

# Current Rates as of June 13, 2022

Rates are subject to change at any time until contract purchase



## Current

### AB All Market Index<sup>SM</sup> Interest Accounts

	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	180.00%	1.00%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	155.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	180.00%	0.00% (0.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	160.00%	0.00% (0.00% for the entire 2-year term)

### ML Strategic Balanced Index® Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	110.00%
Initial participation rate (< \$100,000) <sup>3</sup>	85.00%
<b>2-Year Point-to-Point<sup>7</sup></b> Initial Annualized Spread (≥ \$100,000)	0.00% (0.00% for the entire 2-year term)
Initial Annualized Spread (< \$100,000) <sup>3</sup>	0.25% (0.50% for the entire 2-year term)

### PIMCO Global Optima Index® Interest Accounts

<b>Annual Point-to-Point Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	70.00%
Initial participation rate (< \$100,000) <sup>3</sup>	55.00%
<b>2-Year Point-to-Point<sup>9</sup></b> Initial Annualized Spread (≥ \$100,000)	0.00% (0.00% for the entire 2-year term)
Initial Annualized Spread (< \$100,000) <sup>3</sup>	1.25% (2.50% for the entire 2-year term)

**Annuities are issued by American General Life Insurance Company (AGL).**

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term

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.

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Current

## Russell 2000® Index Interest Account

<b>Annual Point-to-Point Participation Rate<sup>10</sup></b>	
Initial participation rate (≥ \$100,000)	35.00%
Initial participation rate (< \$100,000) <sup>3</sup>	29.00%

## S&P 500® Index Interest Accounts

<b>Annual Point-to-Point<sup>11</sup></b>	
Initial index rate cap (≥ \$100,000)	8.25%
Initial index rate cap (< \$100,000) <sup>3</sup>	7.25%
<b>2-Year Point-to-Point Participation Rate<sup>12</sup></b>	
Initial participation rate (≥ \$100,000)	50.00%
Initial participation rate (< \$100,000) <sup>3</sup>	44.00%

## Fixed Interest Account

<b>1-Year Fixed Interest Account<sup>13</sup></b>	
Initial interest rate (≥ \$100,000)	2.60%
Initial interest rate (< \$100,000) <sup>3</sup>	2.60%

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

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- <sup>1</sup> Minimum participation rate for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>2</sup> Maximum annualized spread for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>3</sup> 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 spread would apply to all premiums.
- <sup>4</sup> Minimum participation rate for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 20.00% .
- <sup>5</sup> Maximum annualized spreads for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .
- <sup>6</sup> Minimum participation rate for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point is 5.00% .
- <sup>7</sup> Maximum annualized spread for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point is 9.50% .
- <sup>8</sup> Minimum participation rate for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point is 5.00% .
- <sup>9</sup> Maximum annualized spread for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point is 9.50% .
- <sup>10</sup> Minimum participation rate for the Russell 2000<sup>®</sup> Annual Point-to-Point is 5.00% .
- <sup>11</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-10 and 1.00% for years 11+.
- <sup>12</sup> Minimum participation rate for the S&P 500<sup>®</sup> 2-Year Point-to-Point is 5.00% .
- <sup>13</sup> 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 1-10 and 1.00% for years 11+.

## 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.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities Income 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.

## Important Information on the Indices

**The Russell 2000<sup>®</sup>** is an equity index that tracks the performance of small-cap stocks in the U.S. The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

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**The ML Strategic Balanced Index**<sup>®</sup> 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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### Important Information on The Power Series of Index Annuities

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 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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

**Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power Select Builder Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12).**

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AB All Market Index<sup>SM</sup> Interest Accounts

	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	115.00%	0.00%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	100.00%	0.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	170.00%	1.00% (2.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	140.00%	1.00% (2.00% for the entire 2-year term)

ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point<sup>6</sup></b> Initial Spread (≥ \$100,000)	1.50%
Initial Spread (< \$100,000) <sup>3</sup>	2.50%
<b>2-Year Point-to-Point Participation Rate<sup>7</sup></b> Initial Participation Rate (≥ \$100,000)	110.00%
Initial Participation Rate (< \$100,000) <sup>3</sup>	100.00%

