

Effective July 2015

Rate Lock Policies

Previous Rate Sheet

Field Bulletins



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Monday, July 6

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 ³ (Annualized)	S&P Monthly Avg Spread	S&P Monthly Additive Cap	Participation Rate	Current Fixed Interest Rate	Product Available in All States EXCEPT	Guar. Min Fixed Rate	GMWV	Additional Information	
			ISSUE DATES: 6 th , 12 th , 20 th , and 28 th of each month	FLEXIBLE PREMIUM	INDEX ANNUITY LIVING BENEFIT RIDERS	Power 10 Protector [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801	—	3.50%	3.90%	1.50%	3.25%	1.50%	100%	1.60%	Check State Availability Map	1.00%
Power 10 Protector Plus Income [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801	—	1.75%				6.00%	2.90%	4.75%	0.50%	100%	1.00%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included	
Power 7 Protector Contract #AG-800	Premiums under \$100,000	—				3.40%	3.75%	1.00%	3.50%	1.50%	100%	1.80%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	No Guaranteed Living Benefit available
	Premiums of \$100,000 or more	—				4.00%	3.25%	0.75%	2.75%	1.80%	100%	1.80%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	No Guaranteed Living Benefit available
Power 7 Protector Plus Income Contract #AG-800	Premiums under \$100,000	—				2.60%	3.90%	1.50%	3.50%	0.75%	100%	1.60%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included
	Premiums of \$100,000 or more	—				3.75%	2.80%	1.00%	2.50%	1.00%	100%	1.60%	Check State Availability Map	1.00%	87.5% ² @ 1.00%	Lifetime Income Plus [®] Guaranteed Living Benefit Rider automatically included
AG Global 8 Index Contract #07371 (Subsequent Premiums Only)	1.00%	—				—	—	—	1.00%	10.00%	1.00%	VT	1.00%	87.5% @ 1.00%	Available for subsequent premiums only	
				Annual Cost	Roll Up Rate	<p>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.</p> <p>¹ Premium Enhancement (Bonus): For all premiums paid in the contract's first 30 days; subject to vesting and recapture schedule. May not be available in certain states. ² 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. ³ 2-Year Point-to-Point Index Interest Crediting Strategy (MLSB): Not available in MO, NH, NJ & NV.</p> <p>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.</p> <p>This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.</p> <p>Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Products may not be available in all states and product features may vary by state. Please refer to the contract.</p> <p>If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Insurance Company representative for assistance. © 2015 AIG. All rights reserved.</p>									<p>For more information: (888) 438-6933 Option 2 or email Internal.annuitysales@aglife.com</p>	



Annuity rates for All States

Fixed Annuity Rates effective Monday, July 6

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 Contracts #04371 and 04371N	4.15%	2.15%	2.00%	1.00%

Annuity rates for New York

Fixed Annuity Rates effective Monday, July 6

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 Rate	Additional Information
		American Pathway® SolutionsMYG Annuity: 5-year term Contract #A125	Premiums < \$100,000	2.20%	5	-	IA, MN, MO, SC	1.00%
		Premiums ≥ \$100,000	2.35%	5	-	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 6-year term Contract #A125	Premiums < \$100,000	2.35%	6	-	IA, MN, MO, SC	1.00%
			Premiums ≥ \$100,000	2.50%	6	-	IA, MN, MO, SC	1.00%
		American Pathway® SolutionsMYG Annuity: 7-year term Contract #A125	Premiums < \$100,000	2.60%	7	-	IA, MN, MO, SC	1.00%
			Premiums ≥ \$100,000	2.75%	7	-	IA, MN, MO, SC	1.00%

Annuity rates for New York

Index Annuity Rates effective Monday, July 6

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%

For more information:
888.438.6933
 OPTION 2
 or email Internal.annuitysales@aglife.com

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.

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.

This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Products may not be available in all states and product features may vary by state. Please refer to the contract.

