



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Tuesday, September 6, 2016

ISSUE DATES: 6 th , 12 th , 20 th , and 28 th of each month	ISSUED DAILY	SINGLE PREMIUM	Product	Global Multiple Index Cap	S&P Annual Pt to Pt Cap	MLSB Annual Pt to Pt Spread	MLSB 2Yr Pt to Pt Spread ³ (Annualized)	S&P Monthly Avg Spread	S&P Monthly Additive Cap	Participation Rate	Current Fixed Interest Rate	Product Available in All States EXCEPT	Guar. Min Fixed Rate	GMWV	Additional Information
						Power 10 Protector [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801	—	2.50%	4.75%	2.75%	6.25%	1.20%	100%	1.25%	Check State Availability Map
			Power 10 Protector Plus Income [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801	—	1.60%	6.25%	3.00%	6.50%	0.50%	100%	1.00%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included
			Power 7 Protector Contract #AG-800	—	2.00%	4.90%	2.90%	6.40%	1.00%	100%	1.20%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	No Guaranteed Living Benefit available
			Premiums under \$100,000	—	2.50%	4.25%	2.25%	5.40%	1.25%	100%	1.20%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	No Guaranteed Living Benefit available
			Power 7 Protector Plus Income Contract #AG-800	—	2.00%	4.90%	2.90%	6.40%	0.75%	100%	1.20%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included
			Premiums of \$100,000 or more	—	2.50%	3.60%	1.90%	5.40%	1.00%	100%	1.20%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included
		FLEXIBLE PREMIUM	AG Global 8 Index Contract #07371 (Subsequent Premiums Only)	1.00%	—	—	—	—	1.00%	10.00%	1.00%	VT	1.00%	87.5% @ 1.00%	Available for subsequent premiums only
		INDEX ANNUITY LIVING BENEFIT RIDERS		Annual Cost	Roll Up Rate	For more information: (888) 438-6933 option 2 or email Internal.annuitiesales@aglife.com									
			Lifetime Income Plus	0.95%	7.00%	Page 1 of 6									

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.

¹ Premium Enhancement (Bonus): For all premiums paid in the contract's first 30 days; subject to vesting and recapture schedule. May not be available in certain states.

² Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter. The rate in effect on contract issue date is the GMWV. GMWV is 90% @ 1.00% for New Jersey.

³ 2-Year Point-to-Point Index Interest Crediting Strategy (MLSB): Not available in MO, NH, NJ & NV.

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.

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Annuity rates for All States

Fixed Annuity Rates effective Tuesday, July 5, 2016

TRADITIONAL FIXED DEFERRED ANNUITIES	Product		Year One	Base Rate	1st Year Interest Bonus	Guar. Min. Fixed Rate	Additional Information
	FLEXIBLE PREMIUM	American Pathway® Flex Fixed 8 Annuity (Subsequent premiums only beginning May 1, 2016) Contracts #04371 and 04371N		3.00%	1.00%	2.00%	1.00%

Annuity rates for New York

Fixed Annuity Rates effective Monday September 26, 2016

TRADITIONAL FIXED DEFERRED ANNUITIES	SINGLE PREMIUM	Product	Guarantee Rate	Length of Guarantee Rate	1st Year Interest Bonus	Guar Min Fixed Rate	Additional Information	
		American Pathway® SolutionsMYG Annuity: 5-year term Contract #A215 NY	Premiums < \$100,000	1.80%	5	–	1.00%	
			Premiums ≥ \$100,000	2.00%	5	–	1.00%	
		American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215 NY	Premiums < \$100,000	1.90%	6	–	1.00%	
			Premiums ≥ \$100,000	2.10%	6	–	1.00%	
		American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215 NY	Premiums < \$100,000	2.00%	7	–	1.00%	
			Premiums ≥ \$100,000	2.20%	7	–	1.00%	

Annuity rates for New York

Index Annuity Rates effective Sunday, May 1, 2016

INDEX ANNUITIES Issue Dates: 5 TH , 12 TH , 20 TH , and 28 TH of each month	Product	Global Multiple Index Cap	Monthly Additive Cap	Participation Rate	Current Fixed Interest Rate	Guar Min. Fixed Rate	Additional Information
	FLEXIBLE PREMIUM	AG Global 8 Index Contract #07371N (Subsequent Premiums Only)	1.00%	–	10.00%	1.00%	1.00%

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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.

