

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The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).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

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6.25\% \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,250 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$6,250 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 7.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$469 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$6,250 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$469 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$8,594 \\ \text{Per year} \end{matrix}$$

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 14406.2 (06/2022) J861201

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: 7.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 06/06/2022

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

Single coverage

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	4.75%	4,750	5,106	5,463	5,819	6,175	6,531	6,888	7,244	7,600	7,956	8,313	8,669	9,025	9,381	9,738	10,094
51	4.85%	4,850	5,214	5,578	5,941	6,305	6,669	7,033	7,396	7,760	8,124	8,488	8,851	9,215	9,579	9,943	10,306
52	4.95%	4,950	5,321	5,693	6,064	6,435	6,806	7,178	7,549	7,920	8,291	8,663	9,034	9,405	9,776	10,148	10,519
53	5.05%	5,050	5,429	5,808	6,186	6,565	6,944	7,323	7,701	8,080	8,459	8,838	9,216	9,595	9,974	10,353	10,731
54	5.15%	5,150	5,536	5,923	6,309	6,695	7,081	7,468	7,854	8,240	8,626	9,013	9,399	9,785	10,171	10,558	10,944
55	5.25%	5,250	5,644	6,038	6,431	6,825	7,219	7,613	8,006	8,400	8,794	9,188	9,581	9,975	10,369	10,763	11,156
56	5.35%	5,350	5,751	6,153	6,554	6,955	7,356	7,758	8,159	8,560	8,961	9,363	9,764	10,165	10,566	10,968	11,369
57	5.45%	5,450	5,859	6,268	6,676	7,085	7,494	7,903	8,311	8,720	9,129	9,538	9,946	10,355	10,764	11,173	11,581
58	5.55%	5,550	5,966	6,383	6,799	7,215	7,631	8,048	8,464	8,880	9,296	9,713	10,129	10,545	10,961	11,378	11,794
59	5.65%	5,650	6,074	6,498	6,921	7,345	7,769	8,193	8,616	9,040	9,464	9,888	10,311	10,735	11,159	11,583	12,006
60	5.75%	5,750	6,181	6,613	7,044	7,475	7,906	8,338	8,769	9,200	9,631	10,063	10,494	10,925	11,356	11,788	12,219
61	5.85%	5,850	6,289	6,728	7,166	7,605	8,044	8,483	8,921	9,360	9,799	10,238	10,676	11,115	11,554	11,993	12,431
62	5.95%	5,950	6,396	6,843	7,289	7,735	8,181	8,628	9,074	9,520	9,966	10,413	10,859	11,305	11,751	12,198	12,644
63	6.05%	6,050	6,504	6,958	7,411	7,865	8,319	8,773	9,226	9,680	10,134	10,588	11,041	11,495	11,949	12,403	12,856
64	6.15%	6,150	6,611	7,073	7,534	7,995	8,456	8,918	9,379	9,840	10,301	10,763	11,224	11,685	12,146	12,608	13,069
65	6.25%	6,250	6,719	7,188	7,656	8,125	8,594	9,063	9,531	10,000	10,469	10,938	11,406	11,875	12,344	12,813	13,281
66	6.30%	6,300	6,773	7,245	7,718	8,190	8,663	9,135	9,608	10,080	10,553	11,025	11,498	11,970	12,443	12,915	13,388
67	6.35%	6,350	6,826	7,303	7,779	8,255	8,731	9,208	9,684	10,160	10,636	11,113	11,589	12,065	12,541	13,018	13,494
68	6.40%	6,400	6,880	7,360	7,840	8,320	8,800	9,280	9,760	10,240	10,720	11,200	11,680	12,160	12,640	13,120	13,600
69	6.45%	6,450	6,934	7,418	7,901	8,385	8,869	9,353	9,836	10,320	10,804	11,288	11,771	12,255	12,739	13,223	13,706
70	6.50%	6,500	6,988	7,475	7,963	8,450	8,938	9,425	9,913	10,400	10,888	11,375	11,863	12,350	12,838	13,325	13,813
71	6.55%	6,550	7,041	7,533	8,024	8,515	9,006	9,498	9,989	10,480	10,971	11,463	11,954	12,445	12,936	13,428	13,919
72	6.60%	6,600	7,095	7,590	8,085	8,580	9,075	9,570	10,065	10,560	11,055	11,550	12,045	12,540	13,035	13,530	14,025
73	6.65%	6,650	7,149	7,648	8,146	8,645	9,144	9,643	10,141	10,640	11,139	11,638	12,136	12,635	13,134	13,633	14,131
74	6.70%	6,700	7,203	7,705	8,208	8,710	9,213	9,715	10,218	10,720	11,223	11,725	12,228	12,730	13,233	13,735	14,238
75	6.75%	6,750	7,256	7,763	8,269	8,775	9,281	9,788	10,294	10,800	11,306	11,813	12,319	12,825	13,331	13,838	14,344
76	6.80%	6,800	7,310	7,820	8,330	8,840	9,350	9,860	10,370	10,880	11,390	11,900	12,410	12,920	13,430	13,940	14,450
77	6.85%	6,850	7,364	7,878	8,391	8,905	9,419	9,933	10,446	10,960	11,474	11,988	12,501	13,015	13,529	14,043	14,556
78	6.90%	6,900	7,418	7,935	8,453	8,970	9,488	10,005	10,523	11,040	11,558	12,075	12,593	13,110	13,628	14,145	14,663
79	6.95%	6,950	7,471	7,993	8,514	9,035	9,556	10,078	10,599	11,120	11,641	12,163	12,684	13,205	13,726	14,248	14,769
80	7.00%	7,000	7,525	8,050	8,575	9,100	9,625	10,150	10,675	11,200	11,725	12,250	12,775	13,300	13,825	14,350	14,875