If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Insurance Company representative for assistance. © 2015 AIG. All rights reserved. AGLC103676-NY



Annuity rates for all states

Fixed Annuity Rates effective Monday, July 6

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 Rate	Additional Information	
		American Pathway® SolutionsMYG Annuity: 5-year term Contract #A125	Premiums under \$100,000	2.20%	5	–	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	2.35%	5	–	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 6-year term Contract #A125	Premiums under \$100,000	2.35%	6	–	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	2.50%	6	–	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 7-year term Contract #A125	Premiums under \$100,000	2.60%	7	–	IA, MN, MO, SC	1.00%	
			Premiums of \$100,000 or more	2.75%	7	–	IA, MN, MO, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 8-year term Contract #A125	Premiums under \$100,000	2.50%	8	–	IA, MN, MO, NY, SC	1.00%	The 8, 9 and 10-year terms are not available in NY
			Premiums of \$100,000 or more	2.65%	8	–	IA, MN, MO, NY, SC	1.00%	
		American Pathway® SolutionsMYG Annuity: 9-year term Contract #A125	Premiums under \$100,000	2.60%	9	–	IA, MN, MO, NY, SC	1.00%	
Premiums of \$100,000 or more	2.75%		9	–	IA, MN, MO, NY, SC	1.00%			
American Pathway® SolutionsMYG Annuity: 10-year term Contract #A125	Premiums under \$100,000	2.70%	10	–	IA, MN, MO, NY, SC	1.00%			
	Premiums of \$100,000 or more	2.85%	10	–	IA, MN, MO, NY, SC	1.00%			

For more information:
888.438.6933
 OPTION 2
 or email Internal.annuitiesales@aglife.com

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. 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.

This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Products may not be available in all states and product features may vary by state. Please refer to the contract.

If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Insurance Company representative for assistance.

AGL C103676

© 2015 AIG. All rights reserved.



Annuity rates for all available states

Fixed Annuity Rates effective Monday, July 6

		Product	Premium Band	Guaranteed Period	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	With Guarantee Return of Premium	American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	1.65%	0.25%	Guaranteed for first year	N/A	1.00%			
			≥ \$100,000		2.65%	1.25%						
		American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	1.65%	0.25%	Premium bonus at purchase	N/A	1.00%		Interest rate includes premium bonus and effective yield	
			≥ \$100,000		2.66%	1.25%						
		American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	1.60%	0.25%	Guaranteed for three years	N/A	1.00%			Interest rate includes bonus for three years
			≥ \$100,000		1.90%	0.55%						
	American Pathway SM Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	1.40%	0.00%	N/A	N/A	1.00%				
		≥ \$100,000		1.60%	0.00%							
	American Pathway SM Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	1.75%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%				
		≥ \$100,000		1.95%	0.00%							
	Without Guarantee Return of Premium	American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.55%	1.00%	Guaranteed for first year	N/A		1.00%		
			≥ \$100,000		3.55%	2.00%						
American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus)		< \$100,000	1 yr	2.56%	1.00%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield			
		≥ \$100,000		3.58%	2.00%							
American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus)		< \$100,000	3 yr	1.95%	0.35%	Guaranteed for three years	N/A	1.00%		Interest rate includes bonus for three years		
		≥ \$100,000		2.25%	0.65%							
American Pathway SM Fixed 5 Annuity (five-year rate)	< \$100,000	5 yr	1.75%	0.00%	N/A	N/A	1.00%					
	≥ \$100,000		1.95%	0.00%								
American Pathway SM Fixed 5 Annuity (five-year MVA rate)	< \$100,000	5 yr MVA	1.95%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%					
	≥ \$100,000		2.10%	0.00%								

For more information: 888.438.6933 OPTION 2 or email sales@aglife.com

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. 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.

