



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Monday, March 7, 2016

| ISSUE DATES: 6 TH , 12 TH , 20 TH , and 28 TH of each month | 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 | Partici- pation Rate | Current Fixed Interest Rate | Product Available in All States EXCEPT | Guar. Min Fixed Rate | GMWV | Additional Information |
|--|--------|-------|---|---|---------------------------------|--|--|---|---------------------------------|-----------------------------------|----------------------------|--------------------------------------|---|------------------------------------|-------------------------------|---|
| | | | | | | | | Power 10 Protector [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801 | — | 2.75% | 4.25% | 2.30% | 5.90% | 1.50% | 100% | 1.50% |
| | | | | Power 10 Protector Plus Income [3% Premium Enhancement ¹ (Bonus)] Contract #AG-801 | — | 1.60% | 6.25% | 3.00% | 6.25% | 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 | 4.40% | 2.40% | 5.90% | 1.40% | 100% | 1.60% | Check State Availability Map | 1.00% | 87.5% ² @ 1.00% | No Guaranteed Living Benefit available |
| | | | | | | Premiums of \$100,000 or more | 3.25% | 3.50% | 1.60% | 4.90% | 1.65% | 100% | 1.60% | Check State Availability Map | 1.00% | 87.5% ² @ 1.00% |
| | | | | Power 7 Protector Plus Income Contract #AG-800 | — | Premiums under \$100,000 | 3.90% | 2.20% | 5.90% | 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 | 3.25% | 2.90% | 1.50% | 4.90% | 1.00% | 100% | 1.60% | Check State Availability Map | 1.00% | 87.5% ² @ 1.00% |
| | | | FLEXIBLE PREMIUM | 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 |
| | | | INDEX ANNUITY LIVING BENEFIT RIDERS | | Annual Cost | Roll Up Rate | For more information: (888) 438-6933 option 2 or email Internal.annuitysales@aglife.com Page 1 of 6 | | | | | | | | | |
| | | | | Lifetime Income Plus | 0.95% | 7.00% | | | | | | | | | | |

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 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.

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 Monday, March 28

| 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 | | 3.85% | 1.85% | 2.00% | 1.00% |

Annuity rates for New York

Fixed Annuity Rates effective Monday, March 28

| 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 | 2.20% | 5 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.40% | 5 | — | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215 NY | Premiums < \$100,000 | 2.40% | 6 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.55% | 6 | — | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215 NY | Premiums < \$100,000 | 2.60% | 7 | — | 1.00% | |
| | | | Premiums ≥ \$100,000 | 2.75% | 7 | — | 1.00% | |

Annuity rates for New York

Index Annuity Rates effective Monday, March 7, 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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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. Contractual withdrawal charge fees (surrender charges) may also apply.

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Annuity rates for all states

Fixed Annuity Rates effective Monday, March 28

| 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 | 2.20% | 5 | – | IA, MN, MO, SC | 1.00% | |
| | | | Premiums of \$100,000 or more | 2.40% | 5 | – | IA, MN, MO, SC | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215 | Premiums under \$100,000 | 2.40% | 6 | – | IA, MN, MO, SC | 1.00% | |
| | | | Premiums of \$100,000 or more | 2.55% | 6 | – | IA, MN, MO, SC | 1.00% | |
| | | American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215 | 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 #A215 | 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 #A215 | Premiums under \$100,000 | 2.55% | 9 | – | IA, MN, MO, NY, SC | 1.00% | |
| Premiums of \$100,000 or more | 2.70% | | 9 | – | IA, MN, MO, NY, SC | 1.00% | | | |
| American Pathway® SolutionsMYG Annuity: 10-year term Contract #A215 | Premiums under \$100,000 | 2.60% | 10 | – | IA, MN, MO, NY, SC | 1.00% | | | |
| | Premiums of \$100,000 or more | 2.75% | 10 | – | IA, MN, MO, NY, SC | 1.00% | | | |

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Annuity rates for all available states

