | Vithdrawals ma                                  | de prior to age         | 59 ½ may be s                 | subject to a 10% federal tax  |
| authorized to   | give leg            | eneral in nature and ma<br>al, tax or accounting a<br>g your situation, consu | dvice. Applicable lav            | vs and regulation               | ons are complex               | and subject to                       |  |                 |   |                                   | •   | • • •                   | •                             | presentatives are not ate, or local tax penalties.  |
|   | -                   | merican General Life  |                                  | · / ·                           |                               | •                                    |  |                 |   | •                                 | . ,   | •                       |                               | s responsible for the e in all states and product   |

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Rate Lock Policies

Previous Rate Sheet

### Field Bulletins



Annuity rates for All States

| NAL<br>NAL<br>RED<br>IES               |                     | Product  | Year One | Base Rate | 1st Year Interest<br>Bonus | Guar. Min. Fixed Rate | Additional Information                 |
|--|---------------------|--|----------|-----------|----------------------------|-----------------------|--|
| TRADITIO<br>FIXED<br>DEFERR<br>ANNUITI | FLEXIBLE<br>PREMIUM | American Pathway® Flex Fixed 8<br>Annuity (Subsequent premiums only<br>beginning May 1, 2016)<br>Contracts #04371 and 04371N | 3.00%    | 1.00%     | 2.00%                      | 1.00%                 | Available for subsequent premiums only |

### Annuity rates for New York

|                                |            |   | Fixed Annuity           | Rates effective   | e Tuesday February          | 20, 2018                   |                     |                        |
|--------------------------------|------------|---|-------------------------|-------------------|-----------------------------|----------------------------|---------------------|------------------------|
| ZED                            |            | Product   |                         | Guarantee<br>Rate | Length of<br>Guarantee Rate | 1st Year<br>Interest Bonus | Guar Min Fixed Rate | Additional Information |
| AL FIXED DEFERRED<br>ANNUITIES | Z          | American Pathway® SolutionsMYG<br>Annuity: 5-year term                      | Premiums<br>< \$100,000 | 2.75%             | 5                           | _                          | 1.00%               |                        |
| ED DE<br>IES                   | LE PREMIUM | Contract #A215 NY   | Premiums<br>≥ \$100,000 | 3.05%             | 5                           | _                          | 1.00%               |                        |
| L FIXI<br>NUIT                 |            | American Pathway® SolutionsMYG<br>Annuity: 6-year term<br>Contract #A215 NY | Premiums<br>< \$100,000 | 2.75%             | 6                           | _                          | 1.00%               |                        |
| IONA                           | SINGLE     |   | Premiums<br>≥ \$100,000 | 3.05%             | 6                           | _                          | 1.00%               |                        |
| TRADITION ∕A                   |            | American Pathway® SolutionsMYG  | Premiums<br>< \$100,000 | 2.85%             | 7                           | _                          | 1.00%               |                        |
|                                |            | Annuity: 7-year term<br>Contract #A215 NY                                   | Premiums<br>≥ \$100,000 | 3.15%             | 7                           | _                          | 1.00%               |                        |

### Annuity rates for New York

|  |   | Index Ann                       | uity Rates effect | ctive Sunday, May 1,                           | 2016  |                         |  |
|--|---|---------------------------------|-------------------|--|-------|-------------------------|--|
| EX<br>ITIES<br>tes: 5 <sup>TH</sup> ,<br>) <sup>TH</sup> , and<br>ch month | Product   | Global<br>Multiple<br>Index Cap |                   | Participation Rate Current Fixed Interest Rate |       | Guar Min. Fixed<br>Rate | Additional Information                 |
|  | AG Global 8 Index<br>Contract #07371N<br>(Subsequent Premiums Only) | 1.00%                           |                   | 10.00%   | 1.00% | 1.00%                   | Available for subsequent premiums only |

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|------|------|-------|--|
| lous | Rate | Sheet |  |

