

Know today what your retirement income could be

The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).

The GLWB is automatically included in the contract for an annual fee of 0.95%.

Here's an example of how the initial GLIA is calculated:

$$\begin{matrix} \boxed{\$100,000} \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} \boxed{5.7\%} \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \boxed{\$5,700} \\ \text{Initial GLIA} \end{matrix}$$

For each year that you wait to activate lifetime income, your GLIA grows by an income credit.

Here's an example of how the annual income credit is calculated:

$$\begin{matrix} \boxed{\$5,700} \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} \boxed{6\%} \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \boxed{\$342} \\ \text{Income credit} \end{matrix}$$

Here's an example of how the GLIA is calculated when income is activated at the end of year five (assumes no withdrawals):

$$\begin{matrix} \boxed{\$5,700} \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \boxed{\$342 \times 5} \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \boxed{\$7,410} \\ \text{Per year} \end{matrix}$$

Withdrawals other than the GLIA or a change in covered person(s) may affect the GLIA. See the product overview or brochure for details.

* Income percentages and the income growth rate are periodically set by the company and may be different as of the date a contract is actually issued. Rates will be displayed within the contract and are guaranteed not to change.

Annuities are long-term products designed for retirement.

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.

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. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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

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AGL 14406 (12/2020) J557703

Contract #: ICC16:224; Rider #: ICC18:AGE-8065 (8/18)



Assumptions

Premium: \$100,000

Income growth rate: 6%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 06/04/2020

GLIA amounts assume no change in covered person(s) and no withdrawals until lifetime income is activated.



GLIA Amounts (Single Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin																	
Issue Age	Initial Income Percentages	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	4.20%	4,200	4,452	4,704	4,956	5,208	5,460	5,712	5,964	6,216	6,468	6,720	6,972	7,224	7,476	7,728	7,980
51	4.30%	4,300	4,558	4,816	5,074	5,332	5,590	5,848	6,106	6,364	6,622	6,880	7,138	7,396	7,654	7,912	8,170
52	4.40%	4,400	4,664	4,928	5,192	5,456	5,720	5,984	6,248	6,512	6,776	7,040	7,304	7,568	7,832	8,096	8,360
53	4.50%	4,500	4,770	5,040	5,310	5,580	5,850	6,120	6,390	6,660	6,930	7,200	7,470	7,740	8,010	8,280	8,550
54	4.60%	4,600	4,876	5,152	5,428	5,704	5,980	6,256	6,532	6,808	7,084	7,360	7,636	7,912	8,188	8,464	8,740
55	4.70%	4,700	4,982	5,264	5,546	5,828	6,110	6,392	6,674	6,956	7,238	7,520	7,802	8,084	8,366	8,648	8,930
56	4.80%	4,800	5,088	5,376	5,664	5,952	6,240	6,528	6,816	7,104	7,392	7,680	7,968	8,256	8,544	8,832	9,120
57	4.90%	4,900	5,194	5,488	5,782	6,076	6,370	6,664	6,958	7,252	7,546	7,840	8,134	8,428	8,722	9,016	9,310
58	5.00%	5,000	5,300	5,600	5,900	6,200	6,500	6,800	7,100	7,400	7,700	8,000	8,300	8,600	8,900	9,200	9,500
59	5.10%	5,100	5,406	5,712	6,018	6,324	6,630	6,936	7,242	7,548	7,854	8,160	8,466	8,772	9,078	9,384	9,690
60	5.20%	5,200	5,512	5,824	6,136	6,448	6,760	7,072	7,384	7,696	8,008	8,320	8,632	8,944	9,256	9,568	9,880
61	5.30%	5,300	5,618	5,936	6,254	6,572	6,890	7,208	7,526	7,844	8,162	8,480	8,798	9,116	9,434	9,752	10,070
62	5.40%	5,400	5,724	6,048	6,372	6,696	7,020	7,344	7,668	7,992	8,316	8,640	8,964	9,288	9,612	9,936	10,260
63	5.50%	5,500	5,830	6,160	6,490	6,820	7,150	7,480	7,810	8,140	8,470	8,800	9,130	9,460	9,790	10,120	10,450
64	5.60%	5,600	5,936	6,272	6,608	6,944	7,280	7,616	7,952	8,288	8,624	8,960	9,296	9,632	9,968	10,304	10,640
65	5.70%	5,700	6,042	6,384	6,726	7,068	7,410	7,752	8,094	8,436	8,778	9,120	9,462	9,804	10,146	10,488	10,830
66	5.75%	5,750	6,095	6,440	6,785	7,130	7,475	7,820	8,165	8,510	8,855	9,200	9,545	9,890	10,235	10,580	10,925
67	5.80%	5,800	6,148	6,496	6,844	7,192	7,540	7,888	8,236	8,584	8,932	9,280	9,628	9,976	10,324	10,672	11,020
68	5.85%	5,850	6,201	6,552	6,903	7,254	7,605	7,956	8,307	8,658	9,009	9,360	9,711	10,062	10,413	10,764	11,115
69	5.90%	5,900	6,254	6,608	6,962	7,316	7,670	8,024	8,378	8,732	9,086	9,440	9,794	10,148	10,502	10,856	11,210
70	5.95%	5,950	6,307	6,664	7,021	7,378	7,735	8,092	8,449	8,806	9,163	9,520	9,877	10,234	10,591	10,948	11,305
71	6.00%	6,000	6,360	6,720	7,080	7,440	7,800	8,160	8,520	8,880	9,240	9,600	9,960	10,320	10,680	11,040	11,400
72	6.05%	6,050	6,413	6,776	7,139	7,502	7,865	8,228	8,591	8,954	9,317	9,680	10,043	10,406	10,769	11,132	11,495
73	6.10%	6,100	6,466	6,832	7,198	7,564	7,930	8,296	8,662	9,028	9,394	9,760	10,126	10,492	10,858	11,224	11,590
74	6.15%	6,150	6,519	6,888	7,257	7,626	7,995	8,364	8,733	9,102	9,471	9,840	10,209	10,578	10,947	11,316	11,685
75	6.20%	6,200	6,572	6,944	7,316	7,688	8,060	8,432	8,804	9,176	9,548	9,920	10,292	10,664	11,036	11,408	11,780
76	6.25%	6,250	6,625	7,000	7,375	7,750	8,125	8,500	8,875	9,250	9,625	10,000	10,375	10,750	11,125	11,500	11,875
77	6.30%	6,300	6,678	7,056	7,434	7,812	8,190	8,568	8,946	9,324	9,702	10,080	10,458	10,836	11,214	11,592	11,970
78	6.35%	6,350	6,731	7,112	7,493	7,874	8,255	8,636	9,017	9,398	9,779	10,160	10,541	10,922	11,303	11,684	12,065
79	6.40%	6,400	6,784	7,168	7,552	7,936	8,320	8,704	9,088	9,472	9,856	10,240	10,624	11,008	11,392	11,776	12,160
80	6.45%	6,450	6,837	7,224	7,611	7,998	8,385	8,772	9,159	9,546	9,933	10,320	10,707	11,094	11,481	11,868	12,255

