

Current effective annual interest rate as of

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

Guaranteed minimum interest rate during withdrawal charge period<sup>1,2</sup>

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

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

<sup>1</sup> All rates are annual effective rates. Interest is credited daily (based on a 365-day year) to achieve an annual yield equal to the declared rate, assuming no withdrawals. The initial interest rate is guaranteed for the selected rate term. When the selected term expires, future interest rates will be declared annually. Rates are subject to change 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%) from the contract date. In addition, a market value adjustment (MVA) may apply to withdrawals before the end of the initial rate term. The MVA may increase or decrease the amount received. 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 taken prior to age 59½ are generally subject to a 10% federal early withdrawal tax penalty in addition to ordinary income tax.

<sup>2</sup> During the withdrawal charge period, the guaranteed minimum interest is as shown. After the withdrawal charge period ends, the guaranteed minimum interest rate will be [0.25%] for the remainder of the contract.

Annuities are long-term retirement saving vehicles.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

This information is general in nature, may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. 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.

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

May not be available in all states and product features may vary by state. Please refer to your contract.

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