**Field Bulletins** 



Fixed Annuity Rates effective Tuesday July 5 2016

Annuity rates for all states

|                           | Fixed Annuity Rates effective Tuesday February 20, 2018                               |                               |           |                        |                      |                                    |             |                                      |  |  |  |  |
|---------------------------|---|-------------------------------|-----------|------------------------|----------------------|------------------------------------|-------------|--------------------------------------|--|--|--|--|
|                           | Product   |                               | Guarantee | Length of<br>Guarantee | 1st Year<br>Interest | Product Available<br>in all states | Guar<br>Min | Additional Information               |  |  |  |  |
| E                         |   |                               | Rate      | Rate                   | Bonus                | EXCEPT                             | Fixed       |                                      |  |  |  |  |
|                           | American Pathway® SolutionsMYG  | Premiums under \$100,000      | 2.75%     | 5                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| FERRED ANNUITIES<br>EMIUM | Annuity: 5-year term<br>Contract #A215  | Premiums of \$100,000 or more | 3.05%     | 5                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| ERREI<br>EMIUM            | American Pathway® SolutionsMYG  | Premiums under \$100,000      | 2.75%     | 6                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| ED DEFI                   |   | Premiums of \$100,000 or more | 3.05%     | 6                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| L FIXED<br>SINGLE         | American Pathway® SolutionsMYG<br>Annuity: 7-year term                                | Premiums under \$100,000      | 2.85%     | 7                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| IRADITIONAL<br>S          | Contract #A215  | Premiums of \$100,000 or more | 3.15%     | 7                      | _                    | IA, MN, MO, SC                     | 1.00%       |                                      |  |  |  |  |
| RADIT                     | American Pathway® SolutionsMYG<br>Annuity: 10-year term                               | Premiums under \$100,000      | 2.85%     | 10                     | —                    | IA, MN, MO, NY, SC                 | 1.00%       | The 10-year term is not available in |  |  |  |  |
| F                         | Contract #A215  | Premiums of \$100,000 or more | 3.15%     | 10                     | _                    | IA, MN, MO, NY, SC                 | 1.00%       | NY                                   |  |  |  |  |
|                           | For more information: 888.438.6933 option 2 or email: internalannuitysales@aglife.com |                               |           |                        |                      |                                    |             |                                      |  |  |  |  |

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Annuity rates for all states except New York

|             |  |                 | Fixed Anr            | nuity Rates e                         | ffective Mo                                 | nday Februa                   | ary 5, 2018                              |                      |  |                        |                                    |
|-------------|--|-----------------|----------------------|---------------------------------------|---|-------------------------------|--|----------------------|--|------------------------|------------------------------------|
|             | Product  | Premium<br>Band | Guaranteed<br>Period | Non-<br>Qualified<br>Interest<br>Rate | Bonus<br>Included<br>in<br>Interest<br>Rate | Qualified<br>Interest<br>Rate | Bonus<br>Included<br>in Interest<br>Rate | Bonus<br>Description | Product<br>Available in all<br>states except | Guar Min<br>Fixed Rate | Additional Inf                     |
|             | American Pathway <sup>SM</sup> Fixed 5 Annuity<br>(one-year rate with one year bonus)        | < \$100,000     | 1 yr                 | 2.00%                                 | 0.00%                                       | 2.15%                         | 0.15%                                    | Guaranteed           | NY   | 0.25%                  |                                    |
|             |  | ≥ \$100,000     | 1 yr                 | 3.00%                                 | 1.00%                                       | 3.15%                         | 1.15%                                    | for first year       |  | 0.2370                 |                                    |
|             | American Pathway <sup>SM</sup> Fixed 5 Annuity<br>(one-year rate with premium bonus)         | < \$100,000     | 1 . vr               | 2.00%                                 | 0.00%                                       | 2.15%                         | 0.15%                                    | Premium              | NY   | 0.25%                  | Interest rate inc                  |
| S           |  | ≥ \$100,000     | 1 yr                 | 3.02%                                 | 1.00%                                       | 3.17%                         | 1.15%                                    | bonus at<br>purchase | INT  | 0.25%                  | premium bonus<br>effective yield   |
| ILIO        | American Pathway <sup>SM</sup> Fixed 5 Annuity   | < \$100,000     | 2                    | 2.00%                                 | 0.00%                                       | 2.00%                         | 0.00%                                    | Guaranteed           | NIX/   | 0.25%                  | Interest rate inc                  |
