



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Wednesday, February, 14 2018

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	—	5.25%	1.25%	0.25%	100%	2.90%	1.90%	Check State Availability Map
			Power 10 Protector Contract #AG-801	—	4.25%	2.65%	1.25%	100%	4.20%	1.90%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	No Guaranteed Living Benefit available
			Power 10 Protector Plus Income Contract #AG-801	—	3.50%	2.00%	1.00%	100%	3.95%	1.65%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> Guaranteed Living Benefit Rider automatically included
			Power 10 Protector Plus Income Contract #AG-801	—	2.75%	3.00%	1.75%	100%	4.70%	1.65%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> Guaranteed Living Benefit Rider automatically included
			Power 7 Protector Contract #AG-800	—	5.25%	1.55%	0.35%	100%	2.95%	1.75%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	No Guaranteed Living Benefit available
			Power 7 Protector Contract #AG-800	—	4.25%	2.75%	1.35%	100%	4.20%	1.75%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	No Guaranteed Living Benefit available
			Power 7 Protector Plus Income Contract #AG-800	—	3.30%	2.30%	1.20%	100%	4.25%	1.55%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> Guaranteed Living Benefit Rider automatically included
			Power 7 Protector Plus Income Contract #AG-800	—	2.65%	3.25%	1.90%	100%	4.70%	1.55%	Check State Availability Map	1.00%	87.5% <sup>1</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> 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% <sup>1</sup> @ 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.

<sup>1</sup> 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	<b>American Pathway® Flex Fixed 8 Annuity</b> (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 Tuesday February 20, 2018

TRADITIONAL FIXED DEFERRED ANNUITIES	SINGLE PREMIUM	Product		Guarantee Rate	Length of Guarantee Rate	1st Year Interest Bonus	Guar Min Fixed Rate	Additional Information
		<b>American Pathway® SolutionsMYG Annuity: 5-year term</b> Contract #A215 NY	Premiums < \$100,000	<b>2.75%</b>	5	—	1.00%	
			Premiums ≥ \$100,000	<b>3.05%</b>	5	—	1.00%	
		<b>American Pathway® SolutionsMYG Annuity: 6-year term</b> Contract #A215 NY	Premiums < \$100,000	<b>2.75%</b>	6	—	1.00%	
			Premiums ≥ \$100,000	<b>3.05%</b>	6	—	1.00%	
		<b>American Pathway® SolutionsMYG Annuity: 7-year term</b> Contract #A215 NY	Premiums < \$100,000	<b>2.85%</b>	7	—	1.00%	
			Premiums ≥ \$100,000	<b>3.15%</b>	7	—	1.00%	

Annuity rates for New York

Index Annuity Rates effective Sunday, May 1, 2016

INDEX ANNUITIES Issue Dates: 5 <sup>TH</sup> , 12 <sup>TH</sup> , 20 <sup>TH</sup> , and 28 <sup>TH</sup> 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	<b>AG Global 8 Index</b> 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 Tuesday February 20, 2018

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	2.75%	5	-	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	3.05%	5	-	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215	Premiums under \$100,000	2.75%	6	-	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	3.05%	6	-	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215	Premiums under \$100,000	2.85%	7	-	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	3.15%	7	-	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 10-year term Contract #A215	Premiums under \$100,000	2.85%	10	-	IA, MN, MO, NY, SC	1.00%	The 10-year term is not available in NY
			Premiums of \$100,000 or more	3.15%	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 February 5, 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
With Guarantee Return of Premium	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.00%	0.00%	2.15%	0.15%	Guaranteed for first year	NY	0.25%		
		≥ \$100,000		3.00%	1.00%	3.15%	1.15%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.00%	0.00%	2.15%	0.15%	Premium bonus at purchase	NY	0.25%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		3.02%	1.00%	3.17%	1.15%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.00%	0.00%	2.00%	0.00%	Guaranteed for three years	NY	0.25%	Interest rate includes bonus for three years	
		≥ \$100,000		2.20%	0.20%	2.20%	0.20%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)	< \$100,000	5 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 <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	2.10%	0.00%	2.10%	0.00%	N/A	NY	0.25%		
		≥ \$100,000		2.30%	0.00%	2.30%	0.00%					
	Without Guarantee Return of Premium	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.00%	1.00%	3.15%	1.15%	Guaranteed for first year	NY	0.25%	
			≥ \$100,000		4.00%	2.00%	4.15%	2.15%				
American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)		< \$100,000	1 yr	3.02%	1.00%	3.17%	1.15%	Premium bonus at purchase	NY	0.25%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.04%	2.00%	4.19%	2.15%					
American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)		< \$100,000	3 yr	2.35%	0.45%	2.36%	0.45%	Guaranteed for three years	NY	0.25%	Interest rate includes bonus for three years	
		≥ \$100,000		2.65%	0.75%	2.65%	0.75%					
American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)		< \$100,000	5 yr	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 <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)		< \$100,000	5 yr MVA	2.40%	0.00%	2.40%	0.00%	N/A	NY	0.25%		
		≥ \$100,000		2.60%	0.00%	2.60%	0.00%					

