

### Client need:

Retire early with the confidence that guaranteed lifetime income can provide



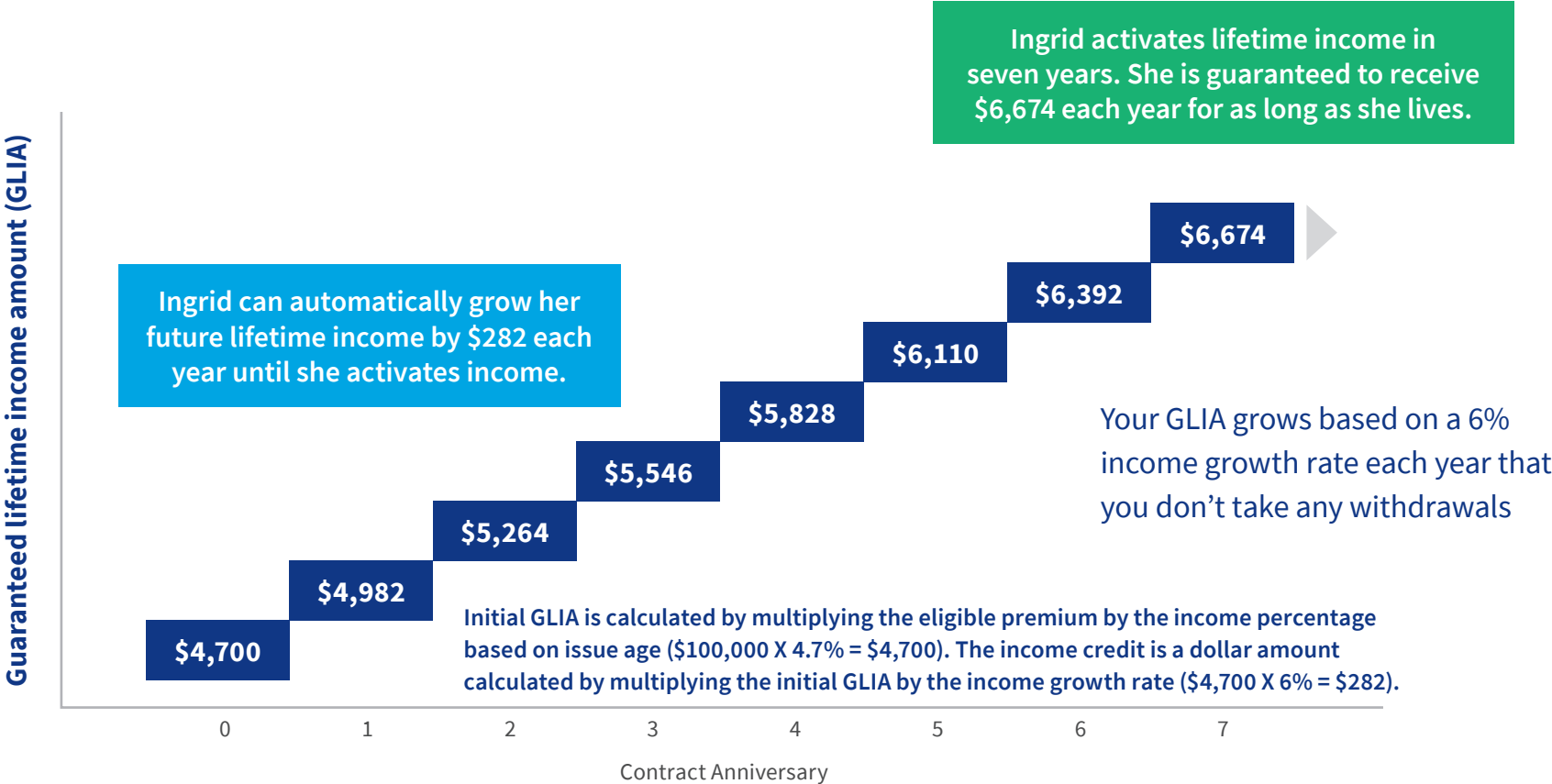
### → Meet Ingrid

- Age 55
- Wants to generate an additional stream of guaranteed income for retirement that will last for the rest of her life
- Prefers to maintain access to her money plus wants the assurance of principal protection and guaranteed growth—no matter how the market performs

### → A retirement income solution for Ingrid

- Ingrid repositions \$100,000 of her assets to purchase the **Assured Edge Income Achiever<sup>SM</sup>** fixed annuity
- Provides the ability to grow future guaranteed retirement income each year based on a 6% income growth rate

➔ Because Ingrid elects to wait seven years before activating her guaranteed lifetime income amount (GLIA) she will receive \$6,674 each year for life.



Assumptions: Age 55 at time of purchase; \$100,000 premium, single coverage, 6% income growth rate and 4.7% initial income percentage. This example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific contract. Restrictions and limitations may apply. Income percentages are set periodically by the company and may be different than what is shown.

Illustration shows early retirement at age 62 (full retirement is defined at age 67).

## Additional information

- Assured Edge Income Achiever is available to clients age 50-80.
- To realize the full benefit of lifetime income, withdrawals must not exceed the guaranteed lifetime income amount.
- Withdrawals before lifetime income is activated will reduce the income credit and the GLIA proportionally, thereby reducing future guaranteed lifetime income.
- Once the first lifetime income withdrawal is taken, the guaranteed lifetime income amount is set and will no longer increase with an income credit. However, this amount can decrease if a withdrawal in excess of the guaranteed lifetime income amount or permitted Required Minimum Distributions (RMDs), if greater. Permitted RMDs are based on this contract and do not exceed the GLIA or the RMD amount as calculated by us.
- Penalty-free withdrawals are available without a withdrawal charge or market value adjustment (MVA). These withdrawals, however, may reduce the GLIA.

Annuities are long-term retirement saving vehicles.

Withdrawals may be subject to federal and/or state income taxes. Federal restrictions and a 10% federal early withdrawal tax penalty may apply if taken before age 59½. Early withdrawals may be subject to withdrawal charges.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

This information is general in nature, may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. For advice concerning your situation, consult your attorney, tax advisor or accountant.

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

May not be available in all states and product features may vary by state. Please refer to your contract.

**With Assured Edge Income Achiever it's easy to generate  
predictable retirement income—for life.**

**[aig.com/annuities](https://aig.com/annuities)**

800-242-4079

AGL A3512 (07/2020) J481901

Contract #: ICC16:224; Rider #: ICC16:GLB

Page 3 of 3

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