| ANNUITIES   | (three-year rate with three year bonus)  | ≥ \$100,000     | 3 yr                 | 2.20%                                 | 0.20%                                       | 2.20%                         | 0.20%                                    | for three<br>years   | NY   | 0.25%                  | bonus for three                    |
|             | O American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)                            | < \$100,000     | E yrr                | 1.90%                                 | 0.00%                                       | 1.90%                         | 0.00%                                    | N/A                  | NY   | 0.25%                  |                                    |
| FERRED      | S (Invergear rate)   | ≥ \$100,000     | 5 yr                 | 2.10%                                 | 0.00%                                       | 2.10%                         | 0.00%                                    | IN/A                 |  | 0.23 %                 |                                    |
|             | American Pathway <sup>SM</sup> Fixed 5 Annuity<br>(five-year MVA rate)                       | < \$100,000     | 5 yr MVA             | 2.10%                                 | 0.00%                                       | 2.10%                         | 0.00%                                    | N/A                  | NY   | 0.25%                  |                                    |
| FIXED DE    |  | ≥ \$100,000     | J YI WIVA            | 2.30%                                 | 0.00%                                       | 2.30%                         | 0.00%                                    |                      |  | 0.237                  |                                    |
|             | American Pathway <sup>sM</sup> Fixed 5 Annuity<br>ဋ (one-year rate with one year bonus)      | < \$100,000     | 1 yr                 | 3.00%                                 | 1.00%                                       | 3.15%                         | 1.15%                                    | Guaranteed           | NY   | 0.25%                  |                                    |
| lion        |  | ≥ \$100,000     | i yi                 | 4.00%                                 | 2.00%                                       | 4.15%                         | 2.15%                                    | for first year       |  | 0.2370                 |                                    |
| TRADITIONAL | American Pathway <sup>SM</sup> Fixed 5 Annuity<br>(one-year rate with premium bonus)         | < \$100,000     | 1 yr                 | 3.02%                                 | 1.00%                                       | 3.17%                         | 1.15%                                    | Premium<br>bonus at  | NY   | 0.25%                  | Interest rate inc<br>premium bonus |
| TR          |  | ≥ \$100,000     | · yı                 | 4.04%                                 | 2.00%                                       | 4.19%                         | 2.15%                                    | purchase             |  | 0.2070                 | effective yield                    |
|             | American Pathway <sup>sM</sup> Fixed 5 Annuity<br>(three-year rate with three year bonus)    | < \$100,000     | 3 yr                 | 2.35%                                 | 0.45%                                       | 2.36%                         | 0.45%                                    | Guaranteed for three | NY   | 0.25%                  | Interest rate inc                  |
|             | ntee   | ≥ \$100,000     |                      | 2.65%                                 | 0.75%                                       | 2.65%                         | 0.75%                                    | years                |  | 0.2070                 | bonus for three                    |
|             | ନ୍ଦୁ American Pathway <sup>sM</sup> Fixed 5 Annuity<br>၂୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦୦ | < \$100,000     | 5 yr                 | 2.05%                                 | 0.00%                                       | 2.05%                         | 0.00%                                    | N/A                  | NY   | 0.25%                  |                                    |
|             |  | ≥ \$100,000     | - y.                 | 2.25%                                 | 0.00%                                       | 2.25%                         | 0.00%                                    |                      |  | 0.2070                 |                                    |
|             | American Pathway <sup>sM</sup> Fixed 5 Annuity   | < \$100,000     | 5 yr MVA             | 2.40%                                 | 0.00%                                       | 2.40%                         | 0.00%                                    | N/A                  | NY   | 0.25%                  |                                    |
|             |  | ≥ \$100,000     |                      | 2.60%                                 | 0.00%                                       | 2.60%                         | 0.00%                                    |                      |  | 0.2070                 |                                    |
|             |  | For m           | ore informatio       | n: 888.438                            | 6933 optic                                  | on 2 or ema                   | ail: sales@a                             | alife.com            |  |                        |                                    |

