



Annuity rates for New York Only

Fixed Annuity Rates effective Monday March 19, 2018

	Product	Premium Band	Guaranteed Period	Non-Qualified Interest Rate	Bonus Included in Interest Rate	Qualified Interest Rate	Bonus Included in Interest Rate	Bonus Description	Product Available in all states except	Guar Min Fixed Rate	Additional Information
TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.10%	0.00%	2.25%	0.15%	Guaranteed for first year	Only available in NY	1.00%	
		≥ \$100,000		3.10%	1.00%	3.25%	1.15%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.10%	0.00%	2.25%	0.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield
		≥ \$100,000		3.12%	1.00%	3.27%	1.15%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.10%	0.00%	2.10%	0.00%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years
		≥ \$100,000		2.30%	0.20%	2.30%	0.20%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	2.00%	0.00%	2.00%	0.00%	N/A	Only available in NY	1.00%	
		≥ \$100,000		2.20%	0.00%	2.20%	0.00%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	2.20%	0.00%	2.20%	0.00%	N/A	MVA is not available in NY	1.00%	
		≥ \$100,000		2.40%	0.00%	2.40%	0.00%				
Without Guarantee Return of Premium	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.00%	1.00%	3.15%	1.15%	Guaranteed for first year	Only available in NY	1.00%	
		≥ \$100,000		4.00%	2.00%	4.15%	2.15%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	3.02%	1.00%	3.17%	1.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield
		≥ \$100,000		4.04%	2.00%	4.19%	2.15%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.45%	0.45%	2.45%	0.45%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years
		≥ \$100,000		2.75%	0.75%	2.75%	0.75%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	2.15%	0.00%	2.15%	0.00%	N/A	Only available in NY	1.00%	
		≥ \$100,000		2.35%	0.00%	2.35%	0.00%				
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	2.40%	0.00%	2.40%	0.00%	N/A	MVA is not available in NY	1.00%	
		≥ \$100,000		2.60%	0.00%	2.60%	0.00%				

For more information: 888.438.6933 option 2 or email: sales@aglife.com

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Bold blue text indicates the change from the previous rate. RATES ARE SUBJECT TO CHANGE AT ANY TIME. Applicable rate is determined by the date the contract is issued. A contract will be issued on the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.

Annuities are designed for long-term retirement investing and typically include limitations, exclusions and expense charges. Income taxes are payable upon withdrawal. Withdrawals made prior to age 59 ½ may be subject to a 10% federal tax penalty. Contractual withdrawal charge fees (surrender charges) may also apply.

This information is general in nature and may be subject to change. Both American General Life Insurance Company and the United States Life Insurance Company in the City of New York (US Life), its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

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