

# Power Index Advisory®

Current rates as of January 1, 2026



Rates are subject to change at any time until contract purchase.

No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
5-year market value adjustment (MVA) period	7-year MVA period	7-year MVA period

## Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts			
<b>Annual Point-to-Point</b>			
Initial index rate cap (\$100,000 or more)	11.25%	8.30%	5.90%
Initial index rate cap (less than \$100,000)	10.25%	7.30%	4.90%
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	55%	34%	24%
Initial participation rate (less than \$100,000)	52%	30%	20%
<b>Annual Point-to-Point Performance-Triggered</b>			
Initial declared interest rate (\$100,000 or more)	8.25%	5.70%	3.70%
Initial declared interest rate (less than \$100,000)	7.25%	4.70%	3.20%
Minimum index value change	0.00%	0.00%	0.00%
Russell 2000® Index Interest Account			
<b>Annual Point-to-Point</b>			
Initial index rate cap (\$100,000 or more)	11.25%	8.30%	5.90%
Initial index rate cap (less than \$100,000)	10.25%	7.30%	4.90%
MSCI EAFE Index Interest Account			
<b>Annual Point-to-Point</b>			
Initial index rate cap (\$100,000 or more)	11.25%	8.30%	5.90%
Initial index rate cap (less than \$100,000)	10.25%	7.30%	4.90%

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### Key terms and information

**Index rate cap:** Maximum percentage of index performance that can be credited as interest over an index term. For example: 10% index change > 5% cap = 5% interest earned.

**Participation rate:** Percentage of index performance that is used to calculate interest. For example: 10% index change x 50% PAR rate = 5% interest earned.

**Premium:** Money used to purchase the annuity. In Oregon, a Power Series Index Annuity can only be issued with a single premium. No additional premiums are allowed.

**Performance-triggered:** Initial declared interest rate is credited to the account if index performance is equal to or greater than the minimum index value change. For example: 10% index change → 5% declared interest rate = 5% interest earned.

Note: The participation rate is set at 100% unless otherwise noted in the above table.

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

Not valid without all pages

No living benefit rider	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
5-year MVA period	7-year MVA period	7-year MVA period

**Index interest accounts based on multi-asset, risk-managed indices**

**Franklin Quality Dividend Index™ Interest Account**

**Annual Point-to-Point Participation Rate**

Initial participation rate (\$100,000 or more)	115%	90%	76%
Initial participation rate (less than \$100,000)	90%	65%	51%

**ML Strategic Balanced Index® Interest Account**

**Annual Point-to-Point Participation Rate**

Initial participation rate (\$100,000 or more)	135%	98%	82%
Initial participation rate (less than \$100,000)	110%	73%	57%

**PIMCO Global Optima Index® Interest Account**

**Annual Point-to-Point Participation Rate**

Initial participation rate (\$100,000 or more)	95%	74%	57%
Initial participation rate (less than \$100,000)	80%	59%	42%

**Fixed interest account**

**1-Year Fixed Interest Account**

**Interest Rate**

Initial interest rate (\$100,000 or more)	4.80%	4.00%	2.65%
Initial interest rate (less than \$100,000)	4.55%	3.75%	2.40%

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

**Minimum rates for index interest accounts**

Index	Index Interest Account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
S&P 500® Index	Annual Point-to-Point Rate Cap during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage after MVA	1.00%	1.00%	1.50%
Russell 2000	Annual Point-to-Point Rate Cap during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
MSCI EAFE	Annual Point-to-Point Rate Cap during MVA	2.00%	3.00%	3.00%
	Annual Point-to-Point Rate Cap after MVA	1.00%	1.00%	1.50%
Franklin Quality Dividend Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
ML Strategic Balanced Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%
PIMCO Global Optima Index	Annual Point-to-Point Participation Rate	5.00%	5.00%	7.00%

**Minimum rates for fixed interest account**

Fixed interest account	With no living benefit	With Lifetime Income Max®	With Lifetime Income Plus Multiplier Flex®
1-Year Fixed Account	1.00%	1.00%	1.00%

**Important information on the indices**

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## Power Index Advisory®

**The ML Strategic Balanced Index®** is a hybrid index that seeks growth and risk management by actively allocating to equities, fixed income and cash. It 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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FQD embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

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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.

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