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Previous Rate Sheet

**Field Bulletins** 



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|--|---|--|---|--|---|---|--|---|--|---|--|---|
| Annuit   | y ra  | ates for all states except New York  |   |  |   |   |  |   |  |   |  |   |
|  | E   | Product  | Premium<br>Band   | <i>Fixed A</i><br>Guaranteed<br>Period   | Non-  | s effective N<br>Bonus<br>Included<br>in<br>Interest<br>Rate  |  | <i>ruary 5, 2018</i><br>Bonus<br>Included<br>in Interest<br>Rate  | Bonus<br>Description   | Product Available<br>in all states<br>except  | Guar Min<br>Fixed<br>Rate  | Additional Information  |
|  | em  | American Pathway <sup>s™</sup> Fixed 7 Annuity<br>(one-year rate with one year bonus)  | < \$100,000<br>≥ \$100,000  | 1 yr   | 3.00%<br>4.00%  | 1.00%<br>2.00%  | 3.15%<br>4.15%   | 1.15%<br>2.15%  | Guaranteed for first year  | NY  | 0.25%  |   |
| 90   | ō   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(one-year rate with premium bonus)   | < \$100,000<br>≥ \$100,000  | 1 yr   | 1 yr   4.00%     1 yr   3.02%     1 yr   4.04%     3 yr   2.45%     3 yr   2.75%     2.75%   2.00%     2.20%   2.20%     7 yr   2.20%     7 yr   2.00%     2.20%   2.00%     2.20%   2.20%     1 yr   2.30%     2.50%   2.50%     3.10%   3.10%     4.10%   3.12%     3 yr   3.12%     3 yr   2.85% | 1.00%<br>2.00%  | 3.17%<br>4.19%   | 1.15%<br>2.15%  | Premium<br>bonus at<br>purchase  | NY  | 0.25%  | Interest rate includes<br>premium bonus and<br>effective yield  |
| ANNUITIES  | 1)<br>1)  | American Pathway <sup>sM</sup> Fixed 7 Annuity<br>(three-year rate with three-year bonus)  | < \$100,000<br>≥ \$100,000  | 3 yr   | 2.45%   | 0.60%   | 2.45%<br>2.75%   | 0.60%<br>0.90%  | Guaranteed<br>for three  | NY  | 0.25%  | Interest rate includes<br>bonus for three years   |
| RED  |   | American Pathway <sup>sM</sup> Fixed 7 Annuity<br>(five-year rate)   | < \$100,000<br>≥ \$100,000  | 5 yr   | 2.00%<br>2.20%  | 0.00%<br>0.00%  | 2.00%<br>2.20%   | 0.00%<br>0.00%  | %years%N/A%N/A%N/A%N/A%Suppose the second sec | NY  | 0.25%  |   |
| FIXED DEFER  |   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(seven-year rate)<br>American Pathway <sup>SM</sup> Fixed 7 Annuity  | < \$100,000<br>≥ \$100,000  | 7 yr 2.20   2.30   7 yr MVA   2.50   | 2.20%   | 0.00%   | 2.00%<br>2.20%   | 0.00%   | N/A  | NY  | 0.25%  |   |
|  |   | (seven-year MVA rate)  | < \$100,000<br>≥ \$100,000  |  | 2.50%   | 0.00%<br>0.00%  | 2.30%<br>2.50%   | 0.00%<br>0.00%  | N/A  | NY  | 0.25%  |   |
| TIONAL   |   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(one-year rate with one year bonus)  | < \$100,000<br>≥ \$100,000  | 1 yr   | 4.10%   | 1.00%<br>2.00%  | 3.25%<br>4.25%   | 1.15%<br>2.15%  | for first year   | NY  | 0.25%  |   |
|  | 10  | American Pathway <sup>sM</sup> Fixed 7 Annuity<br>(one-year rate with premium bonus)   | < \$100,000<br>≥ \$100,000  | 1 yr   |   | 1.00%<br>2.00%  | 3.27%<br>4.29%   | 1.15%<br>2.15%  | Premium<br>bonus at<br>purchase  | NY  | 0.25%  | Interest rate includes<br>premium bonus and<br>effective yield  |
