

CURRENT RATES AS OF MAY 4, 2020



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

X5 Advantage Annuity Crediting Strategy Rates

You may allocate your premium among the available options below, which each offer an opportunity to earn interest based on its corresponding Crediting Strategy. You have the option to change the Index at the end of each Index Term, and change the Crediting Strategy at the end of each Strategy Term.¹ Available Crediting Strategies are shown below.

Index	Participation Rate	Spread
Morgan Stanley Expanded Horizons Index SM	100%	1%
PIMCO Global Elite Markets Index TM	100%	1%

5-Year X5 Crediting Strategy

- Captures index performance each 1-Year Index Term
- Credits interest at the end of each 5-Year Strategy Term
- 100% Principal Protection each Strategy Term
- -5% Index Term Floor

Index	Participation Rate	Spread
Morgan Stanley Expanded Horizons Index SM	100%	0%
PIMCO Global Elite Markets Index TM	100%	0%

10-Year X5 Crediting Strategy

- Captures index performance each 2-Year Index Term
- Credits interest at the end of each 10-Year Strategy Term
- 100% Principal Protection each Strategy Term
- -5% Index Term Floor

Index	Participation Rate	Spread
Morgan Stanley Expanded Horizons Index SM	60%	1%
PIMCO Global Elite Markets Index TM	60%	1%
S&P 500 [®] Daily Risk Control 7% USD Excess Return Index	45%	1%

1-Year Point-to-Point Crediting Strategy

- 1-Year Strategy Term
- 100% Principal Protection each Strategy Term

Initial Participation Rates and Spreads are subject to change in each new Index Term and Strategy Term. If you do not elect to change indices at the end of an Index Term or Strategy Term, your existing index choices at the end of the Index Term will be carried over to the new Index Term. Once the Contract Value reaches zero, the performance of the S&P 500[®] Daily Risk Control 7% USD Excess Return Index will be used to calculate potential future income credits to the Income Base.

About the Crediting Strategy Components

At the end of the respective Index Term or Strategy Term, Crediting Strategy Components are subject to change for the following Index Term or Strategy Term. The Morgan Stanley Expanded Horizons IndexSM and PIMCO Global Elite Markets IndexTM are Excess Return indices, which deduct short-term interest rates. They also include an embedded cost. The S&P 500[®] Daily Risk Control 7% USD Excess Return Index is also an Excess Return index. For more information on the indices available with X5 Advantage, please ask your financial professional or agent for an index brochure. For X5 Crediting Strategies, the Index Term Floor is set at the start of the Strategy Term and is guaranteed until the end of the Strategy Term. For more information on the Crediting Strategy Components that may affect the interest credited to your Contract, please see the Key Terms and Definitions on the next page and the Owner Acknowledgment and Disclosure Statement.

¹ Restrictions may apply. See Owner Acknowledgment and Disclosure Statement for details.

Key Terms and Information

Index Term: The 1-Year (for 5-Year X5 Crediting Strategies) or 2-Year (for 10-Year X5 Crediting Strategies) period when Index Term performance is tracked and captured.

Index Term Floor: The lower boundary that limits the downside of the Index Term performance for an X5 Crediting Strategy. Your principal and any credited interest is 100% protected from negative index performance.

Participation Rate: A percentage that is applied to the index change over an Index Term used when calculating any interest.

Spread: An annualized percentage that is deducted from Index Term performance when calculating any interest.

Strategy Term: The period of time over which Compounded Index Term Performance is tracked to determine any interest.

The **5-Year X5 Crediting Strategies** have a minimum Participation Rate of 50%, a maximum Spread of 3%, and a minimum Index Term Floor of -10%. The **10-Year X5 Crediting Strategies** have a minimum Participation Rate of 50%, a maximum Spread of 3%, and a minimum Index Term Floor of -5%. The 1-Year Point-to-Point Crediting Strategies have a minimum Participation Rate of 25% and a maximum Spread of 3%.

This material is not authorized for use unless accompanied with the X5 Advantage Annuity Consumer Brochure and Owner Acknowledgment and Disclosure Statement.

Contact your Financial Professional or Agent for more information.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index or indices, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all individuals. It is not possible to invest directly in an index.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Consult your tax advisor regarding your specific situation.

We may substitute or discontinue any index or Crediting Strategy, as described more fully in your annuity contract documents. We will provide you a written notice before an alternative index is used or is terminated and will explain your options. We will at all times make at least one Crediting Strategy available in the annuity. We pay index providers licensing fees for the use of their indices.

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The PIMCO Global Elite Markets Index™ (the "Index") is an excess return index that allocates to a diversified range of global equity and global government bond markets. It employs a rules-based rebalancing process that is designed to enhance returns and manage volatility. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by American General Life Insurance Company ("the Company") with this annuity ("the Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO does not provide investment advice to the Company with respect to the Product or to owners of the Product. It is not possible to directly invest in the Index.

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Annuities are issued by American General Life Insurance Company, 2727-A Allen Parkway, Houston, Texas 77019. X5 Advantage Single Premium Deferred Individual Fixed Index Annuity, Contract Number AG-808 (07/19).

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