

# Power 5 Protector®

Current rates as of September 22, 2025



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

## Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts		Annual fee
<b>Annual Point-to-Point</b>		
Initial index rate cap (\$100,000 or more)	9.25%	—
Initial index rate cap (less than \$100,000)	8.25%	—
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	42%	—
Initial participation rate (less than \$100,000)	37%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	52%	1.50%
Initial participation rate (less than \$100,000)	47%	1.50%
<b>5-Year Point-to-Point</b>		
Initial index rate cap (\$100,000 or more)	60.00%	—
Initial index rate cap (less than \$100,000)	55.00%	—
<b>Annual Point-to-Point Performance-Triggered</b>		
Initial declared interest rate (\$100,000 or more)	7.00%	—
Initial declared interest rate (less than \$100,000)	6.00%	—
Minimum index value change	0.00%	—

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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: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

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

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

<b>AQR DynamiQ Allocation Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	175%	—
Initial participation rate (less than \$100,000)	160%	—
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	250%	—
Initial participation rate (less than \$100,000)	235%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	245%	1.50%
Initial participation rate (less than \$100,000)	230%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	325%	1.50%
Initial participation rate (less than \$100,000)	310%	1.50%
<b>ML Strategic Balanced Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	115%	—
Initial participation rate (less than \$100,000)	90%	—
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	145%	—
Initial participation rate (less than \$100,000)	120%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	140%	1.50%
Initial participation rate (less than \$100,000)	115%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	185%	1.50%
Initial participation rate (less than \$100,000)	160%	1.50%

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

<b>PIMCO Global Optima Index® Interest Accounts</b>		<b>Annual fee</b>
<b>Annual Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	69%	—
Initial participation rate (less than \$100,000)	56%	—
<b>2-Year Point-to-Point Participation Rate</b>		
Initial participation rate (\$100,000 or more)	97%	—
Initial participation rate (less than \$100,000)	82%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	94%	1.50%
Initial participation rate (less than \$100,000)	79%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>		
Initial participation rate (\$100,000 or more)	132%	1.50%
Initial participation rate (less than \$100,000)	117%	1.50%

**Fixed interest account**

<b>1-Year Fixed Interest Account</b>		<b>Annual fee</b>
<b>Interest Rate</b>		
Initial interest rate (\$100,000 or more)	4.45%	—
Initial interest rate (less than \$100,000)	4.20%	—

# Power 7 Protector® Power 7 Protector Plus Income®

Current rates as of September 22, 2025



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

Power 7 Protector	Power 7 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

## Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts			Annual fee
<b>Annual Point-to-Point</b>			
Initial index rate cap (\$100,000 or more)	9.50%	5.00%	—
Initial index rate cap (less than \$100,000)	8.50%	4.00%	—
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	42%	16%	—
Initial participation rate (less than \$100,000)	37%	11%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	53%	31%	1.50%
Initial participation rate (less than \$100,000)	48%	26%	1.50%
<b>Annual Point-to-Point Performance-Triggered</b>			
Initial declared interest rate (\$100,000 or more)	7.20%	4.20%	—
Initial declared interest rate (less than \$100,000)	6.20%	3.45%	—
Minimum index value change	0.00%	0.00%	—

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Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

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

## Power 7 Protector and Power 7 Protector Plus Income

Power 7 Protector	Power 7 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

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

AQR DynamiQ Allocation Index® Interest Accounts			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	175%	123%	—
Initial participation rate (less than \$100,000)	160%	113%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	250%	173%	—
Initial participation rate (less than \$100,000)	235%	163%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	245%	183%	1.50%
Initial participation rate (less than \$100,000)	230%	173%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	325%	233%	1.50%
Initial participation rate (less than \$100,000)	310%	223%	1.50%

  

ML Strategic Balanced Index® Interest Account			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	115%	48%	—
Initial participation rate (less than \$100,000)	90%	38%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	145%	95%	—
Initial participation rate (less than \$100,000)	120%	85%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	145%	93%	1.50%
Initial participation rate (less than \$100,000)	120%	78%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	185%	140%	1.50%
Initial participation rate (less than \$100,000)	160%	120%	1.50%

### Key terms and information

**Enhanced participation rate (EPR):** A higher participation rate available in select accounts for an annual fee. For example: **10%** index change x **110%** EPR = **11%** interest earned.

