

# Series of fixed annuities

Annuities issued by  
 American General Life Insurance Company (AGL).  
 Guarantees are backed by the claims-paying ability of AGL

Current effective annual interest rate as of 01/14/19

American Pathway SolutionsMYG Annuity	
A single premium tax deferred fixed annuity with multi-year guarantee	
Guaranteed Interest Rate Term <sup>1</sup>	Interest Rate Guarantee <sup>2</sup>
<b>Five-Year</b>	3.50%
Premium of \$100,000 or more	
Premium of less than \$100,000	3.20%
<b>Six-Year</b>	3.50%
Premium of \$100,000 or more	
Premium of less than \$100,000	3.20%
<b>Seven-Year</b>	3.50%
Premium of \$100,000 or more	
Premium of less than \$100,000	3.20%
<b>10-Year</b>	3.50%
Premium of \$100,000 or more	
Premium of less than \$100,000	3.20%

Guaranteed minimum interest rate 1.50% during withdrawal charge period<sup>2,3</sup>

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals before the end of the guaranteed rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, Required Minimum Distributions, annuitization or death benefit.

<sup>2</sup> This is an annual effective rate. Interest is credited to the contract daily (based on a 365-day year) to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate term. When the selected interest rate period expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for 10 years (8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%) and a market value adjustment during the guaranteed rate term. Withdrawal charges are applied as a percentage of the amount withdrawn, before application of the MVA, if any, in excess of the free withdrawals and decline over 10 years from issue date. No withdrawal charge or market value adjustment will be imposed on a full or partial withdrawal made within the 30-day period following the end of the guaranteed rate term. After the 30-day window expires, withdrawal charges will resume for any withdrawal in excess of free amounts through the 10th year. Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½. Partial withdrawals may reduce benefits and contract value.

<sup>3</sup> During the withdrawal charge period, the guaranteed minimum interest rate is as shown above. After the withdrawal charge period ends,

# Current Rates as of February 4, 2019

Rates are subject to change at any time until contract purchase

Power 7 Protector® and Power 7 Protector Plus Income® offers a choice of four index interest accounts and a fixed interest account.

## S&P 500® Index Interest Account

	Power 7 Protector	Power 7 Protector Plus Income
	No Living Benefit Rider	With Lifetime Income Plus®
<b>Annual Point-to-Point</b>		
Initial Index Rate Cap (Premiums of \$100,000 or more)	6.00%	4.25%
Initial Index Rate Cap (Premiums under \$100,000) <sup>1</sup>	4.75%	3.50%
Minimum Index Rate Cap (Years 1-7)	2.00%	2.00%
Minimum Index Rate Cap (Years 8+)	1.00%	1.00%

## PIMCO Global Optima Index™ Interest Account

	No Living Benefit Rider	With Lifetime Income Plus®
<b>2-Year Point-to-Point</b>		
Initial Annualized Spread (Premiums of \$100,000 or more)	2.45% (4.90% for the entire 2-year term)	3.25% (6.50% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) <sup>1</sup>	3.95% (7.90% for the entire 2-year term)	3.95% (7.90% for the entire 2-year term)
Maximum Annualized Spread	9.50% (19.00% for the entire 2-year term)	9.50% (19.00% for the entire 2-year term)

## ML Strategic Balanced Index® Interest Accounts

	No Living Benefit Rider	With Lifetime Income Plus®
<b>Annual Point-to-Point</b>		
Initial Spread (Premiums of \$100,000 or more)	1.20%	1.80%
Initial Spread (Premiums under \$100,000) <sup>1</sup>	2.15%	2.60%
Maximum Spread	9.50%	9.50%
<b>2-Year Point-to-Point</b>		
Initial Annualized Spread (Premiums of \$100,000 or more)	0.00% (0.00% for the entire 2-year term)	0.85% (1.70% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) <sup>1</sup>	1.10% (2.20% for the entire 2-year term)	1.60% (3.20% for the entire 2-year term)
Maximum Annualized Spread	9.50% (19.00% for the entire 2-year term)	9.50% (19.00% for the entire 2-year term)

For the Annual Point-to-Point Index Interest Account (S&P 500), the Index Rate Cap is the maximum rate of interest you can earn in one year. For the Annual Point-to-Point Index Interest Account (ML Strategic Balanced), the Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. For the 2-Year Point-to-Point Index Interest Account (ML Strategic Balanced and PIMCO Global Optima Index), the Annualized Spread multiplied by two is the percentage that reduces the rate of Index Interest that may be credited for the 2-year period. The Index Rate Caps and Spreads are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each index term. Please see the Owner Acknowledgment and Disclosure Statement for more information.

\* The actual equity exposure may fluctuate. For more information about the Target Equity Exposure of each index, please refer to the Power 7 Protector or Power 7 Protector Plus Income Brochure (I5410CN2 or I5411CN2).

## Fixed Interest Account

	No Living Benefit Rider	With Lifetime Income Plus®
<b>1-Year Fixed Interest Account</b>		
Initial Interest Rate (Premiums of \$100,000 or more)	2.00%	2.00%
Initial Interest Rate (Premiums under \$100,000) <sup>1</sup>	2.00%	2.00%
Minimum Declared Interest Rate	1.00%	1.00%

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 for the life of the contract.

<sup>1</sup> An initial premium below \$100,000 receives the lower initial index rate cap, interest rate or higher spread. If multiple premiums are received during the modified single premium period, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or lower spread would apply to all premiums. In Oregon, Power 7 Protector Plus Income can only be issued as a single premium product. No other premiums may be paid.

**Rate Lock Policy:** Your contract provides for a rate lock for index interest account rate caps, spreads (if applicable), participation rate (if applicable), and the fixed account interest rate. You will receive the better of 1) rates effective as of the date you sign your application for this annuity contract or 2) the rates effective as of the date your contract is issued, provided all premiums are received by the 60th day following the date your application for this annuity contract is signed.