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Annuity rates for all states

Fixed Annuity Rates effective Monday September 26, 2016

TRADITIONAL FIXED DEFERRED ANNUITIES SINGLE PREMIUM	Product	Guarantee Rate	Length of Guarantee Rate	1st Year Interest Bonus	Product Available in all states EXCEPT	Guar Min Fixed	Additional Information	
	American Pathway® SolutionsMYG Annuity: 5-year term Contract #A215	Premiums under \$100,000	1.80%	5	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.00%	5	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215	Premiums under \$100,000	1.90%	6	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.10%	6	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215	Premiums under \$100,000	2.00%	7	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.20%	7	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 8-year term Contract #A215	Premiums under \$100,000	2.05%	8	–	IA, MN, MO, NY, SC	1.00%	The 8, 9 and 10-year terms are not available in NY
		Premiums of \$100,000 or more	2.25%	8	–	IA, MN, MO, NY, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 9-year term Contract #A215	Premiums under \$100,000	2.15%	9	–	IA, MN, MO, NY, SC	1.00%	
Premiums of \$100,000 or more		2.35%	9	–	IA, MN, MO, NY, SC	1.00%		
American Pathway® SolutionsMYG Annuity: 10-year term Contract #A215	Premiums under \$100,000	2.20%	10	–	IA, MN, MO, NY, SC	1.00%		
	Premiums of \$100,000 or more	2.40%	10	–	IA, MN, MO, NY, SC	1.00%		

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Annuity rates for all available states

Fixed Annuity Rates effective Monday September 26, 2016

TRADITIONAL FIXED DEFERRED ANNUITIES	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
With Guarantee Return of Premium	American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	1.00%	0.00%	1.15%	0.15%	Guaranteed for first year	N/A	1.00%	
		≥ \$100,000		1.75%	0.75%	1.90%	0.90%				
	American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	1.00%	0.00%	1.15%	0.15%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield
		≥ \$100,000		1.75%	0.75%	1.90%	0.90%				
	American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	1.00%	0.00%	1.00%	0.00%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years
		≥ \$100,000		1.20%	0.20%	1.20%	0.20%				
	American Pathway SM Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	1.00%	0.00%	1.00%	0.00%	N/A	N/A	1.00%	
		≥ \$100,000		1.15%	0.00%	1.15%	0.00%				
	American Pathway SM Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	1.30%	0.00%	1.30%	0.00%	N/A	MVA IS NOT available in MO, MN and NY	1.00%	
		≥ \$100,000		1.50%	0.00%	1.50%	0.00%				
Without Guarantee Return of Premium	American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.05%	1.00%	2.20%	1.15%	Guaranteed for first year	N/A	1.00%	
		≥ \$100,000		3.05%	2.00%	3.20%	2.15%				
	American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.06%	1.00%	2.21%	1.15%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield
		≥ \$100,000		3.07%	2.00%	3.22%	2.15%				
	American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	1.55%	0.45%	1.55%	0.45%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years
		≥ \$100,000		1.75%	0.65%	1.75%	0.65%				
	American Pathway SM Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	1.20%	0.00%	1.20%	0.00%	N/A	N/A	1.00%	
		≥ \$100,000		1.40%	0.00%	1.40%	0.00%				
	American Pathway SM Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	1.55%	0.00%	1.55%	0.00%	N/A	MVA IS NOT available in MO, MN and NY	1.00%	
		≥ \$100,000		1.75%	0.00%	1.75%	0.00%				

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Annuity rates for all available states

