

Current Rates as of February 13, 2023

Rates are subject to change at any time until contract purchase



Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation Index® Interest Accounts

		Annual Fee
Annual Point-to-Point Participation Rate¹		
Initial participation rate (≥ \$100,000)	170%	—
Initial participation rate (< \$100,000) ²	155%	—
2-Year Point-to-Point Participation Rate³		
Initial participation rate (≥ \$100,000)	270%	—
Initial participation rate (< \$100,000) ²	255%	—
Annual Point-to-Point with Enhanced Participation Rate⁴		
Initial participation rate (≥ \$100,000)	245%	1.50%
Initial participation rate (< \$100,000) ²	230%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate⁵		
Initial participation rate (≥ \$100,000)	345%	1.50%
Initial participation rate (< \$100,000) ²	330%	1.50%

ML Strategic Balanced Index® Interest Accounts

Annual Point-to-Point Participation Rate⁶		
Initial participation rate (≥ \$100,000)	95%	—
Initial participation rate (< \$100,000) ²	70%	—
2-Year Point-to-Point Participation Rate⁷		
Initial participation rate (≥ \$100,000)	140%	—
Initial participation rate (< \$100,000) ²	115%	—
Annual Point-to-Point with Enhanced Participation Rate⁸		
Initial participation rate (≥ \$100,000)	135%	1.50%
Initial participation rate (< \$100,000) ²	110%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate⁹		
Initial participation rate (≥ \$100,000)	185%	1.50%
Initial participation rate (< \$100,000) ²	160%	1.50%

Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AGL.

Note: **The Enhanced Participation Rate (EPR)** accounts are available for an annual strategy fee. You may receive higher interest credits in EPR accounts with annual fees, but higher interest credits are not guaranteed. At the end of the withdrawal charge period, if the total amount of strategy fees paid for an EPR account exceeds that account's total interest earned, the difference will be credited to your annuity

See footnotes on page 3 for applicable minimum rates and other important information. Page 1 of 4. Not valid without all pages.

PIMCO Global Optima Index® Interest Accounts

		Annual Fee
Annual Point-to-Point Participation Rate¹⁰ Initial participation rate (≥ \$100,000)	65%	—
Initial participation rate (< \$100,000) ²	50%	—
2-Year Point-to-Point Participation Rate¹¹ Initial participation rate (≥ \$100,000)	85%	—
Initial participation rate (< \$100,000) ²	70%	—
Annual Point-to-Point with Enhanced Participation Rate¹² Initial participation rate (≥ \$100,000)	90%	1.50%
Initial participation rate (< \$100,000) ²	75%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate¹³ Initial participation rate (≥ \$100,000)	115%	1.50%
Initial participation rate (< \$100,000) ²	100%	1.50%

Index Interest Accounts Based on an Equity Market Index

S&P 500® Index Interest Accounts

Annual Point-to-Point¹⁴ Initial index rate cap (≥ \$100,000)	10.00%	—
Initial index rate cap (< \$100,000) ²	9.00%	—
Annual Point-to-Point Participation Rate¹⁵ Initial participation rate (≥ \$100,000)	33%	—
Initial participation rate (< \$100,000) ²	28%	—
Annual Point-to-Point with Enhanced Participation Rate¹⁶ Initial participation rate (≥ \$100,000)	48%	1.50%
Initial participation rate (< \$100,000) ²	43%	1.50%
5-Year Point-to-Point¹⁷ Initial index rate cap (≥ \$100,000)	60.00%	—
Initial index rate cap (< \$100,000) ²	55.00%	—

Fixed Interest Account

1-Year Fixed Interest Account¹⁸ Initial interest rate (≥ \$100,000)	4.40%	—
Initial interest rate (< \$100,000) ²	4.15%	—

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

Please ask your financial professional or agent for the Owner Acknowledgment and Disclosure Statement for more details about the product.

Minimum participation rates for the AQR DynamiQ Allocation Index[®] Annual Point-to-Point Participation Rate Index Interest Account is 5%

² If multiple premiums is received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap, participation rate or interest rate would apply to all premiums.