**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.

## Power 7 Protector and Power 7 Protector Plus Income

Power 7 Protector	Power 7 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

### Index interest accounts based on multi-asset, risk-managed indices (continued)

PIMCO Global Optima Index® Interest Account			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	69%	34%	—
Initial participation rate (less than \$100,000)	59%	29%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	97%	56%	—
Initial participation rate (less than \$100,000)	82%	51%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	94%	59%	1.50%
Initial participation rate (less than \$100,000)	79%	54%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	132%	86%	1.50%
Initial participation rate (less than \$100,000)	117%	81%	1.50%

### Fixed interest account

1-Year Fixed Interest Account			Annual fee
<b>Interest Rate</b>			
Initial interest rate (\$100,000 or more)	4.60%	2.60%	—
Initial interest rate (less than \$100,000)	4.35%	2.35%	—

# Power 10 Protector® Power 10 Protector Plus Income®

Current rates as of September 22, 2025



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

Power 10 Protector	Power 10 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

## Index interest accounts based on equity market indices

S&P 500® Index Interest Accounts			Annual fee
<b>Annual Point-to-Point</b>			
Initial index rate cap (\$100,000 or more)	9.50%	5.25%	—
Initial index rate cap (less than \$100,000)	8.50%	4.25%	—
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	42%	21%	—
Initial participation rate (less than \$100,000)	37%	16%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	53%	35%	1.50%
Initial participation rate (less than \$100,000)	48%	30%	1.50%
<b>Annual Point-to-Point Performance-Triggered</b>			
Initial declared interest rate (\$100,000 or more)	7.20%	4.45%	—
Initial declared interest rate (less than \$100,000)	6.20%	3.70%	—
Minimum index value change	0.00%	0.00%	—

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Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. You may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of your contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to your annuity.

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

## Power 10 Protector and Power 10 Protector Plus Income

Power 10 Protector	Power 10 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

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

AQR DynamiQ Allocation Index® Interest Accounts			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	175%	133%	—
Initial participation rate (less than \$100,000)	165%	123%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	250%	183%	—
Initial participation rate (less than \$100,000)	240%	173%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	245%	193%	1.50%
Initial participation rate (less than \$100,000)	235%	183%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	325%	233%	1.50%
Initial participation rate (less than \$100,000)	315%	228%	1.50%

  

ML Strategic Balanced Index® Interest Account			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	115%	52%	—
Initial participation rate (less than \$100,000)	95%	38%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	145%	100%	—
Initial participation rate (less than \$100,000)	125%	85%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	145%	97%	1.50%
Initial participation rate (less than \$100,000)	125%	83%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	195%	140%	1.50%
Initial participation rate (less than \$100,000)	175%	120%	1.50%

### Key terms and information

**Enhanced participation rate (EPR):** A higher participation rate available in select accounts for an annual fee. For example: **10%** index change x **110%** EPR = **11%** interest earned.

**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.



## Power 10 Protector and Power 10 Protector Plus Income

Power 10 Protector	Power 10 Protector Plus Income
No living benefit rider	With Lifetime Income Choice

### Index interest accounts based on multi-asset, risk-managed indices (continued)

PIMCO Global Optima Index® Interest Accounts			Annual fee
<b>Annual Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	69%	38%	—
Initial participation rate (less than \$100,000)	64%	33%	—
<b>2-Year Point-to-Point Participation Rate</b>			
Initial participation rate (\$100,000 or more)	97%	61%	—
Initial participation rate (less than \$100,000)	87%	56%	—
<b>Annual Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	94%	68%	1.50%
Initial participation rate (less than \$100,000)	84%	63%	1.50%
<b>2-Year Point-to-Point with Enhanced Participation Rate</b>			
Initial participation rate (\$100,000 or more)	132%	91%	1.50%
Initial participation rate (less than \$100,000)	127%	86%	1.50%

### Fixed interest account

1-Year Fixed Interest Account			Annual fee
<b>Interest Rate</b>			
Initial interest rate (\$100,000 or more)	4.65%	2.85%	—
Initial interest rate (less than \$100,000)	4.40%	2.60%	—

# Power Index 5<sup>®</sup> NY Index Annuity

Current rates as of September 22, 2025



Index Annuity rates are subject to change at any time until contract purchase.

