

Current Rates as of June 8, 2020

Rates are subject to change at any time until contract purchase



Index Interest Accounts Based on Multi-Asset, Risk-Managed Indices

AQR DynamiQ Allocation IndexSM

	PAR Rate	Annualized Spread
Annual Point-to-Point Participation Rate with Spread^{1,2}		
Initial Rates (≥ \$100,000)	90.00%	1.00%
Initial Rates (< \$100,000) ³	80.00%	1.00%
2-Year Point-to-Point Participation Rate with Spread^{4,5}		
Initial Rates (≥ \$100,000)	100.00%	0.00% (0.00% for the entire 2-year term)
Initial Rates (< \$100,000) ³	85.00%	0.00% (0.00% for the entire 2-year term)

ML Strategic Balanced Index[®] Interest Account

Annual Point-to-Point Participation Rate⁶	
Initial participation rate (≥ \$100,000)	75.00%
Initial participation rate (< \$100,000) ³	62.00%

PIMCO Global Optima Index[®] Interest Accounts

Annual Point-to-Point Participation Rate⁷	
Initial participation rate (≥ \$100,000)	40.00%
Initial participation rate (< \$100,000) ³	32.00%

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.

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Index Interest Accounts Based on Equity Market Indices

S&P 500[®] Index Interest Accounts

Annual Point-to-Point⁸ Initial index rate cap (≥ \$100,000)	4.35%
Initial index rate cap (< \$100,000) ³	3.25%
Annual Point-to-Point Participation Rate⁹ Initial participation rate (≥ \$100,000)	20.00%
Initial participation rate (< \$100,000) ³	14.00%
5-Year Point-to-Point¹⁰ Initial index rate cap (≥ \$100,000)	25.00%
Initial index rate cap (< \$100,000) ³	18.00%

Russell 2000[®] Index Interest Account

Annual Point-to-Point¹¹ Initial index rate cap (≥ \$100,000)	3.25%
Initial index rate cap (< \$100,000) ³	2.75%

MSCI EAFE Index Interest Account

Annual Point-to-Point¹² Initial index rate cap (≥ \$100,000)	3.50%
Initial index rate cap (< \$100,000) ³	2.80%

Fixed Interest Account

1-Year Fixed Interest Account¹³ Initial interest rate (≥ \$100,000)	1.50%
Initial interest rate (< \$100,000) ³	1.50%

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

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities (I5935CON) consumer brochure and Owner Acknowledgment and Disclosure Statement.

- ¹ Minimum participation rate for the AQR DynamiQ Allocation IndexSM Annual Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- ² Maximum annualized spread for the AQR DynamiQ Allocation IndexSM Annual Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- ³ 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.
- ⁴ Minimum participation rate for the AQR DynamiQ Allocation IndexSM 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- ⁵ Maximum annualized spread for the AQR DynamiQ Allocation IndexSM 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- ⁶ Minimum participation rate for the ML Strategic Balanced Index[®] Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ⁷ Minimum participation rate for the PIMCO Global Optima Index[®] Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ⁸ Minimum index rate caps for the S&P 500[®] Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- ⁹ Minimum participation rate for the S&P 500[®] Annual Point-to-Point Participation Rate Index Interest Account is 5.00% .
- ¹⁰ Minimum index rate caps for the S&P 500[®] 5-Year Point-to-Point Index Interest Account are 10.00% for years 1-5 and 5.00% for years 6+.
- ¹¹ Minimum index rate caps for the Russell 2000[®] Annual Point-to-Point Index Interest Account are 2.00% for years 1-5 and 1.00% for years 6+.
- ¹² 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+.
- ¹³ 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. 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.

Important Information on the Indices

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The ML Strategic Balanced Index[®] embeds an annual index cost in the calculations of the change in index value over the index term. This “embedded index cost” will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company (“AGL”). AGL’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes AGL’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

The ML Strategic Balanced Index[®] provides systematic, rules-based access to the blended performance of the S&P 500[®] (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of these two underlying indices.

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Important Information on The Power Series of Index Annuities

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 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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

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