|  | Ket   | American Pathway <sup>s™</sup> Fixed 7 Annuity<br>(three-year rate with three year bonus)  | < \$100,000<br>≥ \$100,000  | 3 yr   | 2.85%<br>3.15%  | 1.20%<br>1.50%  | 2.85%<br>3.15%   | 1.20%<br>1.50%  | Guaranteed<br>for three<br>years   | NY  | 0.25%  | Interest rate includes bonus for three years  |
|  | arai  | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(five-year rate)   | < \$100,000<br>≥ \$100,000  | 5 yr   | 2.30%<br>2.50%  | 0.00%   | 2.30%<br>2.50%   | 0.00%<br>0.00%  | N/A  | NY  | 0.25%  |   |
| 4  | ont   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(seven-year rate)<br>American Pathway <sup>SM</sup> Fixed 7 Annuity  | < \$100,000<br>≥ \$100,000  | 7 yr   | 2.20%<br>2.40%  | 0.00%   | 2.20%<br>2.40%   | 0.00%   | N/A  | NY  | 0.25%  |   |
| AAria 4  | -   | (seven-year MVA rate)  | < \$100,000<br>≥ \$100,000  | 7 yr MVA   | 2.40%<br>2.60%  | 0.00%<br>0.00%  | 2.40%<br>2.60%   | 0.00%<br>0.00%  | N/A  | NY  | 0.25%  |   |
| Bold L   |   | e text indicates the change from the previous  |   |  |   | Page 5 o  | of 8   |   |  | n data the contract :   | ic iccurd  | A contract will be issued as  |
| the iss<br>Annuiti<br>may be<br>This in<br>and re<br>sugges<br>Annuiti<br>compa<br>US Life<br>If you a | ies<br>e su<br>forr<br>pres<br>st th<br>ies<br>any<br>e. F<br>are | date following receipt of the completed paper<br>are designed for long-term retirement investi-<br>ubject to a 10% federal tax penalty. Contract<br>mation is general in nature and may be subje<br>sentatives are not authorized to give legal, ta<br>ne avoidance of U.S. federal, state, or local ta<br>issued by American General Life Insurance C<br>is responsible for the financial obligations of i<br>Product may not be available in all states and<br>an agent prior to soliciting business be certai<br>contact your American General Life Insurance | work in good ong and typically<br>tual withdrawal<br>ct to change.<br>x or accounting<br>x penalties. F<br>Company (AGL<br>insurance prod<br>product featur<br>n that you are a | rder (including<br>/ include limitat<br>charge fees (so<br>Both American<br>g advice. Applie<br>for advice conc<br>) except in New<br>ucts it issues an<br>es may vary by<br>appropriately lic | premium and<br>ions, exclusion<br>urrender cha<br>General Life<br>cable laws an<br>erning your s<br>York, where<br>hd is a memic<br>state. Pleas<br>censed and a  | d appropria<br>ons and ex<br>arges) may a<br>e Insurance<br>nd regulatic<br>situation, co<br>ber of Ame<br>se refer to y<br>appointed w | te licensing<br>pense charg<br>also apply.<br>Company a<br>ons are componsult your p<br>The United<br>rican Interna<br>/our contract<br>/ith the insur | and contracting<br>ges. Income<br>nd the United<br>plex and subj<br>rofessional a<br>States Life In<br>ational Group<br>t.<br>rer and that th | ing information) a<br>taxes are payab<br>d States Life Insu<br>ject to change.<br>attorney, tax advis<br>nsurance Compa<br>, Inc. (AIG). Gua   | at the Home Office.<br>de upon withdrawal.<br>urance Company in the<br>Any tax statements i<br>sor or accountant.<br>any in the City of New<br>rantees are backed b | Withdrawa<br>he City of N<br>n this mate<br>v York (US<br>by the clain | als made prior to age 59 ½<br>New York (US Life), its agents<br>erial are not intended to<br>Life). Issuing insurance<br>ns paying ability of AGL and |

