

Current Rates as of November 16, 2020

Rates are subject to change at any time until contract purchase



Power 7 Protector [®]	Power 7 Protector Plus Income [®]
No Living Benefit Rider	With Lifetime Income Plus Flex SM

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

AQR DynamiQ Allocation IndexSM

	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
Annual Point-to-Point Participation Rate with Spread^{1,2} Initial Rates (≥ \$100,000)	80.00%	0.00%	50.00%	0.00%
Initial Rates (< \$100,000) ³	55.00%	0.00%	35.00%	0.00%
2-Year Point-to-Point Participation Rate with Spread^{4,5} Initial Rates (≥ \$100,000)	140.00%	1.00% (2.00% for the entire 2-year term)	100.00%	1.00% (2.00% for the entire 2-year term)
Initial Rates (< \$100,000) ³	105.00%	1.00% (2.00% for the entire 2-year term)	70.00%	1.00% (2.00% for the entire 2-year term)

ML Strategic Balanced Index[®] Interest Account

Annual Point-to-Point Participation Rate⁶ Initial participation rate (≥ \$100,000)	80.00%	50.00%
Initial participation rate (< \$100,000) ³	60.00%	36.00%

PIMCO Global Optima Index[®] Interest Account

Annual Point-to-Point Participation Rate⁷ Initial participation rate (≥ \$100,000)	44.00%	33.00%
Initial participation rate (< \$100,000) ³	31.00%	24.00%

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.

Power 7 Protector®	Power 7 Protector Plus Income®
No Living Benefit Rider	With Lifetime Income Plus Flex SM

Index Interest Accounts Based on Equity Market Indices

S&P 500® Index Interest Accounts

Annual Point-to-Point⁸		
Initial index rate cap (≥ \$100,000)	4.40%	2.75%
Initial index rate cap (< \$100,000) ³	3.25%	2.20%
Annual Point-to-Point Participation Rate⁹		
Initial participation rate (≥ \$100,000)	19.00%	16.00%
Initial participation rate (< \$100,000) ³	16.00%	14.00%

Russell 2000® Index Interest Account

Annual Point-to-Point¹⁰		
Initial index rate cap (≥ \$100,000)	3.75%	2.50%
Initial index rate cap (< \$100,000) ³	2.80%	2.00%

MSCI EAFE Index Interest Account

Annual Point-to-Point¹¹		
Initial index rate cap (≥ \$100,000)	3.75%	2.50%
Initial index rate cap (< \$100,000) ³	2.90%	2.10%

Fixed Interest Account

1-Year Fixed Interest Account¹²		
Initial interest rate (≥ \$100,000)	1.50%	1.25%
Initial interest rate (< \$100,000) ³	1.50%	1.25%

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

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- ¹ Minimum participation rates for the AQR DynamiQ Allocation IndexSM Annual Point-to-Point Participation Rate Index Interest Account are 20.00% (Power 7 Protector Plus with No Living Benefit Rider); 20.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ² Maximum annualized spreads for the AQR DynamiQ Allocation IndexSM Annual Point-to-Point Participation rate Index Interest Account are 3.00% (Power 7 Protector with No Living Benefit Rider); 3.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- 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, participation rate or interest rate (or the lower annualized spread) rate would apply to all premiums.
- ⁴ Minimum participation rates for the AQR DynamiQ Allocation IndexSM 2-Year Point-to-Point Participation Index Interest Account are 20.00% (Power 7 Protector Plus with No Living Benefit Rider); 20.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ⁵ Maximum annualized spreads for the AQR DynamiQ Allocation IndexSM 2-Year Point-to-Point Participation Index Interest Account are 3.00% (Power 7 Protector with No Living Benefit Rider); 3.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ⁶ Minimum participation rates for the ML Strategic Balanced Index[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 7 Protector with No Living Benefit Rider); 5.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ⁷ Minimum participation rates for the PIMCO Global Optima Index[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 7 Protector with No Living Benefit Rider); 5.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ⁸ Minimum index rate caps for the S&P 500[®] Annual Point-to-Point Index Interest Account are 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector with No Living Benefit Rider); 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ⁹ Minimum participation rates for the S&P 500[®] Annual Point-to-Point Participation Rate Index Interest Account are 5.00% (Power 7 Protector Plus with No Living Benefit Rider); 5.00% (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ¹⁰ Minimum index rate caps for the Russell 2000[®] Annual Point-to-Point Index Interest Account are 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector with No Living Benefit Rider); 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ¹¹ Minimum index rate caps for the MSCI EAFE Annual Point-to-Point Index Interest Account are 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector with No Living Benefit Rider); 2.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector Plus Income with Lifetime Income Plus Flex).
- ¹² 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 years 1-7 and 1.00% for years 8+ (Power 7 Protector with No Living Benefit Rider); 1.00% for years 1-7 and 1.00% for years 8+ (Power 7 Protector Plus Income with Lifetime Income Plus Flex).

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. 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.

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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.

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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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