**Transition rules may apply when rates change. Rate lock policy will only apply to paperwork received in good order by the specified transition period end date. All other contracts will be issued with effective rates as of the contract issue date.**

Until a contract is issued, American General Life Insurance Company (AGL) reserves the right to close out an application file and return all funds received to date. If AGL elects to close out a file, the application is considered void and ineligible for a rate lock.

Please see reverse side for important information.



## Current Rates as of February 4, 2019

Rates are subject to change at any time until contract purchase

Power 10 Protector® and Power 10 Protector Plus Income® offers a choice of four index interest accounts and a fixed interest account.

### S&P 500® Index Interest Account

	Power 10 Protector	Power 10 Protector Plus Income
	No Living Benefit Rider	With Lifetime Income Plus®
<b>Annual Point-to-Point</b>		
Initial Index Rate Cap (Premiums of \$100,000 or more)	6.05%	4.25%
Initial Index Rate Cap (Premiums under \$100,000) <sup>1</sup>	4.80%	3.50%
Minimum Index Rate Cap (Years 1-10)	1.00%	1.00%
Minimum Index Rate Cap (Years 11+)	1.00%	1.00%

### PIMCO Global Optima Index™ Interest Account

	No Living Benefit Rider	With Lifetime Income Plus®
<b>2-Year Point-to-Point</b>		
Initial Annualized Spread (Premiums of \$100,000 or more)	2.45% (4.90% for the entire 2-year term)	3.25% (6.50% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) <sup>1</sup>	3.85% (7.70% for the entire 2-year term)	3.95% (7.90% for the entire 2-year term)
Maximum Annualized Spread	9.50% (19.00% for the entire 2-year term)	9.50% (19.00% for the entire 2-year term)

### ML Strategic Balanced Index® Interest Accounts

	No Living Benefit Rider	With Lifetime Income Plus®
<b>Annual Point-to-Point</b>		
Initial Spread (Premiums of \$100,000 or more)	1.10%	1.75%
Initial Spread (Premiums under \$100,000) <sup>1</sup>	1.95%	2.45%
Maximum Spread	9.50%	9.50%
<b>2-Year Point-to-Point</b>		
Initial Annualized Spread (Premiums of \$100,000 or more)	0.00% (0.00% for the entire 2-year term)	0.75% (1.50% for the entire 2-year term)
Initial Annualized Spread (Premiums under \$100,000) <sup>1</sup>	0.95% (1.90% for the entire 2-year term)	1.45% (2.90% for the entire 2-year term)
Maximum Annualized Spread	9.50% (19.00% for the entire 2-year term)	9.50% (19.00% for the entire 2-year term)

For the Annual Point-to-Point Index Interest Account (S&P 500), the Index Rate Cap is the maximum rate of interest you can earn in one year. For the Annual Point-to-Point Index Interest Account (ML Strategic Balanced), the Spread is the percentage that reduces the rate of Index Interest that may be credited for that contract year. For the 2-Year Point-to-Point Index Interest Account (ML Strategic Balanced and PIMCO Global Optima Index), the Annualized Spread multiplied by two is the percentage that reduces the rate of Index Interest that may be credited for the 2-year period. The Index Rate Caps and Spreads are set at contract issue and guaranteed for one index term, after which they are subject to change at the end of each index term. Please see the Owner Acknowledgment and Disclosure Statement for more information.

\* The actual equity exposure may fluctuate. For more information about the Target Equity Exposure of each index, please refer to the Power 10 Protector or Power 10 Protector Plus Income Brochure (I5412CN2 or I5413CN2).

### Fixed Interest Account

	No Living Benefit Rider	With Lifetime Income Plus®
<b>1-Year Fixed Interest Account</b>		
Initial Interest Rate (Premiums of \$100,000 or more)	2.10%	2.00%
Initial Interest Rate (Premiums under \$100,000) <sup>1</sup>	2.10%	2.00%
Minimum Declared Interest Rate	1.00%	1.00%

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 for the life of the contract.

<sup>1</sup> An initial premium below \$100,000 receives the lower initial index rate cap, interest rate or higher spread. If multiple premiums are received during the modified single premium period, causing the total premiums received to reach \$100,000 or more, the higher initial index rate cap or lower spread would apply to all premiums. In Oregon, Power 10 Protector and Power 10 Protector Plus Income can only be issued as a single premium product. No other premiums may be paid.

**Rate Lock Policy:** Your contract provides for a rate lock for index interest account rate caps, spreads (if applicable), participation rate (if applicable), and the fixed account interest rate. You will receive the better of 1) rates effective as of the date you sign your application for this annuity contract or 2) the rates effective as of the date your contract is issued, provided all premiums are received by the 60th day following the date your application for this annuity contract is signed.

**Transition rules may apply when rates change. Rate lock policy will only apply to paperwork received in good order by the specified transition period end date. All other contracts will be issued with effective rates as of the contract issue date.**

Until a contract is issued, American General Life Insurance Company (AGL) reserves the right to close out an application file and return all funds received to date. If AGL elects to close out a file, the application is considered void and ineligible for a rate lock.

Please see reverse side for important information.

Higher



Lower

**Contact your agent or call the Annuity Service Center at 800-242-4079 for more information.**

**This material is not authorized for use unless preceded or accompanied by the Power 10 Protector or Power 10 Protector Plus Income Index Annuity consumer brochure (I5412CN2 or I5413CN2).**

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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**Annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. Power 10 Protector and Power 10 Protector Plus Income Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-801 (12/12).**

American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG). The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states. © American International Group, Inc. All rights reserved.

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