



Annuity rates for all states EXCEPT: NY

Index Annuity Rates effective Monday, March 7, 2016

ISSUE DATES: 6 <sup>th</sup> , 12 <sup>th</sup> , 20 <sup>th</sup> , and 28 <sup>th</sup> 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 <sup>3</sup> (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
								<b>Power 10 Protector</b> [3% Premium Enhancement <sup>1</sup> (Bonus)] Contract #AG-801	—	2.75%	4.25%	2.30%	5.90%	1.50%	100%	1.50%
				<b>Power 10 Protector Plus Income</b> [3% Premium Enhancement <sup>1</sup> (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% <sup>2</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> Guaranteed Living Benefit Rider automatically included
				<b>Power 7 Protector</b> Contract #AG-800	—	2.50%	4.40%	2.40%	5.90%	1.40%	100%	1.60%	Check State Availability Map	1.00%	87.5% <sup>2</sup> @ 1.00%	No Guaranteed Living Benefit available
				<b>Power 7 Protector Plus Income</b> Contract #AG-800	—	2.25%	3.90%	2.20%	5.90%	0.75%	100%	1.60%	Check State Availability Map	1.00%	87.5% <sup>2</sup> @ 1.00%	Lifetime Income Plus <sup>®</sup> Guaranteed Living Benefit Rider automatically included
				<b>AG Global 8 Index</b> 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
				<b>INDEX ANNUITY LIVING BENEFIT RIDERS</b>	Annual Cost	Roll Up Rate	For more information: (888) 438-6933 option 2 or email <a href="mailto:Internal.annuitysales@aglife.com">Internal.annuitysales@aglife.com</a> Page 1 of 6									
				<b>Lifetime Income Plus</b>	0.95%	7.00%										

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<sup>1</sup> 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.  
<sup>2</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.  
<sup>3</sup> 2-Year Point-to-Point Index Interest Crediting Strategy (MLSB): Not available in MO, NH, NJ & NV.  
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Annuity rates for All States

Fixed Annuity Rates effective Monday, March 7

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> Contracts #04371 and 04371N		3.85%	1.85%	2.00%	1.00%

Annuity rates for New York

Fixed Annuity Rates effective Monday, March 14

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	2.30%	5	—	1.00%	
	Premiums ≥ \$100,000	2.50%	5	—	1.00%			
<b>American Pathway® SolutionsMYG Annuity: 6-year term</b> Contract #A215 NY	Premiums < \$100,000	2.45%	6	—	1.00%			
	Premiums ≥ \$100,000	2.60%	6	—	1.00%			
<b>American Pathway® SolutionsMYG Annuity: 7-year term</b> Contract #A215 NY	Premiums < \$100,000	2.70%	7	—	1.00%			
	Premiums ≥ \$100,000	2.85%	7	—	1.00%			

Annuity rates for New York

Index Annuity Rates effective Monday, March 7, 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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Page 2 of 6

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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 14

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	2.30%	5	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.50%	5	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 6-year term Contract #A215	Premiums under \$100,000	2.45%	6	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.60%	6	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 7-year term Contract #A215	Premiums under \$100,000	2.70%	7	–	IA, MN, MO, SC	1.00%	
		Premiums of \$100,000 or more	2.85%	7	–	IA, MN, MO, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 8-year term Contract #A215	Premiums under \$100,000	2.60%	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	2.75%	8	–	IA, MN, MO, NY, SC	1.00%	
	American Pathway® SolutionsMYG Annuity: 9-year term Contract #A215	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 #A215	Premiums under \$100,000	2.65%	10	–	IA, MN, MO, NY, SC	1.00%		
	Premiums of \$100,000 or more	2.80%	10	–	IA, MN, MO, NY, SC	1.00%		

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Page 3 of 6

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Annuity rates for all available states

Fixed Annuity Rates effective Monday, March 14

	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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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%				
Without Guarantee Return of Premium	American Pathway <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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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Page 4 of 6

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Annuity rates for all available states

Fixed Annuity Rates effective Monday, March 14

	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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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%				
	American Pathway <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <sup>SM</sup> 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 <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 MO, MN and NY	1.00%		
	≥ \$100,000		2.50%	0.00%	2.50%	0.00%					

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Page 5 of 6

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Effective March 2016



ANNUITY RATES

Income Annuity Rates Effective Monday, March 14

Rates For All States

Non-NY Rates

IMMEDIATE INCOME	American Pathway® Immediate Contract #01016 Rates effective as of Monday, March 14	Female 65	Male 65	Female 70	Male 70	DEFERRED INCOME	American Pathway® Deferred Income Contract #AGLC106378 Rates effective as of Monday, March 14	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)	
	<b>Life Only</b>	\$519	\$545	\$584	\$614		<b>Life Only</b>	\$711	\$755	\$837	\$887
	<b>Life Only with CPI</b>	\$381	\$407	\$448	\$478		<b>Life Only with CPI</b>	\$548	\$590	\$674	\$723
	<b>Life with 10 yr Certain Period</b>	\$513	\$535	\$569	\$592		<b>Life with 10 yr Certain Period</b>	\$680	\$710	\$765	\$795
	<b>Life Only with Installment Refund</b>	\$485	\$501	\$530	\$549		<b>Life Only with Installment Refund</b>	\$662	\$690	\$748	\$784
	<b>Life with Cash Refund</b>	\$476	\$491	\$518	\$536		<b>Life with Cash Refund</b>	\$654	\$681	\$737	\$772
	<b>50% Joint and Contingent</b>	\$495	\$506	\$553	\$566		<b>50% Joint and Survivor</b>	\$689	\$710	\$805	\$830
	<b>100% Joint and Contingent</b>	\$461	\$461	\$511	\$511		<b>100% Joint and Survivor</b>	\$628	\$628	\$722	\$722

Run an Immediate Income Annuity quote:  
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Run a Deferred Income Annuity quote:  
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Page 6 of 6

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