



Current effective annual interest rate as of 2/28/2022

Guaranteed Interest Rate Term ¹		Interest Rate Guarantee ²
Four-Year	Premium of \$100,000 or more	2.75%
	Premium of less than \$100,000	2.45%
Five-Year	Premium of \$100,000 or more	3.00%
	Premium of less than \$100,000	2.70%
Six-Year	Premium of \$100,000 or more	3.00%
	Premium of less than \$100,000	2.70%
Seven-Year	Premium of \$100,000 or more	3.00%
	Premium of less than \$100,000	2.70%
10-Year	Premium of \$100,000 or more	3.00%
	Premium of less than \$100,000	2.70%

¹ A market value adjustment...
² This is an annual effective...
³ During the withdrawal...

Guaranteed minimum interest rate 1.00% during withdrawal charge period^{2,3}

Annuities issued by
American General Life Insurance Company (AGL)
 Guarantees are backed by the claims-paying ability of AGL

Not FDIC or NCUA
 May Lose Value • No Bank
 Not a Deposit • Not Insured by FDIC

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), provides you with 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 affect the tax 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 taxes. 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 be a recommendation. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal advice, please 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 contracts issued by AGL. Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the following states: AL, AR, GA, IL, IN, MI, MN, MO, NY, OH, PA, RI, SC, TN, VA, WI, and WV.

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 #s: AG-SPDA (6/17)