³ Minimum participation rates for the AQR DynamiQ Allocation Index[®] 2-Year Point-to-Point Participation Rate Index Interest Account is 5%

⁴ Minimum participation rates for the AQR DynamiQ Allocation Index[®] Annual Point-to-Point with Enhanced Participation Rate Index Interest Account is 10%

⁵ Minimum participation rates for the AQR DynamiQ Allocation Index[®] 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account is 10%

⁶ Minimum participation rates for the ML Strategic Balanced Index[®] Annual Point-to-Point Participation Rate Index Interest Account is 5%

⁷ Minimum participation rates for the ML Strategic Balanced Index[®] 2-Year Annual Point-to-Point Participation Rate Index Interest Account is 5%

⁸ Minimum participation rates for the ML Strategic Balanced Index[®] Annual Point-to-Point with Enhanced Participation Rate Index Interest Account is 10%

⁹ Minimum participation rates for the ML Strategic Balanced Index[®] 2-Year Point-to-Point with Enhanced Participation Rate Index Interest Account is 10%

¹⁰ Minimum participation rates for the PIMCO Global Optima Index[®] Annual Point-to-Point Participation Rate Index Interest Account is 5%

¹¹ Minimum participation rates for the PIMCO Global Optima Index[®] 2-Year Point-to-Point Participation Rate Index Interest Account is 5%

¹² Minimum participation rates for the PIMCO Global Optima Index[®] Annual Point-to-Point Enhanced Participation Rate Index Interest Account is 10%

¹³ Minimum participation rates for the PIMCO Global Optima Index[®] 2-Year Point-to-Point Enhanced Participation Rate Index Interest Account is 10%

¹⁴ Minimum index rate caps for the S&P 500[®] Annual Point-to-Point Index Interest Account is 2.00% for years 1-5 and 1.00% for years 6+.

¹⁵ Minimum participation rates for the S&P 500[®] Annual Point-to-Point Participation Rate Index Interest Account is 5%

¹⁶ Minimum participation rates for the S&P 500[®] Annual Point-to-Point with Enhanced Participation Rate Index Interest Account is 10%

¹⁷ Minimum index rate caps for the S&P 500[®] 5-Year Point-to-Point Index Interest Account are 10.00% for years 1-5 and 5.00% for years 6+.

¹⁸ The initial interest rate is guaranteed for one year from the date the contract is issued. On each contract anniversary, the company will declare the interest rate that will apply for the next contract year. The interest rate may change on an annual basis, but will never be less than the guaranteed minimum declared interest rate of 1.00% for years 1-5 and 1.00% for years 6+.

Key Terms and Information

Index Rate Cap is the maximum rate of interest you can earn or the maximum change in the value of the index that is used to calculate interest.

Interest Rates, Index Rate Caps, and Participation Rates (where applicable) are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each term. The index term may vary from 1 to 5 years, depending on the index annuity and index interest account selected.

Participation Rate is the maximum percentage of change in the index value used to calculate the interest earned before an index rate cap is applied. If the participation rate is not stated, then the rate is set at 100%.

Premium is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities can only be issued as a single premium product. No other premiums may be paid.

Important Information on the Indices

AQR and the AQR DynamiQ Allocation Index[®] are trademarks or service marks of AQR Capital Management, LLC or one of its affiliates ("AQR") and have been licensed for use by American General Life Insurance Company (the "Company") for use as a benchmark for an annuity (inclusive of all applicable riders, the "Product"). The Product is not sponsored, endorsed, sold or promoted by AQR or its affiliates, and they make no representation, and do not provide any investment advice, regarding the advisability of investing in the Product or obtaining exposure to the Index. The Index is constructed without regard to the investment needs or suitability of the Company, the Product, or any Product owners. AQR and the Index's calculation agent have no obligation or liability whatsoever with respect to, and make no representations regarding, the Product. AQR makes no representation regarding the ability of the Index to achieve its goals and disclaims all express or implied warranties, including any warranty of merchantability and fitness for a particular purpose or use, in connection with the Index, including, without limitation, any results to be obtained by tracking the Index. Neither AQR nor the Index's Calculation Agent guarantees the accuracy or completeness of the Index. NONE OF AQR OR ITS AFFILIATES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSION OR INTERRUPTIONS OF OR IN CONNECTION WITH THE INDEX OR ANY DATA INCLUDED THEREIN OR FOR THE PRODUCT.

The ML Strategic Balanced Index[®] embeds an annual index cost in the calculations of the change in index value over the index term. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index 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.

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.

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[®] (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 PIMCO Global Optima Index[®] (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 Series of Index Annuities (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 S&P 500[®] Index 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.

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 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 backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

Annuities are issued by American General Life Insurance Company (AGL), Houston, Texas. Power 5 Protector Modified Single Premium Deferred Fixed Index Annuities (Single Premium Only in Oregon), Contract Number AG-800 (12/12), AG-800-ID (12/12).

American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG). 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. This material is not intended for use in the state of Idaho or New York.

© 2022 American International Group, 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

