



Current effective annual interest rate as of 1/10/2022

American Pathway® Fixed 5 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	1.75%	1.75%
	+ Premium enhancement	1.00%	1.50%
	Total effective rate	2.76%	3.27%
	Premium of less than \$100,000	1.75%	1.75%
	+ Premium enhancement	0.00%	0.50%
	Total effective rate	1.75%	2.25%
Three-Year ^{2,3}	Premium of \$100,000 or more	1.80%	1.95%
	+ Rate enhancement	0.30%	0.30%
	Total effective rate	2.10%	2.25%
	Premium of less than \$100,000	1.80%	1.85%
	+ Rate enhancement	0.00%	0.10%
	Total effective rate	1.80%	1.95%
Five-Year ³	Premium of \$100,000 or more	1.85%	2.00%
	Premium of less than \$100,000	1.65%	1.80%
Five-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	2.00%	2.25%
	Premium of less than \$100,000	1.80%	2.05%

American Pathway® Fixed 7 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	1.75%	1.75%
	+ Premium enhancement	1.00%	1.50%
	Total effective rate	2.76%	3.27%
	Premium of less than \$100,000	1.75%	1.75%
	+ Premium enhancement	0.00%	0.50%
	Total effective rate	1.75%	2.25%
Three-Year ^{2,3}	Premium of \$100,000 or more	1.80%	1.95%
	+ Rate enhancement	0.30%	0.30%
	Total effective rate	2.10%	2.25%
	Premium of less than \$100,000	1.80%	1.85%
	+ Rate enhancement	0.00%	0.10%
	Total effective rate	1.80%	1.95%
Seven-Year ³	Premium of \$100,000 or more	1.85%	2.00%
	Premium of less than \$100,000	1.65%	1.80%
Seven-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	2.00%	2.25%
	Premium of less than \$100,000	1.80%	2.05%

Guaranteed minimum interest rate is 1.00% during the withdrawal charge period^{3,4}

Annuities issued by **American General Life Insurance Company (AGL)**

Guarantees are backed by the claims-paying ability of AGL.

- ¹ You may select an optional return-of-premium guarantee. If selected, you are guaranteed to receive, at minimum, your single premium paid, less prior net withdrawals. Contracts with the feature will have a lower initial interest rate than contracts without the feature.
- ² Contracts may have an interest rate or premium enhancement. A premium enhancement means your annuity is credited a one-time dollar amount equal to a percentage of your single premium for contracts of \$100,000 or more. Interest rate enhancements are payable for the full initial interest rate term only. After the initial term, the renewal interest rate declared each year will be the lesser of the current interest rate or the enhanced rate.
- ³ All rates are annual effective rates. Interest is credited daily to achieve an annual yield equal to the declared rate, assuming no withdrawals. The initial interest rate is guaranteed for the selected term. After the selected term expires, future interest rates will be declared annually. Rates are subject to change before the contract is issued. Withdrawals above the penalty-free amount are subject to a withdrawal schedule for either a five-year period (9%, 8%, 7%, 6%, 5%, 0%) or a seven-year period (9%, 8%, 7%, 6%, 5%, 4%, 2%, 0%) from the contract date, depending on product selection. A withdrawal adjustment (MVA) may apply to withdrawals before the end of the initial term. The MVA may increase or decrease the amount received. Withdrawals taken prior to age 59½ are subject to a withdrawal tax penalty in addition to ordinary income tax.
- ⁴ During the withdrawal charge period, the guaranteed minimum interest rate is as shown. After the withdrawal charge period ends, the guaranteed minimum interest rate will be [0.2% or the current interest rate, whichever is greater].

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

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.

Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the state of New York.

May not be available in all states and product features may vary by state. Please refer to your contract.

aig.com/annuities
800-424-4990

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Contract #: ICC17:AG-SPDA (6/17)

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