Rate Lock Policies

Previous Rate Sheet

Field Bulletins



| Product<br>American Pathway <sup>SM</sup> Fixed 5 Annu<br>(one-year rate with one year bonus)<br>American Pathway <sup>SM</sup> Fixed 5 Annu            | · · · · · · · · · · · · · · · · · · · | Guaranteed<br>Period | Non-<br>Qualified<br>Interest<br>Rate | in<br>Interest | Qualified<br>Interest | Bonus<br>Included   | Bonus                | Product                        | Cuer Min               |                                 |
|---|---------------------------------------|----------------------|---------------------------------------|----------------|-----------------------|---------------------|----------------------|--------------------------------|------------------------|---------------------------------|
| one-year rate with one year bonus<br>o رق<br>American Pathway <sup>SM</sup> Fixed 5 Annu  | s)                                    |                      |                                       | Rate           | Rate                  | in Interest<br>Rate | Description          | Available in all states except | Guar Min<br>Fixed Rate | Additional In                   |
| لم<br>آن<br>American Pathway <sup>sM</sup> Fixed 5 Annu   |                                       | 1 yr                 | 2.00%                                 | 0.00%          | 2.15%                 | 0.15%               | Guaranteed           | Only available                 | 1.00%                  |                                 |
|   |                                       | i yi                 | 3.00%                                 | 1.00%          | 3.15%                 | 1.15%               | for first year       | in NY                          | 1.0070                 |                                 |
| (one-year rate with premium bonu  | · · · · · · · · · · · · · · · · · · · | 1 . vr               | 2.00%                                 | 0.00%          | 2.15%                 | 0.15%               | Premium              | Only available                 | 1.00%                  | Interest rate in                |
|   | ≥ \$100,000                           | 1 yr                 | 3.02%                                 | 1.00%          | 3.17%                 | 1.15%               | bonus at<br>purchase | in NY                          | 1.00%                  | premium bonu<br>effective yield |
| American Pathway <sup>SM</sup> Fixed 5 Annu   |                                       | 2.54                 | 2.00%                                 | 0.00%          | 2.00%                 | 0.00%               | Guaranteed           | Only available                 | 1.00%                  | Interest rate in                |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>(three-year rate with three year bo  | ≥ \$100,000                           | 3 yr                 | 2.20%                                 | 0.20%          | 2.20%                 | 0.20%               | for three<br>years   | in NY                          | 1.00%                  | bonus for three                 |
|   | vity < \$100,000                      | E yr                 | 1.90%                                 | 0.00%          | 1.90%                 | 0.00%               |                      | Only available                 | 1.00%                  |                                 |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>(five-year rate)   | ≥ \$100,000                           | 5 yr                 | 2.10%                                 | 0.00%          | 2.10%                 | 0.00%               | N/A                  | in NY                          | 1.00 %                 |                                 |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>(five-year MVA rate)<br>American Pathway <sup>SM</sup> Fixed 5 Annu                                      | vity < \$100,000                      | 5 yr MVA             | 2.10%                                 | 0.00%          | 2.10%                 | 0.00%               | <b>– N/A</b>         | MVA is not                     | 1.00%                  |                                 |
|   | ≥ \$100,000                           | J YI WIVA            | 2.30%                                 | 0.00%          | 2.30%                 | 0.00%               |                      | available in NY                | 1.00 %                 |                                 |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>⊈ (one-year rate with one year bonus   |                                       | 1 .vr                | 3.00%                                 | 1.00%          | 3.15%                 | 1.15%               | Guaranteed           | Only available                 | 1.00%                  |                                 |
|   | ≥ \$100,000                           | 1 yr                 | 4.00%                                 | 2.00%          | 4.15%                 | 2.15%               | for first year       | in NY                          | 1.00 %                 |                                 |
| American Pathway Fixed 5 Annu<br>(one-year rate with one year bonus)<br>American Pathway <sup>SM</sup> Fixed 5 Annu<br>(one-year rate with premium bonu |                                       | 1 . vr               | 3.02%                                 | 1.00%          | 3.17%                 | 1.15%               | Premium              | Only available                 | 1.00%                  | Interest rate in                |
|   | ≥ \$100,000                           | 1 yr                 | 4.04%                                 | 2.00%          | 4.19%                 | 2.15%               | bonus at<br>purchase | in NY                          | 1.00%                  | premium bonu<br>effective yield |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>(three-year rate with three year bo  | · · · · · · · · · · · · · · · · · · · | 3 yr                 | 2.35%                                 | 0.45%          | 2.36%                 | 0.45%               | Guaranteed for three | Only available                 | 1.00%                  | Interest rate in                |
|   | ≥ \$100,000                           | J yi                 | 2.65%                                 | 0.75%          | 2.65%                 | 0.75%               | years                | in NY                          | 1.0078                 | bonus for three                 |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>(five-year rate)   | vity < \$100,000                      | 5 yr                 | 2.05%                                 | 0.00%          | 2.05%                 | 0.00%               | N/A                  | Only available                 | 1.00%                  |                                 |
| 5 (Inve-year rate)  | ≥ \$100,000                           | 5 yi                 | 2.25%                                 | 0.00%          | 2.25%                 | 0.00%               |                      | in NY                          | 1.00%                  |                                 |
| American Pathway <sup>SM</sup> Fixed 5 Annu<br>American Pathway <sup>SM</sup> Fixed 5 Annu<br>(five-year MVA rate)                                      | vity < \$100,000                      | 5 yr MVA             | 2.40%                                 | 0.00%          | 2.40%                 | 0.00%               | N/A                  | MVA is not                     | 1.00%                  |                                 |
|   | ≥ \$100,000                           |                      | 2.60%                                 | 0.00%          | 2.60%                 | 0.00%               |                      | available in NY                | 1.00 /0                |                                 |