Fixed Annuity Rates effective Monday September 26, 2016

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												With Guarantee Return of Premium	American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.05%	1.00%	2.20%	1.15%	Guaranteed for first year	N/A	1.00%	
													≥ \$100,000	3.05%		2.00%	3.20%	2.15%					
													American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.06%	1.00%	2.21%	1.15%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield
													≥ \$100,000	3.07%		2.00%	3.22%	2.15%					
													American Pathway SM Fixed 7 Annuity (three-year rate with three-year bonus)	< \$100,000	3 yr	1.60%	0.60%	1.60%	0.60%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years
													≥ \$100,000	1.80%		0.80%	1.80%	0.80%					
												American Pathway SM Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	1.20%	0.00%	1.20%	0.00%	N/A	N/A	1.00%		
												≥ \$100,000	1.40%		0.00%	1.40%	0.00%						
												American Pathway SM Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	1.15%	0.00%	1.15%	0.00%	N/A	N/A	1.00%		
												≥ \$100,000	1.35%		0.00%	1.35%	0.00%						
												American Pathway SM Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	1.55%	0.00%	1.55%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%		
≥ \$100,000	1.75%	0.00%	1.75%	0.00%																			
Without Guarantee Return of Premium	American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.30%	1.00%	2.45%	1.15%	Guaranteed for first year	N/A	1.00%													
	≥ \$100,000	3.30%		2.00%	3.45%	2.15%																	
	American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.31%	1.00%	2.46%	1.15%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield												
	≥ \$100,000	3.32%		2.00%	3.47%	2.15%																	
	American Pathway SM Fixed 7 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.05%	1.05%	2.05%	1.05%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years												
	≥ \$100,000	2.40%		1.40%	2.40%	1.40%																	
American Pathway SM Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	1.50%	0.00%	1.50%	0.00%	N/A	N/A	1.00%														
≥ \$100,000	1.70%		0.00%	1.70%	0.00%																		
American Pathway SM Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	1.45%	0.00%	1.45%	0.00%	N/A	N/A	1.00%														
≥ \$100,000	1.65%		0.00%	1.65%	0.00%																		
American Pathway SM Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	1.75%	0.00%	1.75%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%														
≥ \$100,000	2.00%		0.00%	2.00%	0.00%																		

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Effective September 2016



ANNUITY RATES

Income Annuity Rates Effective Monday, September 26, 2016

Rates For All States

Non-NY Rates

	Rates For All States					Non-NY Rates				
	American Pathway® Immediate Contract #01016 <i>Rates effective as of Monday, August 1</i>	Female 65	Male 65	Female 70		Male 70	American Pathway® Deferred Income Contract #AGLC106378 <i>Rates effective as of Monday, August 1</i>	Female 65	Male 65	Female 70
IMMEDIATE INCOME	Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar)	Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar)		DEFERRED INCOME		Monthly Payout for \$100,000 premium. Payments commence at age 70. Pre-Commencement Death Benefit is Return of Premium. (rounded down to the nearest whole dollar)	Monthly Payout for \$100,000 premium. Payments commence at age 75. Pre-Commencement Death Benefit is Return of Premium. (rounded down to the nearest whole dollar)			
Life Only	\$486	\$512	\$552	\$582	Life Only	\$654	\$697	\$778	\$826	
Life Only with CPI	\$353	\$378	\$420	\$450	Life Only with CPI	\$500	\$540	\$622	\$670	
Life with 10 yr Certain Period	\$483	\$505	\$541	\$565	Life with 10 yr Certain Period	\$631	\$660	\$718	\$748	
Life Only with Installment Refund	\$450	\$466	\$493	\$512	Life Only with Installment Refund	\$605	\$631	\$689	\$722	
Life with Cash Refund	\$441	\$455	\$482	\$499	Life with Cash Refund	\$597	\$622	\$678	\$710	
50% Joint and Survivor	\$463	\$474	\$523	\$535	50% Joint and Survivor	\$635	\$654	\$752	\$777	
100% Joint and Survivor	\$430	\$430	\$481	\$481	100% Joint and Survivor	\$577	\$577	\$674	\$674	

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