PIMCO Global Optima Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point<sup>8</sup></b> Initial spread (≥ \$100,000)	4.00%
Initial spread (< \$100,000) <sup>3</sup>	5.00%
<b>2-Year Point-to-Point Participation Rate<sup>9</sup></b> Initial participation rate (≥ \$100,000)	65.00%
Initial participation rate (< \$100,000) <sup>3</sup>	50.00%

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Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term. Note: Minimum or maximum rates apply after the end of the first index term. Please see footnotes for more rate information on each individual account. The participation rate is set at 100% unless otherwise noted in the above table.

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Russell 2000<sup>®</sup> Index Interest Account

<b>Annual Point-to-Point</b> <sup>10</sup>	
Initial index rate cap (≥ \$100,000)	4.25%
Initial index rate cap (< \$100,000) <sup>3</sup>	3.75%

S&P 500<sup>®</sup> Index Interest Accounts

<b>Annual Point-to-Point</b> <sup>11</sup>	
Initial index rate cap (≥ \$100,000)	5.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	4.25%
<b>Annual Point-to-Point Participation Rate</b> <sup>12</sup>	
Initial participation rate (≥ \$100,000)	20.00%
Initial participation rate (< \$100,000) <sup>3</sup>	17.00%

## Fixed Interest Account

<b>1-Year Fixed Interest Account</b> <sup>13</sup>	
Initial interest rate (≥ \$100,000)	2.25%
Initial interest rate (< \$100,000) <sup>3</sup>	2.25%

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<sup>5</sup>Maximum annualized spread for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account is 3.00% .

<sup>6</sup>Maximum annualized spread for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Index Interest Account is 9.50% .

<sup>7</sup>Minimum participation rate for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account is 5.00% .

<sup>8</sup>Maximum annualized spread for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Index Interest Account is 9.50% .

<sup>9</sup>Minimum participation rate for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account is 5.00% .

<sup>10</sup>Minimum index rate caps for the Russell 2000<sup>®</sup> Annual Point-to-Point Index Interest Account are 1.00% for years 1-8 and 1.00% for years 9+.

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**Spread** is the minimum percentage or threshold that index performance must exceed to be credited interest.

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All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

**Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. Power Select Builder 8 Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract Number AG-800 (12/12).**

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## Current Rates as of June 13, 2022

Rates are subject to change at any time until contract purchase



	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
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AB All Market Index<sup>SM</sup> Interest Accounts

	PAR Rate	Annualized Spread	PAR Rate	Annualized Spread
<b>Annual Point-to-Point Participation Rate with Spread<sup>1,2</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	130.00%	1.00%	130.00%	1.00%
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	110.00%	1.00%	110.00%	1.00%
<b>2-Year Point-to-Point Participation Rate with Spread<sup>4,5</sup></b> Initial participation rate & annualized spread (≥ \$100,000)	150.00%	0.00% (0.00% for the entire 2-year term)	150.00%	0.00% (0.00% for the entire 2-year term)
Initial participation rate & annualized spread (< \$100,000) <sup>3</sup>	130.00%	0.00% (0.00% for the entire 2-year term)	130.00%	0.00% (0.00% for the entire 2-year term)

ML Strategic Balanced Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>6</sup></b> Initial participation rate (≥ \$100,000)	95.00%	95.00%
Initial participation rate (< \$100,000) <sup>3</sup>	70.00%	70.00%
<b>2-Year Point-to-Point<sup>7</sup></b> Initial annualized spread (≥ \$100,000)	0.00% (0.00% for the entire 2-year term)	0.00% (0.00% for the entire 2-year term)
Initial annualized spread (< \$100,000) <sup>3</sup>	0.25% (0.50% for the entire 2-year term)	0.25% (0.50% for the entire 2-year term)

PIMCO Global Optima Index<sup>®</sup> Interest Account

<b>Annual Point-to-Point Participation Rate<sup>8</sup></b> Initial participation rate (≥ \$100,000)	55.00%	55.00%
Initial participation rate (< \$100,000) <sup>3</sup>	42.00%	42.00%
<b>2-Year Point-to-Point<sup>9</sup></b> Initial annualized spread (≥ \$100,000)	2.00% (4.00% for the entire 2-year term)	2.00% (4.00% for the entire 2-year term)
Initial annualized spread (< \$100,000) <sup>3</sup>	2.95% (5.90% for the entire 2-year term)	2.95% (5.90% for the entire 2-year term)

## Annuities are issued by American General Life Insurance Company (AGL).

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term

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.

