



July 11, 2022

22-042

## Updates to interest crediting rates – Effective July 23, 2022

Our interest crediting rates will be adjusted on July 23, 2022 with highlighted changes noted below to reflect the latest market trends.

Please refer to the interest rate flyers for a complete view of the changes and updated rates for both new business and inforce products.

### New business:

- Rates for **Max Accumulator+ III** and **Value+ Protector III** are effective July 25<sup>th</sup> when these new versions of our accumulation and protection-focused IUL products first become available

### Inforce products:

- Some par adjustments due to recent interest rate increases
- Some S&P 500 cap rate increases up to 1.2%
- Declared/fixed account rate increase of 50bps

## Get interest rate flyers

[aig.com/LifeInterestRates](https://aig.com/LifeInterestRates)

**New Business  
Rates (AGL & USL)**

**Inforce Rates  
(AGL)**

**Inforce Rates  
(USL)**

## Run illustrations

Winflex will be updated the evening of July 22, 2022 to provide illustrations that reflect these rate changes.

### Information about the S&P 500® Index

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by AGL and US Life. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and US Life. AGL and US Life's QoL Max Accumulator+ is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index

Policies issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). AGL does not solicit, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © AIG 2022. All rights reserved  
FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.