



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Monday, November, 6 2017

| ISSUED | DAILY | SINGLE PREMIUM | Product | Global Multiple Index Cap | S&P Annual Pt to Pt Cap | MLSB Annual Pt to Pt Spread | MLSB 2Yr Pt to Pt Spread (Annualized) | Participation Rate | PIMCO 2Yr Pt to Pt Spread (Annualized) | Current Fixed Interest Rate | Product Available in All States EXCEPT | Guar. Min Fixed Rate | GMWV | Additional Information |
|-------------------------------------|----------------------|------------------|--|---------------------------|--|-------------------------------------|---------------------------------------|--------------------|--|-----------------------------|--|----------------------|----------------------------|--|
| | | | | | | Power 10 Protector Contract #AG-801 | — | 5.00% | 1.50% | 0.50% | 100% | 3.15% | 1.75% | Check State Availability Map |
| | | | Power 10 Protector Contract #AG-801 | — | 4.00% | 2.90% | 1.50% | 100% | 4.45% | 1.75% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | No Guaranteed Living Benefit available |
| | | | Power 10 Protector Plus Income Contract #AG-801 | — | 3.25% | 2.25% | 1.25% | 100% | 4.25% | 1.50% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included |
| | | | Power 10 Protector Plus Income Contract #AG-801 | — | 2.50% | 3.25% | 2.00% | 100% | 4.95% | 1.50% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included |
| | | | Power 7 Protector Contract #AG-800 | — | 5.00% | 1.80% | 0.60% | 100% | 3.25% | 1.60% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | No Guaranteed Living Benefit available |
| | | | Power 7 Protector Contract #AG-800 | — | 4.00% | 3.00% | 1.60% | 100% | 4.45% | 1.60% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | No Guaranteed Living Benefit available |
| | | | Power 7 Protector Plus Income Contract #AG-800 | — | 3.05% | 2.55% | 1.45% | 100% | 4.50% | 1.40% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included |
| | | | Power 7 Protector Plus Income Contract #AG-800 | — | 2.40% | 3.50% | 2.15% | 100% | 4.95% | 1.40% | Check State Availability Map | 1.00% | 87.5% ¹ @ 1.00% | Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included |
| | | FLEXIBLE PREMIUM | AG Global 8 Index Contract #07371 (Subsequent Premiums Only) | 1.00% | — | — | — | 10.00% | — | 1.00% | VT | 1.00% | 87.5% ¹ @ 1.00% | Available for subsequent premiums only |
| INDEX ANNUITY LIVING BENEFIT RIDERS | Feature | | Annual Cost | Roll Up Rate | For more information: (888) 438-6933 option 2 or email Internal.annuitysales@aglife.com Page 1 of 8 | | | | | | | | | |
| | Lifetime Income Plus | | 0.95% | 7.50% | | | | | | | | | | |

Bold blue text indicates the change from the previous rate. RATES ARE SUBJECT TO CHANGE AT ANY TIME. Applicable rate is determined by the date the contract is issued. A contract will be issued on the issue date following receipt of the completed paperwork in good order (including premium and appropriate licensing and contracting information) at the Home Office.

¹ Guaranteed Minimum Withdrawal Values (GMWV) may change each quarter. The rate in effect on contract issue date is the GMWV. GMWV is 90% @ 1.00% for New Jersey.

Annuities are designed for long-term retirement investing and typically include limitations, exclusions and expense charges. Income taxes are payable upon withdrawal. Withdrawals made prior to age 59 ½ may be subject to a 10% federal tax penalty.

