


Innovative solutions & smart ideas

**Index Annuities can help
clients generate MORE
income for retirement for
the active “Go-Go” years**

We see the future in you.SM — 



Offer clients a NEW choice for generating income with Lifetime Income ChoiceSM

Lifetime Income ChoiceSM provides:

- Guaranteed income growth with 5.5% Annual Income Credits
- The choice of two lifetime income options:
 - Max Income Option
 - Level Income Option

One option must be selected at contract issue and may not be changed

- Flexibility to make changes when life changes

The advertisement is a vertical rectangular layout. At the top left is the AIG logo, and at the top right is the text 'INDEX ANNUITY'. Below this is the headline 'Guarantee income growth for a brighter future'. A thick orange horizontal bar contains the text 'The Power Series of Index Annuities* with Lifetime Income Choice™'. Below the orange bar is a photograph of a man and a woman standing on a grassy beach, looking out at the ocean. Below the photo is the slogan 'We see the future in you.™'. At the very bottom, in small text, it reads: 'Index annuities are issued by American General Life Insurance Company (AGL), an AIG member company. Guarantees are backed by the claims-paying ability of AIG.'

Each rider offers the power of **FLEXibility**

Clients can make changes when life changes

Prior to rider activation, clients have flexibility to:

Change covered person and payment option – single life or joint life

- A one-time opportunity to make these same changes on rider activation

Take withdrawals with:

- **No elimination** of future guarantees
- **No reduction** of income credit rates
- **No locking-in** of the lifetime withdrawal rate

Any withdrawal will reduce the Income Base and Income Credit Base in the same proportion that the withdrawal reduces the contract value.

Guarantee lifetime withdrawals of up to 7.25% per year

Rates shown are percentage of the Income Base

Age	Max Income Option				Level Income Option	
	Single Life		Joint Life		Single Life	Joint Life
	MAWP	PIPP	MAWP	PIPP	MAWP & PIPP	MAWP & PIPP
72 and older	7.25%	4.00%	6.85%	3.60%	5.85%	5.45%
65 to 71	6.25%	4.00%	5.85%	3.60%	5.25%	4.85%
60 to 64	4.65%	3.00%	4.25%	2.60%	3.90%	3.50%
50 to 59	3.65%	3.00%	3.25%	2.60%	3.40%	3.00%

- Age is the age of covered person(s) at the time of activation. If there are two covered persons, the age at first withdrawal used to determine the maximum annual withdrawal percentage is based on the younger of the two covered persons.
- Minimum Annual Withdrawal Percentage (MAWP) is the maximum amount clients can withdraw each year from Lifetime Income Choice while the contract value is positive.
- Withdrawals in excess of the MAWP will reduce future income under the benefit, even if they are Free Withdrawals.
- Protected Income Payment Percentage (PIPP) is the guaranteed percentage that clients will receive each year once the contract value is depleted under the terms of the rider.

Income Base – The amount on which lifetime withdrawals are based and is initially equal to the premium.

MORE initial income from less

Max Income Option, Single Life, age 65

Initial income needed	Premium required with 5% for life	Premium required with Lifetime Income Choice Max Income Option at 6.25%	Money saved for other needs
\$10,000	\$200,000	\$160,000	\$40,000
\$15,000	\$300,000	\$240,000	\$60,000
\$20,000	\$400,000	\$320,000	\$80,000
\$25,000	\$500,000	\$400,000	\$100,000
\$30,000	\$600,000	\$480,000	\$120,000

Max Income Option provides the means to generate MORE income from less

Max Income Option, Joint Life, age 65

Initial income needed	Premium required with 4.0% for life	Premium required with Lifetime Income Choice Max Income Option at 5.85%	Money saved for other needs
\$10,000	\$250,000	\$170,940	\$79,060
\$15,000	\$375,000	\$256,410	\$118,590
\$20,000	\$500,000	\$341,880	\$158,120
\$25,000	\$625,000	\$427,350	\$197,650
\$30,000	\$750,000	\$512,821	\$237,179

Traditional “5 for Life” and “4.0 for Life” features referenced are hypothetical. They are for illustrative purposes only and not intended to be an actual comparison to a feature offered by a competitor. The comparisons above illustrate a mathematical principle, assume all other potential variables between annuity contracts and income features are the same and do not reflect any gains, income credits or fees associated with any product or feature.

Additional 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, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all individuals. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Lifetime Income Choice is available in select Power Series Index Annuities for an annual fee of 1.10% of the Income Base and must be selected at contract issue. Restrictions and limitations apply. Only one income option available in the rider can be elected at contract issue and cannot be changed after election. Contract and living benefit guarantees are backed by the claims-paying ability of American General Life Insurance Company. **The Income Base** is adjusted for withdrawal (before rider activation) and excess withdrawals (after rider activation) and is increased each time an eligible premium is made. On each contract anniversary, the Income Base can increase to the greater of 1) the anniversary value, if it is higher than all previous anniversary values; or 2) the Income Base plus any available income credit. The income credit is 5.50% of the Income Credit Base in years prior to rider activation. After rider activation, the annual income credits stop. **The Income Credit Base** is a component of the rider that is used solely to calculate the income credit. Initially, the Income Credit Base is equal to the first eligible premium. If the Income Base steps up to the anniversary value on a contract anniversary, the Income Credit Base will also step up to this amount. The Income Credit Base is not increased if the Income Base rises due to the addition of the income credit. The Income Credit Base is adjusted for withdrawals (before rider activation) and excess withdrawals (after rider activation) and is increased each time an eligible premium is made.

This material was prepared to support the marketing of the Power Series of Index Annuities. Please keep in mind that American General Life Insurance Company and its distributors and representatives may not give tax, accounting or legal advice. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. Such discussions generally are based upon the company's understanding of current tax rules and interpretations. Tax laws are subject to legislative modification, and while many such modifications will have only a prospective application, it is important to recognize that a change could have a retroactive effect as well. Clients should seek the advice of an independent tax advisor or attorney for more complete information concerning their particular circumstances and any tax statements made in this material.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, Texas. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states. AGL is a member company of American International Group, Inc. (AIG). The financial and contractual obligations are the responsibility of AGL, not AIG.

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We see the future in you.SM —



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