Fixed Annuity Rates effective Monday, March 28

| | 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 | 1.50% | 0.25% | 1.65% | 0.40% | Guaranteed for first year | N/A | 1.00% | |
| | | ≥ \$100,000 | | 2.50% | 1.25% | 2.65% | 1.40% | | | | |
| | American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 1.50% | 0.25% | 1.65% | 0.40% | Premium bonus at purchase | N/A | 1.00% | Interest rate includes premium bonus and effective yield |
| | | ≥ \$100,000 | | 2.51% | 1.25% | 2.66% | 1.40% | | | | |
| | American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 1.45% | 0.25% | 1.45% | 0.25% | Guaranteed for three years | N/A | 1.00% | Interest rate includes bonus for three years |
| | | ≥ \$100,000 | | 1.75% | 0.55% | 1.75% | 0.55% | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.30% | 0.00% | 1.30% | 0.00% | N/A | N/A | 1.00% | |
| | | ≥ \$100,000 | | 1.50% | 0.00% | 1.50% | 0.00% | | | | |
| | American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 1.65% | 0.00% | 1.65% | 0.00% | N/A | MVA is not available in MO, MN and NY | 1.00% | |
| | | ≥ \$100,000 | | 1.85% | 0.00% | 1.85% | 0.00% | | | | |
| | American Pathway SM Fixed 5 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.50% | 1.00% | 2.65% | 1.15% | Guaranteed for first year | N/A | 1.00% | |
| | | ≥ \$100,000 | | 3.50% | 2.00% | 3.65% | 2.15% | | | | |
| American Pathway SM Fixed 5 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.51% | 1.00% | 2.66% | 1.15% | Premium bonus at purchase | N/A | 1.00% | Interest rate includes premium bonus and effective yield | |
| | ≥ \$100,000 | | 3.53% | 2.00% | 3.68% | 2.15% | | | | | |
| American Pathway SM Fixed 5 Annuity (three-year rate with three year bonus) | < \$100,000 | 3 yr | 2.00% | 0.45% | 2.00% | 0.45% | Guaranteed for three years | N/A | 1.00% | Interest rate includes bonus for three years | |
| | ≥ \$100,000 | | 2.20% | 0.65% | 2.20% | 0.65% | | | | | |
| American Pathway SM Fixed 5 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.65% | 0.00% | 1.65% | 0.00% | N/A | N/A | 1.00% | | |
| | ≥ \$100,000 | | 1.85% | 0.00% | 1.85% | 0.00% | | | | | |
| American Pathway SM Fixed 5 Annuity (five-year MVA rate) | < \$100,000 | 5 yr MVA | 2.00% | 0.00% | 2.00% | 0.00% | N/A | MVA is not available in MO, MN and NY | 1.00% | | |
| | ≥ \$100,000 | | 2.20% | 0.00% | 2.20% | 0.00% | | | | | |

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Annuity rates for all available states

