

Power 5 Protector®

Current rates as of January 21, 2025



Rates are subject to change at any time until contract purchase.

Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts		Annual fee
Annual Point-to-Point		
Initial index rate cap (\$100,000 or more)	10.00%	–
Initial index rate cap (less than \$100,000)	9.00%	–
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	42%	–
Initial participation rate (less than \$100,000)	37%	–
Annual Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	52%	1.50%
Initial participation rate (less than \$100,000)	47%	1.50%
5-Year Point-to-Point		
Initial index rate cap (\$100,000 or more)	60.00%	–
Initial index rate cap (less than \$100,000)	55.00%	–
Annual Point-to-Point Performance-Triggered		
Initial declared interest rate (\$100,000 or more)	8.00%	–
Initial declared interest rate (less than \$100,000)	7.00%	–
Minimum index value change	0.00%	–

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Key terms and information

Index rate cap: Maximum percentage of index performance that can be credited as interest over an index term. For example: **10%** index change > **5%** cap = **5%** interest earned.

Participation rate: Percentage of index performance that is used to calculate interest. For example: **10%** index change x **50%** PAR rate = **5%** interest earned.

Premium: Money used to purchase the annuity. In Oregon, a Power Series Index Annuity can only be issued with a single premium. No additional premiums are allowed.

Performance-triggered: Initial declared interest rate is credited to the account if index performance is equal to or greater than the minimum index value change. For example: 10% index change → 5% declared interest rate = 5% interest earned.

Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

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

Index interest accounts based on multi-asset, risk-managed indices

AQR DynamiQ Allocation Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	160%	–
Initial participation rate (less than \$100,000)	145%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	240%	–
Initial participation rate (less than \$100,000)	225%	–
Annual Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	235%	1.50%
Initial participation rate (less than \$100,000)	220%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	315%	1.50%
Initial participation rate (less than \$100,000)	300%	1.50%
ML Strategic Balanced Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	110%	–
Initial participation rate (less than \$100,000)	85%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	140%	–
Initial participation rate (less than \$100,000)	115%	–
Annual Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	140%	1.50%
Initial participation rate (less than \$100,000)	115%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	180%	1.50%
Initial participation rate (less than \$100,000)	155%	1.50%

Index interest accounts based on multi-asset, risk-managed indices (continued)

PIMCO Global Optima Index® Interest Accounts		Annual fee
Annual Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	63%	–
Initial participation rate (less than \$100,000)	50%	–
2-Year Point-to-Point Participation Rate		
Initial participation rate (\$100,000 or more)	93%	–
Initial participation rate (less than \$100,000)	78%	–
Annual Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	93%	1.50%
Initial participation rate (less than \$100,000)	78%	1.50%
2-Year Point-to-Point with Enhanced Participation Rate		
Initial participation rate (\$100,000 or more)	128%	1.50%
Initial participation rate (less than \$100,000)	113%	1.50%

Fixed interest account

1-Year Fixed Interest Account		Annual fee
Interest Rate		
Initial interest rate (\$100,000 or more)	4.70%	–
Initial interest rate (less than \$100,000)	4.45%	–

Contact your financial professional or agent or call the Annuity Service Center at 1.800.424.4990 for more information.

Minimum crediting rates for index interest accounts¹

Index	Index Interest Account	Power 5 Protector
S&P 500® Index	Annual Point-to-Point Rate Cap years 1-5	2.00%
	Annual Point-to-Point Rate Cap years 6+	1.00%
	Annual Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	5-Year Point-to-Point Rate Cap years 1 - 5	10.00%
	5-Year Point-to-Point Rate Cap years 6+	5.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1-5	2.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 6+	1.00%
AQR DynamiQ Allocation Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5%
	2-Year Point-to-Point Participation Rate	5%
	Annual Point-to-Point with Enhanced Participation Rate	10%
	2-Year Point-to-Point with Enhanced Participation Rate	10%

Minimum interest rates for fixed interest account

Fixed interest account	
1-Year Fixed Account	1.00%

¹Rates shown are NOT interest rates

Important information on the indices

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The ML Strategic Balanced Index® is a hybrid index that seeks growth and risk management by actively allocating to equities, fixed income and cash. It 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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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.

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