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Annuity rates for All States

Fixed Annuity Rates effective Tuesday, July 5, 2016

| TRADITIONAL FIXED DEFERRED ANNUITIES | Product | | Year One | Base Rate | 1st Year Interest Bonus | Guar. Min. Fixed Rate | Additional Information |
|---|------------------|---|----------|-----------|-------------------------|-----------------------|------------------------|
| | FLEXIBLE PREMIUM | American Pathway® Flex Fixed 8 Annuity (Subsequent premiums only beginning May 1, 2016) Contracts #04371 and 04371N | | 3.00% | 1.00% | 2.00% | 1.00% |

Annuity rates for New York

Fixed Annuity Rates effective Monday October 2, 2017

| TRADITIONAL FIXED DEFERRED ANNUITIES | SINGLE PREMIUM | Product | Guarantee Rate | Length of Guarantee Rate | 1st Year Interest Bonus | Guar Min Fixed Rate | Additional Information | |
|--------------------------------------|----------------|---|----------------------|--------------------------|-------------------------|---------------------|------------------------|--|
| | | American Pathway® SolutionsMYG Annuity: 5-year term Contract #A215 NY | Premiums < \$100,000 | 2.50% | 5 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.80% | 5 | — | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215 NY | Premiums < \$100,000 | 2.50% | 6 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.80% | 6 | — | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215 NY | Premiums < \$100,000 | 2.50% | 7 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.80% | 7 | — | 1.00% | |

Annuity rates for New York

Index Annuity Rates effective Sunday, May 1, 2016

| INDEX ANNUITIES Issue Dates: 5 TH , 12 TH , 20 TH , and 28 TH of each month | Product | | Global Multiple Index Cap | Monthly Additive Cap | Participation Rate | Current Fixed Interest Rate | Guar Min. Fixed Rate | Additional Information |
|--|------------------|--|---------------------------|----------------------|--------------------|-----------------------------|----------------------|------------------------|
| | FLEXIBLE PREMIUM | AG Global 8 Index Contract #07371N (Subsequent Premiums Only) | | 1.00% | — | 10.00% | 1.00% | 1.00% |

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Annuity rates for all states

Fixed Annuity Rates effective Monday October 2, 2017

| TRADITIONAL FIXED DEFERRED ANNUITIES | SINGLE PREMIUM | Product | Guarantee Rate | Length of Guarantee Rate | 1st Year Interest Bonus | Product Available in all states EXCEPT | Guar Min Fixed | Additional Information | |
|--------------------------------------|----------------|---|-------------------------------|--------------------------|-------------------------|--|--------------------|------------------------|---|
| | | American Pathway® SolutionsMYG Annuity: 5-year term Contract #A215 | Premiums under \$100,000 | 2.50% | 5 | – | IA, MN, MO, SC | 1.00% | |
| | | | Premiums of \$100,000 or more | 2.80% | 5 | – | IA, MN, MO, SC | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215 | Premiums under \$100,000 | 2.50% | 6 | – | IA, MN, MO, SC | 1.00% | |
| | | | Premiums of \$100,000 or more | 2.80% | 6 | – | IA, MN, MO, SC | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215 | Premiums under \$100,000 | 2.50% | 7 | – | IA, MN, MO, SC | 1.00% | |
| | | | Premiums of \$100,000 or more | 2.80% | 7 | – | IA, MN, MO, SC | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 10-year term Contract #A215 | Premiums under \$100,000 | 2.50% | 10 | – | IA, MN, MO, NY, SC | 1.00% | The 10-year term is not available in NY |
| | | | Premiums of \$100,000 or more | 2.80% | 10 | – | IA, MN, MO, NY, SC | 1.00% | |

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Annuity rates for all states except New York