Fixed Annuity Rates effective Monday, March 28

| 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 SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.65% | 1.00% | 2.80% | 1.15% | Guaranteed for first year | N/A | 1.00% | | |
| | | ≥ \$100,000 | | 3.65% | 2.00% | 3.80% | 2.15% | | | | | |
| | American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | < \$100,000 | 1 yr | 2.66% | 1.00% | 2.81% | 1.15% | Premium bonus at purchase | N/A | 1.00% | Interest rate includes premium bonus and effective yield | |
| | | ≥ \$100,000 | | 3.68% | 2.00% | 3.83% | 2.15% | | | | | |
| | American Pathway SM Fixed 7 Annuity (three-year rate with three-year bonus) | < \$100,000 | 3 yr | 2.30% | 0.80% | 2.30% | 0.80% | Guaranteed for three years | N/A | 1.00% | Interest rate includes bonus for three years | |
| | | ≥ \$100,000 | | 2.50% | 1.00% | 2.50% | 1.00% | | | | | |
| | American Pathway SM Fixed 7 Annuity (five-year rate) | < \$100,000 | 5 yr | 1.80% | 0.00% | 1.80% | 0.00% | N/A | N/A | 1.00% | | |
| | | ≥ \$100,000 | | 2.00% | 0.00% | 2.00% | 0.00% | | | | | |
| | American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 1.70% | 0.00% | 1.70% | 0.00% | N/A | N/A | 1.00% | | |
| | | ≥ \$100,000 | | 1.90% | 0.00% | 1.90% | 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 MO, MN and NY | 1.00% | | |
| | | ≥ \$100,000 | | 2.25% | 0.00% | 2.25% | 0.00% | | | | | |
| | Without Guarantee Return of Premium | American Pathway SM Fixed 7 Annuity (one-year rate with one year bonus) | < \$100,000 | 1 yr | 2.90% | 1.00% | 3.05% | 1.15% | Guaranteed for first year | N/A | 1.00% | |
| | | | ≥ \$100,000 | | 3.90% | 2.00% | 4.05% | 2.15% | | | | |
| American Pathway SM Fixed 7 Annuity (one-year rate with premium bonus) | | < \$100,000 | 1 yr | 2.91% | 1.00% | 3.07% | 1.15% | Premium bonus at purchase | N/A | 1.00% | Interest rate includes premium bonus and effective yield | |
| | | ≥ \$100,000 | | 3.93% | 2.00% | 4.09% | 2.15% | | | | | |
| American Pathway SM Fixed 7 Annuity (three-year rate with three year bonus) | | < \$100,000 | 3 yr | 2.80% | 1.45% | 2.80% | 1.45% | Guaranteed for three years | N/A | 1.00% | Interest rate includes bonus for three years | |
| | | ≥ \$100,000 | | 3.00% | 1.65% | 3.00% | 1.65% | | | | | |
| American Pathway SM Fixed 7 Annuity (five-year rate) | | < \$100,000 | 5 yr | 2.05% | 0.00% | 2.05% | 0.00% | N/A | N/A | 1.00% | | |
| | | ≥ \$100,000 | | 2.25% | 0.00% | 2.25% | 0.00% | | | | | |
| American Pathway SM Fixed 7 Annuity (seven-year rate) | < \$100,000 | 7 yr | 2.00% | 0.00% | 2.00% | 0.00% | N/A | N/A | 1.00% | | | |
| | ≥ \$100,000 | | 2.20% | 0.00% | 2.20% | 0.00% | | | | | | |
| American Pathway SM 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 MO, MN and NY | 1.00% | | | |
| | ≥ \$100,000 | | 2.50% | 0.00% | 2.50% | 0.00% | | | | | | |

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Effective March 2016

ANNUITY RATES



Income Annuity Rates Effective Monday, March 28, 2016

Rates For All States

Non-NY Rates

| | Rates For All States | | | | | Non-NY Rates | | | | |
|-------------------------|--|--|---------|-----------|------------------------|--|--|-----------|---------|-----------|
| | American Pathway® Immediate Contract #01016 <i>Rates effective as of Monday, March 28</i> | Female 65 | Male 65 | Female 70 | | Male 70 | American Pathway® Deferred Income Contract #AGLC106378 <i>Rates effective as of Monday, March 28</i> | Female 65 | Male 65 | Female 70 |
| IMMEDIATE INCOME | 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) | | | DEFERRED INCOME | 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 | \$513 | \$539 | \$578 | \$608 | Life Only | \$703 | \$746 | \$829 | \$878 |
| | Life Only with CPI | \$377 | \$402 | \$443 | \$473 | Life Only with CPI | \$540 | \$582 | \$666 | \$715 |
| | Life with 10 yr Certain Period | \$508 | \$530 | \$565 | \$588 | Life with 10 yr Certain Period | \$674 | \$703 | \$762 | \$792 |
| | Life Only with Installment Refund | \$479 | \$495 | \$524 | \$544 | Life Only with Installment Refund | \$654 | \$683 | \$744 | \$780 |
| | Life with Cash Refund | \$470 | \$485 | \$513 | \$530 | Life with Cash Refund | \$647 | \$673 | \$734 | \$768 |
| | 50% Joint and Contingent | \$488 | \$499 | \$547 | \$559 | 50% Joint and Survivor | \$678 | \$699 | \$798 | \$823 |
| | 100% Joint and Contingent | \$454 | \$454 | \$504 | \$504 | 100% Joint and Survivor | \$617 | \$617 | \$716 | \$716 |

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

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