

Assured Edge Income Achiever[®]

A fixed annuity with a flexible guaranteed lifetime withdrawal benefit

Growing your guaranteed lifetime income amount.

FIXED ANNUITY

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The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).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

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6\% \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 6\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$360 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$360 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$7,800 \\ \text{Per year} \end{matrix}$$

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 solicit, issue or deliver policies or contracts in the state of New York. Please refer to your contract.

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AGL 14406.1 (02/2022) J798602

Contract #: ICC16:224



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

Assumptions

Premium: \$100,000

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

GLIA amounts based on rates as of 02/22/2022

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	4.50%	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
51	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
52	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
53	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
54	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
55	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
56	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
57	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
58	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
59	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
60	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
61	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
62	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
63	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
64	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
65	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
66	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
67	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
68	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
69	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
70	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
71	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
72	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
73	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
74	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
75	6.50%	6,500	6,890	7,280	7,670	8,060	8,450	8,840	9,230	9,620	10,010	10,400	10,790	11,180	11,570	11,960	12,350
76	6.55%	6,550	6,943	7,336	7,729	8,122	8,515	8,908	9,301	9,694	10,087	10,480	10,873	11,266	11,659	12,052	12,445
77	6.60%	6,600	6,996	7,392	7,788	8,184	8,580	8,976	9,372	9,768	10,164	10,560	10,956	11,352	11,748	12,144	12,540
78	6.65%	6,650	7,049	7,448	7,847	8,246	8,645	9,044	9,443	9,842	10,241	10,640	11,039	11,438	11,837	12,236	12,635
79	6.70%	6,700	7,102	7,504	7,906	8,308	8,710	9,112	9,514	9,916	10,318	10,720	11,122	11,524	11,926	12,328	12,730
80	6.75%	6,750	7,155	7,560	7,965	8,370	8,775	9,180	9,585	9,990	10,395	10,800	11,205	11,610	12,015	12,420	12,825

AT END OF CONTRACT YEAR

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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:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 5.5\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$5,500 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$5,200 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 6\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$330 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$5,500 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$330 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$7,150 \\ \text{Per year} \end{matrix}$$

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 14406.1 (02/2022) J798602

Contract #: ICC16:224



Assumptions

Premium: \$100,000

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

GLIA amounts based on rates as of 02/22/2022

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	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
51	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
52	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
53	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
54	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
55	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
56	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
57	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
58	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
59	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
60	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
61	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
62	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
63	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
64	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
65	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
66	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
67	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
68	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
69	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
70	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
71	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
72	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
73	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
74	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
75	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
76	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
77	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
78	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
79	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
80	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

AT END OF CONTRACT YEAR

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