Fixed Annuity Rates effective Monday January 8, 2018

| | Product | Premium Band | Guaranteed Period | Non-Qualified Interest Rate | Bonus Included in Interest Rate | Qualified Interest Rate | Bonus Included in Interest Rate | Bonus Description | Product Available in all states except | Guar Min Fixed Rate | Additional Information |
|--|--|--------------|-------------------|-----------------------------|---------------------------------|-------------------------|---------------------------------|----------------------------|--|--|--|
| | | | | | | | | | | | |
| TRADITIONAL FIXED DEFERRED ANNUITIES | American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 1.60% | 0.00% | 1.75% | 0.15% | Guaranteed for first year | NY | 0.25% | |
| | | ≥ \$100,000 | | 2.60% | 1.00% | 2.75% | 1.15% | | | | |
| | American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 1.60% | 0.00% | 1.75% | 0.15% | Premium bonus at purchase | NY | 0.25% | Interest rate includes premium bonus and effective yield |
| | | ≥ \$100,000 | | 2.61% | 1.00% | 2.76% | 1.15% | | | | |
| | American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 1.65% | 0.00% | 1.65% | 0.00% | Guaranteed for three years | NY | 0.25% | Interest rate includes bonus for three years |
| | | ≥ \$100,000 | | 1.85% | 0.20% | 1.85% | 0.20% | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.55% | 0.00% | 1.55% | 0.00% | N/A | NY | 0.25% | |
| | | ≥ \$100,000 | | 1.75% | 0.00% | 1.75% | 0.00% | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 1.85% | 0.00% | 1.85% | 0.00% | N/A | NY | 0.25% | |
| | | ≥ \$100,000 | | 2.05% | 0.00% | 2.05% | 0.00% | | | | |
| | American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.65% | 1.00% | 2.80% | 1.15% | Guaranteed for first year | NY | 0.25% | |
| | | ≥ \$100,000 | | 3.65% | 2.00% | 3.80% | 2.15% | | | | |
| American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.66% | 1.00% | 2.81% | 1.15% | Premium bonus at purchase | NY | 0.25% | Interest rate includes premium bonus and effective yield | |
| | ≥ \$100,000 | | 3.68% | 2.00% | 3.83% | 2.15% | | | | | |
| American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 2.05% | 0.45% | 2.05% | 0.45% | Guaranteed for three years | NY | 0.25% | Interest rate includes bonus for three years | |
| | ≥ \$100,000 | | 2.35% | 0.75% | 2.35% | 0.75% | | | | | |
| American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.80% | 0.00% | 1.80% | 0.00% | N/A | NY | 0.25% | | |
| | ≥ \$100,000 | | 2.00% | 0.00% | 2.00% | 0.00% | | | | | |
| American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 2.15% | 0.00% | 2.15% | 0.00% | N/A | NY | 0.25% | | |
| | ≥ \$100,000 | | 2.35% | 0.00% | 2.35% | 0.00% | | | | | |

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Annuity rates for all states except New York

Fixed Annuity Rates effective Monday January 8, 2018

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|--|--|--------------|-------------------|-----------------------------|---------------------------------|-------------------------|---------------------------------|----------------------------|--|--|--|
| | | | | | | | | | | | |
| TRADITIONAL FIXED DEFERRED ANNUITIES | American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.55% | 1.00% | 2.70% | 1.15% | Guaranteed for first year | NY | 0.25% | |
| | | ≥ \$100,000 | | 3.55% | 2.00% | 3.70% | 2.15% | | | | |
| | American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.56% | 1.00% | 2.71% | 1.15% | Premium bonus at purchase | NY | 0.25% | Interest rate includes premium bonus and effective yield |
| | | ≥ \$100,000 | | 3.58% | 2.00% | 3.73% | 2.15% | | | | |
| | American Pathway SM Fixed 7 Annuity (three-year rate with three-year bonus) | < \$100,000 | 3 yr | 2.05% | 0.60% | 2.05% | 0.60% | Guaranteed for three years | NY | 0.25% | Interest rate includes bonus for three years |
| | | ≥ \$100,000 | | 2.35% | 0.90% | 2.35% | 0.90% | | | | |
| | American Pathway SM Fixed 7 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.70% | 0.00% | 1.70% | 0.00% | N/A | NY | 0.25% | |
| | | ≥ \$100,000 | | 1.90% | 0.00% | 1.90% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 1.65% | 0.00% | 1.65% | 0.00% | N/A | NY | 0.25% | |
| | | ≥ \$100,000 | | 1.85% | 0.00% | 1.85% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (seven-year MVA rate) | < \$100,000 | 7 yr MVA | 2.05% | 0.00% | 2.05% | 0.00% | N/A | NY | 0.25% | |
| | | ≥ \$100,000 | | 2.25% | 0.00% | 2.25% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.75% | 1.00% | 2.90% | 1.15% | Guaranteed for first year | NY | 0.25% | |
| | | ≥ \$100,000 | | 3.75% | 2.00% | 3.90% | 2.15% | | | | |
| American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.76% | 1.00% | 2.92% | 1.15% | Premium bonus at purchase | NY | 0.25% | Interest rate includes premium bonus and effective yield | |
| | ≥ \$100,000 | | 3.78% | 2.00% | 3.93% | 2.15% | | | | | |
| American Pathway SM Fixed 7 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 2.70% | 1.20% | 2.70% | 1.20% | Guaranteed for three years | NY | 0.25% | Interest rate includes bonus for three years | |
| | ≥ \$100,000 | | 3.00% | 1.50% | 3.00% | 1.50% | | | | | |
| American Pathway SM Fixed 7 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.95% | 0.00% | 1.95% | 0.00% | N/A | NY | 0.25% | | |
| | ≥ \$100,000 | | 2.15% | 0.00% | 2.15% | 0.00% | | | | | |
| American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 1.90% | 0.00% | 1.90% | 0.00% | N/A | NY | 0.25% | | |
| | ≥ \$100,000 | | 2.10% | 0.00% | 2.10% | 0.00% | | | | | |
| American Pathway SM Fixed 7 Annuity (seven-year MVA rate) | < \$100,000 | 7 yr MVA | 2.15% | 0.00% | 2.15% | 0.00% | N/A | NY | 0.25% | | |
| | ≥ \$100,000 | | 2.35% | 0.00% | 2.35% | 0.00% | | | | | |

