

Life Interest Rates

aig.com/LifeInterestRates



IUL Interest Rates Effective December 4th, 2021

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on August 14th, 2021)

Products Currently Available for Sale

Max Accumulator+ II July 2021 (Non-NY) (Policy Form 19646, ICC19-19646)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ¹	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	115%	6.20%	0.65%	6.85%
PIMCO Global Index	0.00%	NA	80%	6.20%	0.30%	6.50%
S&P 500 High Bonus Rate Index	0.25%	7.75%	100%	5.11%	0.60%	5.71%
S&P 500 High Cap Rate Index	0.00%	10.00%	100%	6.20%	0.10%	6.30%
Declared Interest	2.00%	NA	NA	2.05% (-0.05%)	0.10%	2.15%

1. Minimum guaranteed account value enhancement is 0.10%

Max Accumulator+ II July 2021 (NY Only) (Policy Form 19646N Rev0120)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ²	Total Illustrated Rate (Policy yrs 6+)
S&P 500 Participation Rate Account	0.00%	NA	30%	3.53%	0.45%	3.98%
S&P 500 Cap Rate Index	0.00%	6.50%	100%	4.33%	0.25%	4.58%
Declared Interest	2.00%	NA	NA	2.05% (-0.05%)	0.10%	2.15%

2. Minimum guaranteed account value enhancement is 0.10%

Value+ Protector II (Non-NY) (Policy Form 16760, ICC16-16760)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ³	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	85%	5.04%	0.80%	5.84%
PIMCO Global Index	0.00%	NA	70%	5.04%	0.80%	5.84%
S&P 500 Participation Rate Index	0.00%	NA	45%	5.04%	0.10%	5.14%
S&P 500 Cap Rate Index	0.00%	7.75%	100%	5.04%	0.10%	5.14%
Declared Interest	2.00%	NA	NA	2.00%	0.75%	2.75%

3. Minimum guaranteed account value enhancements are: 0.1% for S&P500 Index; 0.75% for MLSB, PIMCO and Declared Interest

Value+ Protector II (NY Only) (Policy Form 16760N Rev0618)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁴	Total Illustrated Rate (Policy yrs 6+)
S&P 500 Participation Rate Index	0.00%	NA	30%	3.53%	0.75%	4.28%
S&P 500 Cap Rate Index	0.00%	5.50%	100%	3.72%	0.75%	4.47%
Declared Interest	2.00%	NA	NA	2.00%	0.75%	2.75%

4. Minimum guaranteed account value enhancement is 0.75%

Protection Extend IUL (Non-NY) (Conversion Product, Policy Form 19471, ICC19-19471)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁵	Total Illustrated Rate (Policy yrs 6+)
ML Strategic Balanced Index	0.00%	NA	75% (-5.00%)	3.94% (-0.15%)	0.80%	4.74%
PIMCO Global Index	0.00%	NA	55%	3.94% (-0.15%)	0.80%	4.74%
S&P 500 Participation Rate Index	0.00%	NA	35%	3.94% (-0.15%)	0.75%	4.69%
S&P 500 Cap Rate Index	0.00%	5.85% (-0.25%)	100%	3.94% (-0.15%)	0.75%	4.69%
Declared Interest	2.00%	NA	NA	2.55%	0.75%	3.30%

5. Minimum guaranteed account value enhancement is 0.75%

Protection Extend IUL (NY only) (Conversion Product, Policy Form 19471N)

Index Interest Account Type	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Maximum Illustrated Rate	Current Acc't Value Enhancement (Policy Yrs 6+) ⁵	Total Illustrated Rate (Policy yrs 6+)
S&P 500 Participation Rate Index	0.00%	NA	30%	3.44% (-0.09%)	0.75%	4.19%
S&P 500 Cap Rate Index	0.00%	5.05% (-0.15%)	100%	3.44% (-0.10%)	0.75%	4.19%
Declared Interest	2.00%	NA	NA	2.55%	0.75%	3.30%

5. Minimum guaranteed account value enhancement is 0.75%

Fixed Universal Life⁶

Policies from 12/17/2018 through Current	Guaranteed Minimum Interest Rate	Current Interest Rate
Secure Lifetime GUL 3 (Non-NY) (Policy Form 15442, ICC15-15442)	2.00%	4.25%
Policies from 12/17/2018 through Current	Guaranteed Minimum Interest Rate	Current Interest Rate
Secure Lifetime GUL 3 (NY) (Policy Form 15442N)	2.00%	4.25%

6. Sales quotes for fixed universal life products are designed to reflect guaranteed cash values only. Upon completion of the first policy year, inforce illustrations will be available and will include current cash accumulation values, along with guaranteed cash values.