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

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The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).

The GLWB is automatically included in the contract for an annual fee of 0.95%.

Here's an example of how the initial GLIA is calculated:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 5.2\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$5,200 \\ \text{Initial GLIA} \end{matrix}$$

For each year that you wait to activate lifetime income, your GLIA grows by an income credit.

Here's an example of how the annual income credit is calculated:

$$\begin{matrix} \$5,200 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 6\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$312 \\ \text{Income credit} \end{matrix}$$

Here's an example of how the GLIA is calculated when income is activated at the end of year five (assumes no withdrawals):

$$\begin{matrix} \$5,200 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$312 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$6,760 \\ \text{Per year} \end{matrix}$$

Withdrawals other than the GLIA or a change in covered person(s) may affect the GLIA. See the product overview or brochure for details.

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AGL 14406 (12/2020) J557703

Contract #: ICC16:224; Rider #: ICC18:AGE-8065 (8/18)



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Not a Deposit • Not Insured by any Federal Government Agency

Assumptions

Premium: \$100,000

Income growth rate: 6%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 06/04/2020

GLIA amounts assume no change in covered person(s) and no withdrawals until lifetime income is activated.



Joint owners must be spouses or a single owner with the spouse as the sole primary beneficiary. GLIA for joint covered persons is based on the age of the younger spouse.