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|--------------------------------------|--|--|-------------------|-----------------------------|---------------------------------|-------------------------|---------------------------------|----------------------------|--|----------------------|--|--|
| | | | | | | | | | | | | |
| TRADITIONAL FIXED DEFERRED ANNUITIES | American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 1.60% | 0.00% | 1.75% | 0.15% | Guaranteed for first year | Only available in NY | 1.00% | | |
| | | ≥ \$100,000 | | 2.60% | 1.00% | 2.75% | 1.15% | | | | | |
| | American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 1.60% | 0.00% | 1.75% | 0.15% | Premium bonus at purchase | Only available in NY | 1.00% | Interest rate includes premium bonus and effective yield | |
| | | ≥ \$100,000 | | 2.61% | 1.00% | 2.76% | 1.15% | | | | | |
| | American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 1.65% | 0.00% | 1.65% | 0.00% | Guaranteed for three years | Only available in NY | 1.00% | Interest rate includes bonus for three years | |
| | | ≥ \$100,000 | | 1.85% | 0.20% | 1.85% | 0.20% | | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.55% | 0.00% | 1.55% | 0.00% | N/A | Only available in NY | 1.00% | | |
| | | ≥ \$100,000 | | 1.75% | 0.00% | 1.75% | 0.00% | | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 1.85% | 0.00% | 1.85% | 0.00% | N/A | MVA is not available in NY | 1.00% | | |
| | | ≥ \$100,000 | | 2.05% | 0.00% | 2.05% | 0.00% | | | | | |
| | Without Guarantee Return of Premium | American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.65% | 1.00% | 2.80% | 1.15% | Guaranteed for first year | Only available in NY | 1.00% | |
| | | | ≥ \$100,000 | | 3.65% | 2.00% | 3.80% | 2.15% | | | | |
| Without Guarantee Return of Premium | American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.66% | 1.00% | 2.81% | 1.15% | Premium bonus at purchase | Only available in NY | 1.00% | Interest rate includes premium bonus and effective yield | |
| | | ≥ \$100,000 | | 3.68% | 2.00% | 3.83% | 2.15% | | | | | |
| Without Guarantee Return of Premium | American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 2.05% | 0.45% | 2.05% | 0.45% | Guaranteed for three years | Only available in NY | 1.00% | Interest rate includes bonus for three years | |
| | | ≥ \$100,000 | | 2.35% | 0.75% | 2.35% | 0.75% | | | | | |
| Without Guarantee Return of Premium | American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.80% | 0.00% | 1.80% | 0.00% | N/A | Only available in NY | 1.00% | | |
| | | ≥ \$100,000 | | 2.00% | 0.00% | 2.00% | 0.00% | | | | | |
| Without Guarantee Return of Premium | American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 2.15% | 0.00% | 2.15% | 0.00% | N/A | MVA is not available in NY | 1.00% | | |
| | | ≥ \$100,000 | | 2.35% | 0.00% | 2.35% | 0.00% | | | | | |

