

# Current Rates as of March 16, 2020

Rates are subject to change at any time until contract purchase



## Current Rates

### AB All Market Index<sup>SM</sup> Interest Accounts

<b>Annual Point-to-Point<sup>1</sup></b> Initial spread ( $\geq$ \$100,000)	1.60%
Initial spread ( $<$ \$100,000) <sup>2</sup>	2.60%
<b>2-Year Point-to-Point Participation Rate<sup>3</sup></b> Initial participation rate ( $\geq$ \$100,000)	95.00%
Initial participation rate ( $<$ \$100,000) <sup>2</sup>	85.00%

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

<b>Annual Point-to-Point Participation Rate<sup>4</sup></b> Initial participation rate ( $\geq$ \$100,000)	65.00%
Initial participation rate ( $<$ \$100,000) <sup>2</sup>	53.00%
<b>2-Year Point-to-Point<sup>5</sup></b> Initial Annualized Spread ( $\geq$ \$100,000)	0.60% (1.20% for the entire 2-year term)
Initial Annualized Spread ( $<$ \$100,000) <sup>2</sup>	1.45% (2.90% for the entire 2-year term)

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

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate ( $\geq$ \$100,000)	36.00%
Initial participation rate ( $<$ \$100,000) <sup>2</sup>	28.00%
<b>2-Year Point-to-Point<sup>7</sup></b> Initial Annualized Spread ( $\geq$ \$100,000)	4.95% (9.90% for the entire 2-year term)
Initial Annualized Spread ( $<$ \$100,000) <sup>2</sup>	5.65% (11.30% for the entire 2-year term)

Note: Minimum or maximum rates apply after the end of the first index term. Please see footnotes for more rate information on each individual account. The participation rate is set at 100% unless otherwise noted in the above table.

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## Current Rates

### Russell 2000® Index Interest Account

<b>Annual Point-to-Point Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	20.00%
Initial participation rate (< \$100,000) <sup>2</sup>	16.00%

### S&P 500® Index Interest Accounts

<b>Annual Point-to-Point<sup>9</sup></b> Initial index rate cap (≥ \$100,000)	3.50%
Initial index rate cap (< \$100,000) <sup>2</sup>	2.75%
<b>2-Year Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	33.00%
Initial participation rate (< \$100,000) <sup>2</sup>	26.00%

### Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>11</sup></b> Initial interest rate (≥ \$100,000)	1.40%
Initial interest rate (< \$100,000) <sup>2</sup>	1.40%

**Contact your financial professional or agent for more information.**

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<sup>1</sup> Maximum annual spread for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Index Interest Account is 9.50% .

<sup>2</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, participation rate or spread would apply to all premiums.

<sup>3</sup> Minimum participation rate for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate Index Interest Account is 5.00% .

<sup>4</sup> Minimum participation rate for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point is 5.00% .

<sup>5</sup> Maximum annualized spread for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point is 9.50% .

<sup>6</sup> Minimum participation rate for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point is 5.00% .

<sup>7</sup> Maximum annualized spread for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point is 9.50% .

<sup>8</sup> Minimum participation rate for the Russell 2000<sup>®</sup> Annual Point-to-Point is 5.00% .

<sup>9</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+.

<sup>10</sup> Minimum participation rate for the S&P 500<sup>®</sup> 2-Year Point-to-Point is 5.00% .

<sup>11</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 the life of the contract.

## 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.

**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.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities Income 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.

## Important Information on the Indices

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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 suitable or 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.

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