GLIA Amounts (Joint Life Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin																	
Issue Age	Initial Income Percentages	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	3.70%	3,700	3,922	4,144	4,366	4,588	4,810	5,032	5,254	5,476	5,698	5,920	6,142	6,364	6,586	6,808	7,030
51	3.80%	3,800	4,028	4,256	4,484	4,712	4,940	5,168	5,396	5,624	5,852	6,080	6,308	6,536	6,764	6,992	7,220
52	3.90%	3,900	4,134	4,368	4,602	4,836	5,070	5,304	5,538	5,772	6,006	6,240	6,474	6,708	6,942	7,176	7,410
53	4.00%	4,000	4,240	4,480	4,720	4,960	5,200	5,440	5,680	5,920	6,160	6,400	6,640	6,880	7,120	7,360	7,600
54	4.10%	4,100	4,346	4,592	4,838	5,084	5,330	5,576	5,822	6,068	6,314	6,560	6,806	7,052	7,298	7,544	7,790
55	4.20%	4,200	4,452	4,704	4,956	5,208	5,460	5,712	5,964	6,216	6,468	6,720	6,972	7,224	7,476	7,728	7,980
56	4.30%	4,300	4,558	4,816	5,074	5,332	5,590	5,848	6,106	6,364	6,622	6,880	7,138	7,396	7,654	7,912	8,170
57	4.40%	4,400	4,664	4,928	5,192	5,456	5,720	5,984	6,248	6,512	6,776	7,040	7,304	7,568	7,832	8,096	8,360
58	4.50%	4,500	4,770	5,040	5,310	5,580	5,850	6,120	6,390	6,660	6,930	7,200	7,470	7,740	8,010	8,280	8,550
59	4.60%	4,600	4,876	5,152	5,428	5,704	5,980	6,256	6,532	6,808	7,084	7,360	7,636	7,912	8,188	8,464	8,740
60	4.70%	4,700	4,982	5,264	5,546	5,828	6,110	6,392	6,674	6,956	7,238	7,520	7,802	8,084	8,366	8,648	8,930
61	4.80%	4,800	5,088	5,376	5,664	5,952	6,240	6,528	6,816	7,104	7,392	7,680	7,968	8,256	8,544	8,832	9,120
62	4.90%	4,900	5,194	5,488	5,782	6,076	6,370	6,664	6,958	7,252	7,546	7,840	8,134	8,428	8,722	9,016	9,310
63	5.00%	5,000	5,300	5,600	5,900	6,200	6,500	6,800	7,100	7,400	7,700	8,000	8,300	8,600	8,900	9,200	9,500
64	5.10%	5,100	5,406	5,712	6,018	6,324	6,630	6,936	7,242	7,548	7,854	8,160	8,466	8,772	9,078	9,384	9,690
65	5.20%	5,200	5,512	5,824	6,136	6,448	6,760	7,072	7,384	7,696	8,008	8,320	8,632	8,944	9,256	9,568	9,880
66	5.25%	5,250	5,565	5,880	6,195	6,510	6,825	7,140	7,455	7,770	8,085	8,400	8,715	9,030	9,345	9,660	9,975
67	5.30%	5,300	5,618	5,936	6,254	6,572	6,890	7,208	7,526	7,844	8,162	8,480	8,798	9,116	9,434	9,752	10,070
68	5.35%	5,350	5,671	5,992	6,313	6,634	6,955	7,276	7,597	7,918	8,239	8,560	8,881	9,202	9,523	9,844	10,165
69	5.40%	5,400	5,724	6,048	6,372	6,696	7,020	7,344	7,668	7,992	8,316	8,640	8,964	9,288	9,612	9,936	10,260
70	5.45%	5,450	5,777	6,104	6,431	6,758	7,085	7,412	7,739	8,066	8,393	8,720	9,047	9,374	9,701	10,028	10,355
71	5.50%	5,500	5,830	6,160	6,490	6,820	7,150	7,480	7,810	8,140	8,470	8,800	9,130	9,460	9,790	10,120	10,450
72	5.55%	5,550	5,883	6,216	6,549	6,882	7,215	7,548	7,881	8,214	8,547	8,880	9,213	9,546	9,879	10,212	10,545
73	5.60%	5,600	5,936	6,272	6,608	6,944	7,280	7,616	7,952	8,288	8,624	8,960	9,296	9,632	9,968	10,304	10,640
74	5.65%	5,650	5,989	6,328	6,667	7,006	7,345	7,684	8,023	8,362	8,701	9,040	9,379	9,718	10,057	10,396	10,735
75	5.70%	5,700	6,042	6,384	6,726	7,068	7,410	7,752	8,094	8,436	8,778	9,120	9,462	9,804	10,146	10,488	10,830
76	5.75%	5,750	6,095	6,440	6,785	7,130	7,475	7,820	8,165	8,510	8,855	9,200	9,545	9,890	10,235	10,580	10,925
77	5.80%	5,800	6,148	6,496	6,844	7,192	7,540	7,888	8,236	8,584	8,932	9,280	9,628	9,976	10,324	10,672	11,020
78	5.85%	5,850	6,201	6,552	6,903	7,254	7,605	7,956	8,307	8,658	9,009	9,360	9,711	10,062	10,413	10,764	11,115
79	5.90%	5,900	6,254	6,608	6,962	7,316	7,670	8,024	8,378	8,732	9,086	9,440	9,794	10,148	10,502	10,856	11,210
80	5.95%	5,950	6,307	6,664	7,021	7,378	7,735	8,092	8,449	8,806	9,163	9,520	9,877	10,234	10,591	10,948	11,305