## Current Rates as of June 13, 2022

Rates are subject to change at any time until contract purchase



	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
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Russell 2000<sup>®</sup> Index Interest Account

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>Annual Point-to-Point Participation Rate<sup>10</sup></b> Initial participation rate (≥ \$100,000)	25.00%	25.00%
Initial participation rate (< \$100,000) <sup>3</sup>	20.00%	20.00%

S&P 500<sup>®</sup> Index Interest Accounts

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>Annual Point-to-Point<sup>11</sup></b> Initial index rate cap (≥ \$100,000)	6.00%	6.00%
Initial index rate cap (< \$100,000) <sup>3</sup>	5.25%	5.25%
<b>2-Year Point-to-Point Participation Rate<sup>12</sup></b> Initial participation rate (≥ \$100,000)	40.00%	40.00%
Initial participation rate (< \$100,000) <sup>3</sup>	36.00%	36.00%

## Fixed Interest Account

	With Lifetime Income Plus Flex <sup>SM</sup>	With Lifetime Income Plus Multiplier Flex <sup>SM</sup>
<b>1-Year Fixed Interest Account<sup>13</sup></b> Initial interest rate (≥ \$100,000)	2.15%	2.15%
Initial interest rate (< \$100,000) <sup>3</sup>	2.15%	2.15%

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

This material is not authorized for use unless preceded or accompanied by The Power Series of Index Annuities (I6110CON) consumer brochure and Owner Acknowledgment and Disclosure Statement.

- <sup>1</sup> Minimum participation rates for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **25.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>2</sup> Maximum annual spreads for the AB All Market Index<sup>SM</sup> Annual Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **3.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>3</sup> 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 spread would apply to all premiums.
- <sup>4</sup> Minimum participation rates for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **20.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **25.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>5</sup> Maximum annualized spreads for the AB All Market Index<sup>SM</sup> 2-Year Point-to-Point Participation Rate with Spread Index Interest Account are **3.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **3.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>6</sup> Minimum participation rates for the ML Strategic Balanced Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>7</sup> Maximum annualized spreads for the ML Strategic Balanced Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are **9.50%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **8.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>8</sup> Minimum participation rates for the PIMCO Global Optima Index<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>9</sup> Maximum annualized spreads for the PIMCO Global Optima Index<sup>®</sup> 2-Year Point-to-Point Index Interest Account are **9.50%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **8.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>10</sup> Minimum participation rates for the Russell 2000<sup>®</sup> Annual Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>11</sup> Minimum index rate caps for the S&P 500<sup>®</sup> Annual Point-to-Point Index Interest Account are **1.00%** for years 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **2.00%** for years 1-10 and **1.50%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>12</sup> Minimum participation rates for the S&P 500<sup>®</sup> 2-Year Point-to-Point Participation Rate Index Interest Account are **5.00%** (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **7.00%** (Power Select Plus Income with Lifetime Income Plus Multiplier Flex).
- <sup>13</sup> 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 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Flex<sup>SM</sup>); and **1.00%** for years 1-10 and **1.00%** for years 11+ (Power Select Plus Income with Lifetime Income Plus Multiplier 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.

**Premium** is the money used to purchase the annuity. In Oregon, The Power Series of Index Annuities Income 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.

## Important Information on the Indices

**The Russell 2000<sup>®</sup>** is an equity index that tracks the performance of small-cap stocks in the U.S. The index annuity product to which this disclosure applies (the "Product") has been developed solely by American General Life Insurance Company ("AGL"). The Product is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies.

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**The ML Strategic Balanced Index**<sup>®</sup> 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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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 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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company.

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