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Annuity rates for New York Only

Fixed Annuity Rates effective Monday January 8, 2018

| TRADITIONAL FIXED DEFERRED ANNUITIES | Product | Premium Band | Guaranteed Period | Non-Qualified Interest Rate | Bonus Included in Interest Rate | Qualified Interest Rate | Bonus Included in Interest Rate | Bonus Description | Product Available in all states except | Guar Min Fixed Rate | Additional Information |
|--|--|--------------|-------------------|-----------------------------|---------------------------------|-------------------------|---------------------------------|----------------------------|--|--|--|
| | | | | | | | | | | | |
| TRADITIONAL FIXED DEFERRED ANNUITIES | American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.55% | 1.00% | 2.70% | 1.15% | Guaranteed for first year | Only available in NY | 1.00% | |
| | | ≥ \$100,000 | | 3.55% | 2.00% | 3.70% | 2.15% | | | | |
| | American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.56% | 1.00% | 2.71% | 1.15% | Premium bonus at purchase | Only available in NY | 1.00% | Interest rate includes premium bonus and effective yield |
| | | ≥ \$100,000 | | 3.58% | 2.00% | 3.73% | 2.15% | | | | |
| | American Pathway SM Fixed 7 Annuity (three-year rate with three-year bonus) | < \$100,000 | 3 yr | 2.05% | 0.60% | 2.05% | 0.60% | Guaranteed for three years | Only available in NY | 1.00% | Interest rate includes bonus for three years |
| | | ≥ \$100,000 | | 2.35% | 0.90% | 2.35% | 0.90% | | | | |
| | American Pathway SM Fixed 7 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.70% | 0.00% | 1.70% | 0.00% | N/A | Only available in NY | 1.00% | |
| | | ≥ \$100,000 | | 1.90% | 0.00% | 1.90% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 1.65% | 0.00% | 1.65% | 0.00% | N/A | Only available in NY | 1.00% | |
| | | ≥ \$100,000 | | 1.85% | 0.00% | 1.85% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (seven-year MVA rate) | < \$100,000 | 7 yr MVA | 2.05% | 0.00% | 2.05% | 0.00% | N/A | MVA is not available in NY | 1.00% | |
| | | ≥ \$100,000 | | 2.25% | 0.00% | 2.25% | 0.00% | | | | |
| | American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.75% | 1.00% | 2.90% | 1.15% | Guaranteed for first year | Only available in NY | 1.00% | |
| | | ≥ \$100,000 | | 3.75% | 2.00% | 3.90% | 2.15% | | | | |
| American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.76% | 1.00% | 2.92% | 1.15% | Premium bonus at purchase | Only available in NY | 1.00% | Interest rate includes premium bonus and effective yield | |
| | ≥ \$100,000 | | 3.78% | 2.00% | 3.93% | 2.15% | | | | | |
| American Pathway SM Fixed 7 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 2.70% | 1.20% | 2.70% | 1.20% | Guaranteed for three years | Only available in NY | 1.00% | Interest rate includes bonus for three years | |
| | ≥ \$100,000 | | 3.00% | 1.50% | 3.00% | 1.50% | | | | | |
| American Pathway SM Fixed 7 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.95% | 0.00% | 1.95% | 0.00% | N/A | Only available in NY | 1.00% | | |
| | ≥ \$100,000 | | 2.15% | 0.00% | 2.15% | 0.00% | | | | | |
| American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 1.90% | 0.00% | 1.90% | 0.00% | N/A | Only available in NY | 1.00% | | |
| | ≥ \$100,000 | | 2.10% | 0.00% | 2.10% | 0.00% | | | | | |
| American Pathway SM Fixed 7 Annuity (seven-year MVA rate) | < \$100,000 | 7 yr MVA | 2.15% | 0.00% | 2.15% | 0.00% | N/A | MVA is not available in NY | 1.00% | | |
| | ≥ \$100,000 | | 2.35% | 0.00% | 2.35% | 0.00% | | | | | |