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Annuity rates for all states except New York

Fixed Annuity Rates effective Monday February 5, 2018

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												With Guarantee Return of Premium
TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.00%	1.00%	3.15%	1.15%	Guaranteed for first year	NY	0.25%		
		≥ \$100,000		4.00%	2.00%	4.15%	2.15%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	3.02%	1.00%	3.17%	1.15%	Premium bonus at purchase	NY	0.25%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.04%	2.00%	4.19%	2.15%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (three-year rate with three-year bonus)	< \$100,000	3 yr	2.45%	0.60%	2.45%	0.60%	Guaranteed for three years	NY	0.25%	Interest rate includes bonus for three years	
		≥ \$100,000		2.75%	0.90%	2.75%	0.90%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	2.00%	0.00%	2.00%	0.00%	N/A	NY	0.25%		
		≥ \$100,000		2.20%	0.00%	2.20%	0.00%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	2.00%	0.00%	2.00%	0.00%	N/A	NY	0.25%		
		≥ \$100,000		2.20%	0.00%	2.20%	0.00%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	2.30%	0.00%	2.30%	0.00%	N/A	NY	0.25%		
		≥ \$100,000		2.50%	0.00%	2.50%	0.00%					
	TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.10%	1.00%	3.25%	1.15%	Guaranteed for first year	NY	0.25%	
			≥ \$100,000		4.10%	2.00%	4.25%	2.15%				
American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with premium bonus)		< \$100,000	1 yr	3.12%	1.00%	3.27%	1.15%	Premium bonus at purchase	NY	0.25%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.14%	2.00%	4.29%	2.15%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (three-year rate with three year bonus)		< \$100,000	3 yr	2.85%	1.20%	2.85%	1.20%	Guaranteed for three years	NY	0.25%	Interest rate includes bonus for three years	
		≥ \$100,000		3.15%	1.50%	3.15%	1.50%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (five-year rate)		< \$100,000	5 yr	2.30%	0.00%	2.30%	0.00%	N/A	NY	0.25%		
	≥ \$100,000	2.50%		0.00%	2.50%	0.00%						
American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	2.20%	0.00%	2.20%	0.00%	N/A	NY	0.25%			
	≥ \$100,000		2.40%	0.00%	2.40%	0.00%						
American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	2.40%	0.00%	2.40%	0.00%	N/A	NY	0.25%			
	≥ \$100,000		2.60%	0.00%	2.60%	0.00%						

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												With Guarantee Return of Premium
TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.00%	0.00%	2.15%	0.15%	Guaranteed for first year	Only available in NY	1.00%		
		≥ \$100,000		3.00%	1.00%	3.15%	1.15%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.00%	0.00%	2.15%	0.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		3.02%	1.00%	3.17%	1.15%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.00%	0.00%	2.00%	0.00%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years	
		≥ \$100,000		2.20%	0.20%	2.20%	0.20%					
	American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)	< \$100,000	5 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 <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	2.10%	0.00%	2.10%	0.00%	N/A	MVA is not available in NY	1.00%		
		≥ \$100,000		2.30%	0.00%	2.30%	0.00%					
	TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.00%	1.00%	3.15%	1.15%	Guaranteed for first year	Only available in NY	1.00%	
			≥ \$100,000		4.00%	2.00%	4.15%	2.15%				
American Pathway <sup>SM</sup> Fixed 5 Annuity (one-year rate with premium bonus)		< \$100,000	1 yr	3.02%	1.00%	3.17%	1.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.04%	2.00%	4.19%	2.15%					
American Pathway <sup>SM</sup> Fixed 5 Annuity (three-year rate with three year bonus)		< \$100,000	3 yr	2.35%	0.45%	2.36%	0.45%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years	
		≥ \$100,000		2.65%	0.75%	2.65%	0.75%					
American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year rate)		< \$100,000	5 yr	2.05%	0.00%	2.05%	0.00%	N/A	Only available in NY	1.00%		
		≥ \$100,000		2.25%	0.00%	2.25%	0.00%					
American Pathway <sup>SM</sup> Fixed 5 Annuity (five-year MVA rate)		< \$100,000	5 yr MVA	2.40%	0.00%	2.40%	0.00%	N/A	MVA is not available in NY	1.00%		
		≥ \$100,000		2.60%	0.00%	2.60%	0.00%					

