



# Assured Edge<sup>®</sup>

A fixed annuity with a guaranteed lifetime withdrawal benefit

## Rate lock policy: All states

Interest rate, as used in this document, refers to the initial interest rate credited to the contract that is guaranteed for the length of the initial interest rate guaranteed term.

### For cash, 1035 exchange or trustee transfer:

If the last premium is received within 60 calendar days (75 in New York) from the application signed date, the contract will be issued with the “better of” interest rate associated with:

- (1) the date the application is signed; or
- (2) the latter of the in good order date or last premium received date

For Regulation 60 submissions in New York, the 75 calendar day rate lock begins on the date the application or definition of replacement is signed.

If the contract is NOT issued within 60 calendar days (75 in New York) from the date the application is signed, the interest rate will be effective on the date the contract is issued.

### NOT in good order is defined as:

- Application and/or required forms are incomplete and/or not properly completed
  - Replacement question not completed on the application

- Application and/or required forms are received without the necessary:
  - Signature
  - 1035 exchange or trustee transfer form and/or replacement form
  - Signatures on owner acknowledgment and/or replacement form
- Application and/or required forms are not received at the Annuity Service Center within the timelines outlined above

**Important note:** Transition rules may apply when the interest rate changes. If paperwork in good order is not received by the end date of the specified transition period, rate lock will not apply and the contract will be issued with interest rates in effect as of the contract issue date.

Until a contract is issued and while any requirement remains outstanding beyond the appropriate time frame outlined, American General Life Insurance Company (AGL) Houston, TX and The United States Life Insurance Company in the City of New York (US Life) reserve the right to close out an application file and return all funds received to date. If American General Life Insurance Company or The United States Life Insurance Company in the City of New York elect to close out an application file, the application is considered void and will not be eligible for a rate lock.

Annuities issued by **American General Life Insurance Company (AGL)** and **The United States Life Insurance Company in the City of New York (US Life)**

Guarantees are backed by the claims-paying ability of the issuing insurance company.

FOR FINANCIAL PROFESSIONAL USE ONLY.  
NOT FOR PUBLIC DISTRIBUTION.

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

## Good order checklist: Required documents and common errors

**Complete paper application.** Please review the application to avoid these common errors:

- Missing solicitation state
  - Missing date of birth
  - Missing Social Security number
  - Missing owner's signature
  - Missing agent's signature
  - Incomplete address for owner/annuitant
  - Replacement questions left blank or includes conflicting information
  - Missing agent's name and first five digits of Social Security number (please write clearly or type)
  - Incomplete or incorrect Contract Type section
  - Make sure information is legible
  - Select single or joint covered person(s) on the Guaranteed Lifetime Withdrawal Benefit Rider section
- Have your client review the Owner Acknowledgment and Disclosure Statement (OA), then complete and sign the OA Attestation. Submit the signed OA Attestation with the application and other documents, as needed, but leave the OA with your client.
  - Complete the Client Profile form (if applicable). Be sure to answer every question to avoid processing delays.
  - Make check payable to American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York.
  - If applicable, 1035 Exchange/Trustee-To-Trustee Transfer (rollover) form should be submitted with original signatures.
  - Determine if Replacement Notice(s) is required in the state of issue. Replacement Notice(s) must be dated prior to or the same day as the application and have client's original signature (if applicable).
  - If non-natural owner, include proof of authorization to sign (for example: Certification of Trust, etc.).

### Submitting new business

Please follow your broker/dealer pre-approval process. If there is no pre-approval process, then refer to the addresses on the application (with and without checks) for new business paper application submission. For wiring instructions see below. You may contact the Annuity Service Center at 800-445-7862 for new business-related questions.

#### Wiring Instructions

**JPMorgan Chase Bank, N.A.**  
**Attn:** Cash Management  
525 W. Monroe, 6th Floor  
Chicago, IL 60670

**Account Name:** American General Life Insurance Company  
**Account Number:** 5105676  
**ABA Routing Number:** 021000021  
**FBO:** Contract owner or annuitant name/contract number

**JPMorgan Chase Bank, N.A.**  
**Attn:** Cash Management  
525 W. Monroe, 6th Floor  
Chicago, IL 60670

**Account Name:** The United States Life Insurance Company in the City of New York  
**Account Number:** 05536464  
**ABA Routing Number:** 021000021  
**FBO:** Contract owner or annuitant name/contract number

Note: The above information is for new business paper application submissions. For electronic submissions, please follow your broker/dealer electronic order entry submission process.

Annuities are long-term products designed for retirement.

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.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

Annuities 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). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not issue products in the state of New York.

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