

# Current Rates as of January 3, 2022

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<sup>SM</sup>

	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b>		
Initial Rates (≥ \$100,000)	84.00%	1.00%
Initial Rates (< \$100,000) <sup>3</sup>	70.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b>		
Initial Rates (≥ \$100,000)	93.00%	0.00% (0.00% for the entire 2-year term)
Initial Rates (< \$100,000) <sup>3</sup>	76.00%	0.00% (0.00% for the entire 2-year term)

### ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b>	
Initial participation rate (≥ \$100,000)	80.00%
Initial participation rate (< \$100,000) <sup>3</sup>	54.00%

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

<b>Annual Point-to-Point Participation Rate<sup>7</sup></b>	
Initial participation rate (≥ \$100,000)	41.00%
Initial participation rate (< \$100,000) <sup>3</sup>	28.00%

Annuities are issued by American General Life Insurance Company (AGL).

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term

Note: The participation rate is set at 100% unless otherwise noted in the above table. Minimum or maximum rates apply after the end of the first index term.

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

## Index Interest Accounts Based on Equity Market Indices

### S&P 500<sup>®</sup> Index Interest Accounts

<b>Annual Point-to-Point<sup>8</sup></b>	
Initial index rate cap (≥ \$100,000)	4.60%
Initial index rate cap (< \$100,000) <sup>3</sup>	3.10%
<b>Annual Point-to-Point Participation Rate<sup>9</sup></b>	
Initial participation rate (≥ \$100,000)	23.00%
Initial participation rate (< \$100,000) <sup>3</sup>	18.00%
<b>5-Year Point-to-Point<sup>10</sup></b>	
Initial index rate cap (≥ \$100,000)	22.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	15.00%

### Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point<sup>11</sup></b>	
Initial index rate cap (≥ \$100,000)	3.75%
Initial index rate cap (< \$100,000) <sup>3</sup>	2.75%

### MSCI EAFE Index Interest Account

<b>Annual Point-to-Point<sup>12</sup></b>	
Initial index rate cap (≥ \$100,000)	3.75%
Initial index rate cap (< \$100,000) <sup>3</sup>	2.75%

### Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>13</sup></b>	
Initial interest rate (≥ \$100,000)	1.40%
Initial interest rate (< \$100,000) <sup>3</sup>	1.40%

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

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- <sup>1</sup> Minimum participation rate for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>2</sup> Maximum annualized spread for the AQR DynamiQ Allocation Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>3</sup> If multiple premiums are received within 30 days of contract issue, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or participation rate would apply to all premiums.
- <sup>4</sup> Minimum participation rate for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>5</sup> Maximum annualized spread for the AQR DynamiQ Allocation Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>6</sup> Minimum participation rate for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>7</sup> Minimum participation rate for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>8</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>9</sup> Minimum participation rate for the S&P 500<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- <sup>10</sup> Minimum index rate caps for the S&P 500<sup>®</sup> 5-Year Point-to-Point Index Interest Account are 10.00% for years 1-5 and 5.00% for years 6+.
- <sup>11</sup> Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>12</sup> Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- <sup>13</sup> 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, Participation Rates and Spreads** (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.

**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

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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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