

The Power Series of Index Annuities®  
**Guaranteed living benefit (GLB)**  
**rate sheet**  
as of February 18, 2025



Annual income credit rates

**Lifetime Income Plus Multiplier Flex®  
GLB rider**

200% of Interest Credited Rate prior to the first lifetime withdrawal  
100% of Interest Credited Rate after the first lifetime withdrawal

Annual fee

**GLB rider fee**

1.00% of the Income Base if either rider is elected. Fee is set at contract issue, will not change for the life of the contract and is calculated as a percentage of the Income Base and deducted from the contract value.

See terms and definitions on reverse side for more information.

Withdrawal rates for Lifetime Income Plus Multiplier Flex

Age of covered person(s) at lifetime income activation <sup>1</sup>	Maximum Annual Withdrawal Percentage (MAWA)	
	One covered person (single life)	Two covered persons (joint life)
50 to 59	5.65%	5.15%
60 to 64	6.15%	5.65%
65 to 69	6.75%	6.25%
70 to 71	7.15%	6.65%
72 to 74	7.35%	6.85%
75 and older	7.80%	7.30%

Annuities issued by **American General Life Insurance Company (AGL)** or **The Variable Annuity Life Insurance Company (VALIC)**.

This flyer must be accompanied by the Lifetime Income Plus Multiplier Flex feature brochure.

See reverse side for terms and definitions and other important information on index annuities.

<sup>1</sup>The age at the time of lifetime income activation is based on the age of the covered person if the contract is jointly owned with one covered person, or the age of the younger owner if two covered persons are elected.

## Contact your financial professional or agent today to learn more about The Power Series of Index Annuities.

### Terms and definitions:

**Income Base:** The value used to determine the amount of your lifetime income and annual GLB rider fee.

**Income Credit Base:** A component of the rider that is used solely to calculate the income credit.

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is adjusted for any index rate caps, spreads and/or participation rates that may reduce or limit the amount of interest earned.

**Lifetime income activation:** The decision to begin lifetime withdrawals under a GLB rider.

**Maximum Annual Withdrawal Percentage:** The maximum percentage you can withdraw each year from a GLB rider. It is calculated as a percentage of the Income Base.

**Protected Income Payment Percentage:** The maximum percentage you can withdraw each year once the contract value is depleted. It is equal to the Maximum Annual Withdrawal Percentage for both GLB riders.

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 clients.

Withdrawals in excess of the Maximum Annual Withdrawal Amount Percentage will reduce the benefits under this feature and can lower future income. Withdrawals may be subject to withdrawal charges and market value adjustment as well as 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.

You may elect the Lifetime Income Plus Multiplier Flex guaranteed living benefit rider at the time of contract purchase for an annual fee. Please refer to the Owner Acknowledgment and Disclosure Statement provided to you for details regarding your index annuity and the living benefit riders.

The index rate caps, spreads, and/or participation rates associated with the index interest accounts and the interest rate for the 1-year fixed interest account will differ based on which guaranteed living benefit rider you select. Please see the Current Rate Flyer provided to you for applicable rates.

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