### For more information: 888.438.6933 option 2 or email: sales@aglife.com Page 6 of 8

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Previous Rate Sheet

**Field Bulletins** 



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| -11601  | ive February 2018  |                                       |  |                             |   |                               |  |                                 |  |                           |  |
|---|--|---------------------------------------|--|-----------------------------|---|-------------------------------|--|---------------------------------|--|---------------------------|--|
| Annuity   | rates for New York Only  |                                       | Eivod A  | nnuity Patas                | affective A                                 | Nonday Eab                    | ruary 5, 2018                            | 2                               |  |                           |  |
|   | Product  | Premium<br>Band                       | Guaranteed<br>Period                           | Non-                        | Bonus<br>Included<br>in<br>Interest<br>Rate | Qualified<br>Interest<br>Rate | Bonus<br>Included<br>in Interest<br>Rate | Bonus                           | Product Available<br>in all states<br>except | Guar Min<br>Fixed<br>Rate | Additional Information   |
| Bramium   | American Pathway <sup>SM</sup> Fixed 7 Annuity   | < \$100,000                           | 1 yr   | 3.00%                       | 1.00%                                       | 3.15%                         | 1.15%                                    | Guaranteed<br>for first year    | Only available in<br>NY                      | 1.00%                     |  |
|   |  | ≥ \$100,000                           |  | 4.00%                       | 2.00%                                       | 4.15%                         | 2.15%                                    | -                               |  |                           |  |
| eturn of  | , , , , , , , , , , , , , , , , , , ,  | < \$100,000<br>≥ \$100,000            | 1 yr   | 3.02%<br>4.04%              | 1.00%<br>2.00%                              | 3.17%<br>4.19%                | 1.15%<br>2.15%                           | Premium<br>bonus at<br>purchase | Only available in NY                         | 1.00%                     | Interest rate includes<br>premium bonus and<br>effective yield |
| b Guarantee Ret   | American Pathway <sup>SM</sup> Fixed 7 Annuity   | < \$100,000                           |  | 2.45%                       | 0.60%                                       | 2.45%                         | 0.60%                                    | Guaranteed                      | Only available in                            |                           | -  |
| ante  | (three-year rate with three-year bonus)  | ≥ \$100,000                           | 3 yr   | 2.75%                       | 0.90%                                       | 2.75%                         | 0.90%                                    | for three<br>years              | Only available in NY                         | 1.00%                     | Interest rate includes<br>bonus for three years                |
| Cliar   | American Pathway <sup>SM</sup> Fixed 7 Annuity   | < \$100,000                           | <b>F</b> 3.44                                  | 2.00%                       | 0.00%                                       | 2.00%                         | 0.00%                                    |                                 | Only available in                            | 1.000/                    |  |
|   | (five-year rate)   | ≥ \$100,000                           | 5 yr   | 2.20%                       | 0.00%                                       | 2.20%                         | 0.00%                                    | N/A                             | NY   | 1.00%                     |  |
| , iv  | American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year rate)   | < \$100,000<br>≥ \$100,000            | 7 yr   | 2.00%<br>2.20%              | 0.00%<br>0.00%                              | <u>2.00%</u><br>2.20%         | <u>0.00%</u><br>0.00%                    | N/A                             | Only available in NY                         | 1.00%                     |  |
|   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(seven-year MVA rate)  | < \$100,000                           | 7 yr MVA                                       | 2.30%                       | 0.00%                                       | 2.30%                         | 0.00%                                    | <sup>-</sup> N/A                | MVA is not                                   | 1.00%                     |  |
|   |  | ≥ \$100,000                           |  | 2.50%                       | 0.00%                                       | 2.50%                         | 0.00%                                    |                                 | available in NY                              |                           |  |
|   | American Pathway <sup>SM</sup> Fixed 7 Annuity<br>(one-year rate with one year bonus)  | < \$100,000<br>≥ \$100,000            | 1 yr   | 3.10%<br>4.10%              | 1.00%<br>2.00%                              | 3.25%<br>4.25%                | 1.15%<br>2.15%                           | Guaranteed<br>for first year    | Only available in NY                         | 1.00%                     |  |
| n of Premium Wit  | American Pathway <sup>SM</sup> Fixed 7 Annuity   | < \$100,000                           | 1 yr   | 3.12%                       | 1.00%                                       | 3.27%                         | 1.15%                                    | Premium<br>bonus at             | Only available in<br>NY                      | 1.00%                     | Interest rate includes premium bonus and                       |
| rn of   |  | ≥ \$100,000<br>< \$100,000            |  | 4.14%<br>2.85%              | 2.00%                                       | 4.29%<br>2.85%                | 2.15%<br>1.20%                           | purchase<br>Guaranteed          |  |                           | effective yield  |
| Raturn  | (three-year rate with three year bonus)  | ≥ \$100,000                           | 3 yr   | 3.15%                       | 1.50%                                       | 3.15%                         | 1.50%                                    | for three<br>years              | Only available in NY                         | 1.00%                     | Interest rate includes<br>bonus for three years                |
| ntaa  | American Pathway <sup>SM</sup> Fixed 7 Annuity   | < \$100,000                           | \$100,000<br>\$100,000<br>\$100,000<br>5 yr    | 2.30%                       | 0.00%                                       | 2.30%                         | 0.00%                                    | •                               | Only available in                            | 1.00%                     |  |
| Guarar  | (five-year rate)   | ≥ \$100,000                           | ≥ \$100,000<br>< \$100,000<br>≥ \$100,000 5 yr | 2.50%                       | 0.00%                                       | 2.50%                         | 0.00%                                    | N/A                             | NY   | 1.00%                     |  |
|   |  | < \$100,000<br>≥ \$100,000            | 7 yr   | 2.20%<br>2.40%              | 0.00%<br>0.00%                              | 2.20%<br>2.40%                | 0.00%                                    | N/A                             | Only available in NY                         | 1.00%                     |  |
|   | (seven-year rate)<br>American Pathway <sup>SM</sup> Fixed 7 Annuity  | < \$100,000                           |  | 2.40%                       | 0.00%                                       | 2.40%                         | 0.00%                                    |                                 | MVA is not                                   |                           |  |
| Wit   | (seven-year MVA rate)  | ≥ \$100,000                           | 7 yr MVA                                       | 2.60%                       | 0.00%                                       | 2.60%                         | 0.00%                                    | N/A                             | available in NY                              | 1.00%                     |  |
|   |  | For                                   | more informat                                  | tion: 888.43                | -   |                               | nail: sales@                             | aglife.com                      |  |                           |  |
| Page 7 of 8<br>Bold blue text indicates the change from the previous rate. RATES ARE SUBJECT TO CHANGE AT ANY TIME. Applicable rate is determined by the date the contract is issued. A contract will be issued on<br>the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.<br>Annuities are designed for long-term retirement investing and typically include limitations, exclusions and expense charges. Income taxes are payable upon withdrawal. Withdrawals made prior to age 59 ½<br>nay be subject to a 10% federal tax penalty. Contractual withdrawal charge fees (surrender charges) may also apply.<br>This information is general in nature and may be subject to change. Both American General Life Insurance Company and the United States Life Insurance Company in the City of New York (US Life), its agents<br>and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to<br>suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.<br>Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance |  |                                       |  |                             |   |                               |  |                                 |  |                           |  |
| S Life<br>you a   | ny is responsible for the financial obligations of<br>e. Product may not be available in all states an<br>are an agent prior to soliciting business be certa<br>ain contact your American General Life Insurance | d product featur<br>in that you are a | es may vary by<br>appropriately lic            | state. Pleas<br>ensed and a | se refer to y<br>appointed w                | our contrac                   | t.<br>er and that th                     | he product has b                |  | •                         |  |