This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Product may not be available in all states and product features may vary by state. Please refer to your contract. If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain contact your American General Life Insurance Company representative for assistance. © 2015 AIG. All rights reserved. AGLC103676



Annuity rates for all available states

Fixed Annuity Rates effective Monday, July 6

TRADITIONAL FIXED DEFERRED ANNUITIES	Product	Premium Band	Guaranteed Period	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	2.70%	1.00%	Guaranteed for first year	N/A	1.00%	
		≥ \$100,000		3.70%	2.00%				
	American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.71%	1.00%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield
		≥ \$100,000		3.73%	2.00%				
	American Pathway SM Fixed 7 Annuity (three-year rate with three-year bonus)	< \$100,000	3 yr	2.25%	0.70%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years
		≥ \$100,000		2.55%	1.00%				
	American Pathway SM Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	1.85%	0.00%	N/A	N/A	1.00%	
		≥ \$100,000		2.05%	0.00%				
	American Pathway SM Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	1.85%	0.00%	N/A	N/A	1.00%	
		≥ \$100,000		2.05%	0.00%				
	American Pathway SM Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	2.15%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%	
		≥ \$100,000		2.35%	0.00%				
	American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus)	< \$100,000	1 yr	2.90%	1.00%	Guaranteed for first year	N/A	1.00%	
		≥ \$100,000		3.90%	2.00%				
American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus)	< \$100,000	1 yr	2.91%	1.00%	Premium bonus at purchase	N/A	1.00%	Interest rate includes premium bonus and effective yield	
	≥ \$100,000		3.93%	2.00%					
American Pathway SM Fixed 7 Annuity (three-year rate with three year bonus)	< \$100,000	3 yr	2.80%	1.20%	Guaranteed for three years	N/A	1.00%	Interest rate includes bonus for three years	
	≥ \$100,000		3.10%	1.50%					
American Pathway SM Fixed 7 Annuity (five-year rate)	< \$100,000	5 yr	2.10%	0.00%	N/A	N/A	1.00%		
	≥ \$100,000		2.30%	0.00%					
American Pathway SM Fixed 7 Annuity (seven-year rate)	< \$100,000	7 yr	2.10%	0.00%	N/A	N/A	1.00%		
	≥ \$100,000		2.30%	0.00%					
American Pathway SM Fixed 7 Annuity (seven-year MVA rate)	< \$100,000	7 yr MVA	2.30%	0.00%	N/A	MVA is not available in MO, MN and NY	1.00%		
	≥ \$100,000		2.50%	0.00%					

For more information: 888.438.6933 OPTION 2 or email sales@aglife.com

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. 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. This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant. Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Product may not be available in all states and product features may vary by state. Please refer to your contract. If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain contact your American General Life Insurance Company representative for assistance. © 2015 AIG. All rights reserved. AGLC103676

Effective July 2015



ANNUITY RATES

Income Annuity Rates Effective Monday, July 6

Rates For All States					Non-NY Rates												
	Female 65		Male 65		Female 70		Male 70			Female 65		Male 65		Female 70		Male 70	
	American Pathway® Immediate Contract #01016 Rates effective as of Monday, July 6				American Pathway® Deferred Income Contract #AGLC106378 Rates effective as of Monday, July 6					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)			
IMMEDIATE INCOME	Life Only	\$520	\$546	\$586	\$616	DEFERRED INCOME	Life Only	\$703	\$747	\$827	\$876						
	Life Only with CPI	\$383	\$408	\$453	\$483		Life Only with CPI	\$541	\$582	\$669	\$719						
	Life with 10 yr Certain Period	\$512	\$534	\$570	\$593		Life with 10 yr Certain Period	\$680	\$709	\$779	\$810						
	Life Only with Installment Refund	\$483	\$500	\$530	\$550		Life Only with Installment Refund	\$680	\$706	\$773	\$806						
	Life with Cash Refund	\$474	\$489	\$519	\$536		Life with Cash Refund	\$641	\$667	\$725	\$759						
	50% Joint and Contingent	\$488	\$499	\$545	\$558		50% Joint and Survivor	\$665	\$686	\$778	\$803						
	100% Joint and Contingent	\$454	\$454	\$503	\$503		100% Joint and Survivor	\$605	\$605	\$697	\$697						
	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

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. 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.

This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state, or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant. Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing insurance company is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims paying ability of AGL and US Life. Products may not be available in all states and product features may vary by state. Please refer to the contract.

If you are an agent prior to soliciting business be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Insurance Company representative for assistance.