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Annuity rates for New York Only

Fixed Annuity Rates effective Monday February 5, 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	
												With Guarantee Return of Premium
TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.00%	1.00%	3.15%	1.15%	Guaranteed for first year	Only available in NY	1.00%		
		≥ \$100,000		4.00%	2.00%	4.15%	2.15%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	3.02%	1.00%	3.17%	1.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.04%	2.00%	4.19%	2.15%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (three-year rate with three-year bonus)	< \$100,000	3 yr	2.45%	0.60%	2.45%	0.60%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years	
		≥ \$100,000		2.75%	0.90%	2.75%	0.90%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	2.00%	0.00%	2.00%	0.00%	N/A	Only available in NY	1.00%		
		≥ \$100,000		2.20%	0.00%	2.20%	0.00%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	2.00%	0.00%	2.00%	0.00%	N/A	Only available in NY	1.00%		
		≥ \$100,000		2.20%	0.00%	2.20%	0.00%					
	American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	2.30%	0.00%	2.30%	0.00%	N/A	MVA is not available in NY	1.00%		
		≥ \$100,000		2.50%	0.00%	2.50%	0.00%					
	TRADITIONAL FIXED DEFERRED ANNUITIES	American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	3.10%	1.00%	3.25%	1.15%	Guaranteed for first year	Only available in NY	1.00%	
			≥ \$100,000		4.10%	2.00%	4.25%	2.15%				
American Pathway <sup>SM</sup> Fixed 7 Annuity (one-year rate with premium bonus)		< \$100,000	1 yr	3.12%	1.00%	3.27%	1.15%	Premium bonus at purchase	Only available in NY	1.00%	Interest rate includes premium bonus and effective yield	
		≥ \$100,000		4.14%	2.00%	4.29%	2.15%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (three-year rate with three year bonus)		< \$100,000	3 yr	2.85%	1.20%	2.85%	1.20%	Guaranteed for three years	Only available in NY	1.00%	Interest rate includes bonus for three years	
		≥ \$100,000		3.15%	1.50%	3.15%	1.50%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (five-year rate)		< \$100,000	5 yr	2.30%	0.00%	2.30%	0.00%	N/A	Only available in NY	1.00%		
		≥ \$100,000		2.50%	0.00%	2.50%	0.00%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year rate)		< \$100,000	7 yr	2.20%	0.00%	2.20%	0.00%	N/A	Only available in NY	1.00%		
		≥ \$100,000		2.40%	0.00%	2.40%	0.00%					
American Pathway <sup>SM</sup> Fixed 7 Annuity (seven-year MVA rate)		< \$100,000	7 yr MVA	2.40%	0.00%	2.40%	0.00%	N/A	MVA is not available in NY	1.00%		
		≥ \$100,000		2.60%	0.00%	2.60%	0.00%					

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Effective February 2018

ANNUITY RATES



Income Annuity Rates Effective Monday, January 22, 2018

Rates For All States					Non-NY Rates						
IMMEDIATE INCOME	American Pathway® Immediate Contract #01016 <i>Rates effective as of Monday, January 22</i>	Female 65	Male 65	Female 70	Male 70	DEFERRED INCOME	American Pathway® Deferred Income Contract #AGLC106378 <i>Rates effective as of Monday, January 22</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	\$482	\$507	\$558	\$594		Life Only	\$636	\$676	\$776	\$839
	Life with 10 yr Certain Period	\$477	\$499	\$543	\$572		Life with 10 yr Certain Period	\$617	\$649	\$726	\$766
	Life Only with Installment Refund	\$453	\$470	\$508	\$532		Life Only with Installment Refund	\$596	\$625	\$705	\$749
	Life with Cash Refund	\$446	\$463	\$499	\$521		Life with Cash Refund	\$590	\$619	\$697	\$739
	50% Joint and Survivor	\$446	\$457	\$508	\$523		50% Joint and Survivor	\$591	\$610	\$714	\$743
	100% Joint and Survivor	\$418	\$418	\$473	\$473		100% Joint and Survivor	\$544	\$544	\$649	\$649
	5 Year Period Certain Only	\$1,715	\$1,715	\$1,715	\$1,715		5 Year Period Certain Only	\$1,995	\$1,996	\$1,997	\$1,999
	10 Year Period Certain Only	\$921	\$921	\$921	\$921		10 Year Period Certain Only	\$1,085	\$1,086	\$1,087	\$1,088

**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 <sup>SM</sup> 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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