Previous Rate Sheet

Field Bulletins



### ANNUITY RATES

|  |  |   | Income Annu  | ity Rates Effec   | ctive                        | Monday, January 22, 2018   |   |  |   |                                      |  |
|--|--|---|--|---|------------------------------|--|---|--|---|--------------------------------------|--|
| Rates For All States   |  |   |  |   |                              | Non-NY Rates   |   |  |   |                                      |  |
| American Pathway® Immediate  | Female 65  | Male 65   | Female 70  | Male 70   |                              | American Pathway® Deferred Income  | Female 65   | Male 65  | Female 70   | Male 70                              |  |
| Contract #01016<br>Rates effective as of Monday, January 22  | Monthly Payout for<br>\$100,000 premium<br>beginning in 30 days<br>(rounded down to the<br>nearest whole dollar) |   | Monthly Payout for<br>\$100,000 premium<br>beginning in 30 days<br>(rounded down to the<br>nearest whole dollar) |   | ED INCOME                    | Contract #AGLC106378<br>Rates effective as of Monday, January 22   | Monthly Payout for<br>\$100,000 premium.<br>Payments commence at age<br>70. Pre-Commencement<br>Death Benefit is Return of<br>Premium.<br>(rounded down to the<br>nearest whole dollar) |  | Monthly Payout for<br>\$100,000 premium.<br>Payments commence at age<br>75. Pre-Commencement<br>Death Benefit is Return of<br>Premium.<br>(rounded down to the<br>nearest whole dollar) |                                      |  |
| Life Only  | \$482  | \$507   | \$558  | \$594   | RRE                          | Life Only  | \$636   | \$676  | \$776   | \$839                                |  |
| Life with 10 yr Certain Period   | \$477  | \$499   | \$543  | \$572   | H                            | Life with 10 yr Certain Period   | \$617   | \$649  | \$726   | \$766                                |  |
| Life with 10 yr Certain Period<br>Life Only with Installment Refund  | \$453  | \$470   | \$508  | \$532   | DE                           | Life Only with Installment Refund  | \$596   | \$625  | \$705   | \$749                                |  |
| Life with Cash Refund  | \$446  | \$463   | \$499  | \$521   |                              | Life with Cash Refund  | \$590   | \$619  | \$697   | \$739                                |  |
| 50% Joint and Survivor   | \$446  | \$457   | \$508  | \$523   |                              | 50% Joint and Survivor   | \$591   | \$610  | \$714   | \$743                                |  |
| 100% Joint and Survivor  | \$418  | \$418   | \$473  | \$473   |                              | 100% Joint and Survivor  | \$544   | \$544  | \$649   | \$649                                |  |
| 5 Year Period Certain Only   | \$1,715  | \$1,715   | \$1,715  | \$1,715   |                              | 5 Year Period Certain Only   | \$1,995   | \$1,996  | \$1,997   | \$1,999                              |  |
| 10 Year Period Certain Only  | \$921  | \$921   | \$921  | \$921   |                              | 10 Year Period Certain Only  | \$1,085   | \$1,086  | \$1,087   | \$1,088                              |  |
| Run an Immediate Income Annuity quote:<br>- https://estationsecure.americangeneral.com   |  | Cal   | II American Ge   |   | - I                          | In a Deferred Income Annuity quote:<br>https://estationsecure.americangeneral.com<br>ormation 888.438.6933 option 2<br>of 8  |   |  |   |                                      |  |
| RATES ARE SUBJECT TO CHANGE AT ANY TIM<br>(including premium and appropriate licensing and con-<br>Annuities are designed for long-term retirement inve-<br>a 10% federal tax penalty.<br>This information is general in nature and may be su-<br>representatives are not authorized to give legal, tax<br>U.S. federal, state, or local tax penalties. For advice<br>If you are an agent prior to soliciting business be cent<br>American General Life Insurance Company represent<br>© 2016 AIG. All rights reserved. AGLC103676 | ontracting informesting and typic<br>bject to change<br>or accounting<br>ce concerning y<br>ertain that you a    | nation) at the<br>ally include lim<br>Both Ameri<br>advice. Applic<br>our situation, or<br>re appropriate | Home Office.<br>hitations, exclusion<br>can General Life<br>cable laws and re<br>consult your pro                | ions and exper<br>e Insurance Co<br>egulations are<br>ofessional attori | nse o<br>ompa<br>com<br>ney, | charges. Income taxes are payable upon withdraw<br>any and the United States Life Insurance Company<br>oplex and subject to change. Any tax statements i<br>tax advisor or accountant. | wal. Withdrawals  | s made prior to<br>ew York (US Li<br>re not intended | age 59 ½ may<br>ife), its agents a<br>I to suggest the  | be subject to<br>and<br>avoidance of |  |

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