## Index interest accounts based on equity market indices

### S&P 500<sup>®</sup> Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.50%
Initial index rate cap (less than \$100,000)	6.50%

#### Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	5.90%
Initial declared interest rate (less than \$100,000)	4.90%
Minimum index value change	0.00%

### Nasdaq 100<sup>®</sup> Index Interest Accounts

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

#### Annual Point-to-Point Performance-Triggered

Initial declared interest rate (\$100,000 or more)	5.90%
Initial declared interest rate (less than \$100,000)	4.90%
Minimum index value change	0.00%

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

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

### MSCI EAFE Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%
Initial index rate cap (less than \$100,000)	6.75%

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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.

**Premium:** Money used to purchase the annuity.

**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: 5% declared interest rate = 5% interest earned when index performance is 0% or greater. 5% is credited even if index performance is 10%.

Annuities are issued by The United States Life Insurance Company in the city of New York (US Life).

# Power Index Premier® NY Index Annuity

Current rates as of September 22, 2025



Index Annuity rates are subject to change at any time until contract purchase.

No living benefit rider

With Lifetime Income Builder

## Index interest accounts based on equity market indices

### S&P 500® Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	7.75%	6.25%
Initial index rate cap (less than \$100,000)	6.75%	5.25%

#### Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	6.10%	4.75%
Initial declared interest rate (less than \$100,000)	5.10%	3.75%
Minimum index value change	0.00%	0.00%

### Nasdaq 100® Index Interest Accounts

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.00%	6.50%
Initial index rate cap (less than \$100,000)	7.00%	5.50%

#### Annual Point-to-Point Performance Triggered

Initial declared interest rate (\$100,000 or more)	6.10%	4.75%
Initial declared interest rate (less than \$100,000)	5.10%	3.75%
Minimum index value change	0.00%	0.00%

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

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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.

**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: **5%** declared interest rate = **5%** interest earned when index performance is **0%** or greater. **5%** is credited even if index performance is **10%**.

**Premium:** Money used to purchase the annuity.

Annuities are issued by The United States Life Insurance Company in the City of New York (US Life).

No living benefit rider

With Lifetime Income Builder

## Index interest accounts based on equity market indices (continued)

### Russell 2000® Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.00%	6.50%
Initial index rate cap (less than \$100,000)	7.00%	5.50%

### MSCI EAFE Index Interest Account

#### Annual Point-to-Point

Initial index rate cap (\$100,000 or more)	8.00%	6.50%
Initial index rate cap (less than \$100,000)	7.00%	5.50%

## Minimum rates for index interest accounts

Index	Index Interest Account	With no living benefit	With Lifetime Income Builder
S&P 500® Index	Annual Point-to-Point Rate Cap years 1 - 7	3.50%	3.50%
	Annual Point-to-Point Rate Cap years 8+	3.50%	3.50%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 1 - 7	3.25%	3.25%
	Annual Point-to-Point Performance-Triggered minimum index interest percentage years 8+	3.25%	3.25%
Nasdaq 100	Annual Point-to-Point with Rate Cap years 1-7	3.50%	3.50%
	Annual Point-to-Point with Rate Cap years 8+	3.50%	3.50%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 1-7	3.25%	3.25%
	Annual Point-to-Point Performance-Triggered minimum initial declared interest rate years 8+	3.25%	3.25%
Russell 2000	Annual Point-to-Point Rate Cap years 1 - 7	3.50%	3.50%
	Annual Point-to-Point Rate Cap years 8+	3.50%	3.50%
MSCI EAFE	Annual Point-to-Point Rate Cap years 1 - 7	3.50%	3.50%
	Annual Point-to-Point Rate Cap years 8+	3.50%	3.50%