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Effective January 2018

ANNUITY RATES



Income Annuity Rates Effective Monday, October 30, 2017

| Rates For All States | | | | | Non-NY Rates | | | | | | |
|----------------------|--|--|---------|--|--------------|-----------------|---|--|--|-----------|---------|
| IMMEDIATE INCOME | American Pathway® Immediate Contract #01016 <i>Rates effective as of Monday, October 30</i> | Female 65 | Male 65 | Female 70 | Male 70 | DEFERRED INCOME | American Pathway® Deferred Income Contract #AGLC106378 <i>Rates effective as of Monday, October 30</i> | Female 65 | Male 65 | Female 70 | Male 70 |
| | | Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar) | | Monthly Payout for \$100,000 premium beginning in 30 days (rounded down to the nearest whole dollar) | | | | Monthly Payout for \$100,000 premium. Payments commence at age 70. Pre-Commencement Death Benefit is Return of Premium. (rounded down to the nearest whole dollar) | Monthly Payout for \$100,000 premium. Payments commence at age 75. Pre-Commencement Death Benefit is Return of Premium. (rounded down to the nearest whole dollar) | | |
| | Life Only | \$493 | \$518 | \$567 | \$603 | | Life Only | \$662 | \$703 | \$803 | \$866 |
| | Life with 10 yr Certain Period | \$486 | \$509 | \$551 | \$581 | | Life with 10 yr Certain Period | \$640 | \$672 | \$749 | \$789 |
| | Life Only with Installment Refund | \$463 | \$481 | \$518 | \$542 | | Life Only with Installment Refund | \$622 | \$653 | \$733 | \$778 |
| | Life with Cash Refund | \$457 | \$474 | \$509 | \$531 | | Life with Cash Refund | \$617 | \$646 | \$725 | \$768 |
| | 50% Joint and Survivor | \$456 | \$467 | \$519 | \$534 | | 50% Joint and Survivor | \$615 | \$634 | \$742 | \$772 |
| | 100% Joint and Survivor | \$428 | \$428 | \$483 | \$483 | | 100% Joint and Survivor | \$567 | \$567 | \$674 | \$674 |
| | 5 Year Period Certain Only | \$1,709 | \$1,709 | \$1,709 | \$1,709 | | 5 Year Period Certain Only | \$1,983 | \$1,984 | \$1,986 | \$1,988 |
| | 10 Year Period Certain Only | \$914 | \$914 | \$914 | \$914 | | 10 Year Period Certain Only | \$1,090 | \$1,090 | \$1,091 | \$1,092 |

Run an Immediate Income Annuity quote:
- <https://estationsecure.americangeneral.com>

Run a Deferred Income Annuity quote:
- <https://estationsecure.americangeneral.com>

Call American General for more information 888.438.6933 option 2
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Life Interest Rates



UL Interest Rates Effective Dec 08, 2017

Index Interest Universal Life

(Highlighted rate changes indicate variation from previous flyer published on September 29, 2017)

Max Accumulator+ (Non-NY) (Policy Form 15646, ICC15-15646)

| Index Interest Account Type | Guaranteed Minimum Interest | Cap Rate | Participation Rate | Maximum Illustrated Rate | Current Acc't Value Enhancement (Policy Yrs 6+)* | Total Illustrated Rate (Policy yrs 6+) |
|---------------------------------------|-----------------------------|--------------------|--------------------|--------------------------|--|--|
| 1 yr ML Strategic Balanced Index | 0.00% | NA | 100% (no change) | 7.40% (no change) | 0.65% | 8.05% |
| 1 yr S&P 500 Participation Rate Index | 0.00% | NA | 60% (no change) | 6.82% (no change) | 0.45% | 7.27% |
| 1 yr S&P 500 Core Cap Rate Index | 0.25% | 10.00% (no change) | 100% | 6.13% (no change) | 0.75% | 6.88% |
| 1 yr S&P 500 High Cap Rate Index | 0.00% | 13.00% (no change) | 100% | 7.31% (no change) | 0.25% | 7.56% |
| Declared Interest | 2.00% | NA | NA | 2.90% (no change) | 0.25% | 3.15% |

