



Current effective annual interest rate as of 09/21/2020

American Pathway Fixed 5 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	1.30%	1.30%
	+ <i>Premium enhancement</i>	1.00%	1.50%
	Total effective rate	2.31%	2.81%
	Premium of less than \$100,000	1.30%	1.30%
	+ <i>Premium enhancement</i>	0.00%	0.50%
	Total effective rate	1.30%	1.80%
Three-Year ^{2,3}	Premium of \$100,000 or more	1.35%	1.25%
	+ <i>Rate enhancement</i>	0.30%	0.40%
	Total effective rate	1.65%	1.65%
	Premium of less than \$100,000	1.35%	1.25%
	+ <i>Rate enhancement</i>	0.00%	0.10%
	Total effective rate	1.35%	1.35%
Five-Year ³	Premium of \$100,000 or more	1.40%	1.40%
	Premium of less than \$100,000	1.20%	1.20%
Five-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	1.55%	1.55%
	Premium of less than \$100,000	1.35%	1.35%

American Pathway Fixed 7 Annuity			
A single premium tax deferred fixed annuity			
Interest Rate Guarantee Term		With Guaranteed Return of Premium ¹	Without Guaranteed Return of Premium ¹
One-Year ^{2,3}	Premium of \$100,000 or more	1.15%	1.25%
	+ <i>Premium enhancement</i>	2.00%	2.00%
	Total effective rate	3.17%	3.27%
	Premium of less than \$100,000	1.15%	1.25%
	+ <i>Premium enhancement</i>	1.00%	1.00%
	Total effective rate	2.16%	2.26%
Three-Year ^{2,3}	Premium of \$100,000 or more	1.05%	1.10%
	+ <i>Rate enhancement</i>	0.60%	0.60%
	Total effective rate	1.65%	1.70%
	Premium of less than \$100,000	1.05%	1.10%
	+ <i>Rate enhancement</i>	0.30%	0.30%
	Total effective rate	1.35%	1.40%
Seven-Year ³	Premium of \$100,000 or more	1.40%	1.40%
	Premium of less than \$100,000	1.20%	1.20%
Seven-Year with Market Value Adjustment (MVA) ³	Premium of \$100,000 or more	1.55%	1.55%
	Premium of less than \$100,000	1.35%	1.35%

Guaranteed minimum interest rate is 0.25% during the withdrawal charge period^{3,4}

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

- ¹ You may select an optional return-of-premium guarantee. If selected, you are guaranteed to receive, at minimum, your single premium paid, less prior net withdrawals. Contracts with this feature will have a slightly lower initial interest rate than contracts without the feature.
- ² Contracts may have an interest rate or premium enhancement. A premium enhancement means your annuity is credited a one-time dollar amount equal to a percentage of your single premium. Initial rates may be higher for contracts of \$100,000 or more. Interest rate enhancements are payable for the full initial interest rate term only. After the initial term, the renewal interest rate declared each year will not include any enhancements.
- ³ All rates are annual effective rates. Interest is credited daily 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 either a five-year period (9%, 8%, 7%, 6%, 5%, 0%) or a seven-year period (9%, 8%, 7%, 6%, 5%, 4%, 2%, 0%) from the contract date, depending on product selection. In addition, a market value adjustment (MVA) may apply to withdrawals before the end of the initial term. The MVA may increase or decrease the amount received. Withdrawals taken prior to age 59½ are generally subject to a 10% federal early withdrawal tax penalty in addition to ordinary income tax.
- ⁴ During the withdrawal charge period, the guaranteed minimum interest rate 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. For advice concerning your situation, consult your 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.

aig.com/annuities
800-424-4990

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Contract #: ICC17:AG-SPDA (6/17); Rider #s:
ICC17:AGE-8049 (6/17), ICC17: AGE-8048 (6/17),
ICC17:AGE-8050 (6/17), ICC17:R230-MVAB (6/17),
ICC17: R384, ICC17: AGE-8062 (12/17)

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