*minimum guaranteed account value enhancement is 0.25%

Value+ Protector (Non-NY) (Policy Form 16760, ICC16-16760)

| Index Interest Account Type | Guaranteed Minimum Interest | Cap Rate | Participation Rate | Maximum Illustrated Rate | Current Acc't Value Enhancement (Policy Yrs 6+) | Total Illustrated Rate (Policy yrs 6+) |
|---------------------------------------|-----------------------------|--------------------|--------------------|--------------------------|---|--|
| 1 yr ML Strategic Balanced Index | 0.00% | NA | 100% (no change) | 6.05% (no change) | 0.75% | 6.80% |
| 1 yr S&P 500 Participation Rate Index | 0.00% | NA | 60% (no change) | 6.05% (no change) | 0.75% | 6.80% |
| 1 yr S&P 500 Core Cap Rate Index | 0.00% | 10.00% (no change) | 100% | 6.05% (no change) | 0.75% | 6.80% |
| Declared Interest | 2.00% | NA | NA | 2.75% (-0.15%) | 0.75% | 3.50% |

*minimum guaranteed account value enhancement is 0.75%

Value+ IUL (NY Only) (Policy Form 14779N, 14779NU)

| Index Interest Account Type | Guaranteed Minimum Interest | Cap Rate | Participation Rate | Maximum Illustrated Rate | Current Acc't Value Enhancement (Policy Yrs 6+) | Total Illustrated Rate (Policy yrs 6+) |
|---------------------------------------|-----------------------------|----------------|--------------------|--------------------------|---|--|
| 1 yr S&P 500 Participation Rate Index | 0.25% | NA | 55% (no change) | 5.86% (-0.14%) | 0.75% | 6.61% |
| 1 yr S&P 500 Cap Rate Index | 0.25% | 9.00% (-0.50%) | 100% | 5.86% (-0.14%) | 0.75% | 6.61% |
| Declared Interest | 2.00% | NA | NA | 2.40% (no change) | NA | NA |

*minimum guaranteed account value enhancement is 0.75%

AG Platinum Choice VUL 2 (Non-NY) (Policy Form 14904, ICC14-14904)

| Interest Account Type | Guaranteed Minimum Interest | Cap Rate | Participation Rate | Maximum Illustrated Rate |
|-----------------------|-----------------------------|----------|--------------------|--------------------------|
| Declared Interest | 2.00% | NA | NA | 2.25% (no change) |

| AG Extend IUL SM AG Extend IULSM (NY and Non NY) (Conversion product, Policy Form 12436, ICC12-12436; 12436N, 12436NU) | | | | |
|---|-----------------------------|----------------|--------------------|--------------------------|
| Index Interest Account Type | Guaranteed Minimum Interest | Cap Rate | Participation Rate | Maximum Illustrated Rate |
| 1 yr S&P 500 Participation Rate Index | 2.00% | NA | 55% (no change) | 5.53% (-0.27%) |
| 1 yr S&P 500 Cap Rate Index | 1.00% | 7.00% (-0.50%) | 100% | 5.53% (-0.27%) |
| Declared Interest | 2.00% | NA | NA | 2.60% (no change) |

Fixed Universal Life**

| Products | Interest Rate |
|---|-------------------|
| AG Secure Survivor II (Non NY) (Policy Form ICC13-13239, 13239) | 2.00% (no change) |
| Secure Lifetime GUL 3 (NY and Non NY) (Policy Form 15442, ICC15-15442, 15442N, 15442NU) | 2.00% (no change) |

** Sales quotes for fixed universal life products are designed to reflect guaranteed cash values only. Upon completion of the first policy year, inforce illustrations will be available and will include current cash accumulation values, along with guaranteed cash values.

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