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:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 5.75\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$5,750 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$5,750 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 7.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$431 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$5,750 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$431 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$7,906 \\ \text{Per year} \end{matrix}$$

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 14406.2 (06/2022) J861201

Contract #: ICC16:224



Assumptions

Premium: \$100,000

Income growth rate: 7.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 06/06/2022

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	4.25%	4,250	4,569	4,888	5,206	5,525	5,844	6,163	6,481	6,800	7,119	7,438	7,756	8,075	8,394	8,713	9,031
51	4.35%	4,350	4,676	5,003	5,329	5,655	5,981	6,308	6,634	6,960	7,286	7,613	7,939	8,265	8,591	8,918	9,244
52	4.45%	4,450	4,784	5,118	5,451	5,785	6,119	6,453	6,786	7,120	7,454	7,788	8,121	8,455	8,789	9,123	9,456
53	4.55%	4,550	4,891	5,233	5,574	5,915	6,256	6,598	6,939	7,280	7,621	7,963	8,304	8,645	8,986	9,328	9,669
54	4.65%	4,650	4,999	5,348	5,696	6,045	6,394	6,743	7,091	7,440	7,789	8,138	8,486	8,835	9,184	9,533	9,881
55	4.75%	4,750	5,106	5,463	5,819	6,175	6,531	6,888	7,244	7,600	7,956	8,313	8,669	9,025	9,381	9,738	10,094
56	4.85%	4,850	5,214	5,578	5,941	6,305	6,669	7,033	7,396	7,760	8,124	8,488	8,851	9,215	9,579	9,943	10,306
57	4.95%	4,950	5,321	5,693	6,064	6,435	6,806	7,178	7,549	7,920	8,291	8,663	9,034	9,405	9,776	10,148	10,519
58	5.05%	5,050	5,429	5,808	6,186	6,565	6,944	7,323	7,701	8,080	8,459	8,838	9,216	9,595	9,974	10,353	10,731
59	5.15%	5,150	5,536	5,923	6,309	6,695	7,081	7,468	7,854	8,240	8,626	9,013	9,399	9,785	10,171	10,558	10,944
60	5.25%	5,250	5,644	6,038	6,431	6,825	7,219	7,613	8,006	8,400	8,794	9,188	9,581	9,975	10,369	10,763	11,156
61	5.35%	5,350	5,751	6,153	6,554	6,955	7,356	7,758	8,159	8,560	8,961	9,363	9,764	10,165	10,566	10,968	11,369
62	5.45%	5,450	5,859	6,268	6,676	7,085	7,494	7,903	8,311	8,720	9,129	9,538	9,946	10,355	10,764	11,173	11,581
63	5.55%	5,550	5,966	6,383	6,799	7,215	7,631	8,048	8,464	8,880	9,296	9,713	10,129	10,545	10,961	11,378	11,794
64	5.65%	5,650	6,074	6,498	6,921	7,345	7,769	8,193	8,616	9,040	9,464	9,888	10,311	10,735	11,159	11,583	12,006
65	5.75%	5,750	6,181	6,613	7,044	7,475	7,906	8,338	8,769	9,200	9,631	10,063	10,494	10,925	11,356	11,788	12,219
66	5.80%	5,800	6,235	6,670	7,105	7,540	7,975	8,410	8,845	9,280	9,715	10,150	10,585	11,020	11,455	11,890	12,325
67	5.85%	5,850	6,289	6,728	7,166	7,605	8,044	8,483	8,921	9,360	9,799	10,238	10,676	11,115	11,554	11,993	12,431
68	5.90%	5,900	6,343	6,785	7,228	7,670	8,113	8,555	8,998	9,440	9,883	10,325	10,768	11,210	11,653	12,095	12,538
69	5.95%	5,950	6,396	6,843	7,289	7,735	8,181	8,628	9,074	9,520	9,966	10,413	10,859	11,305	11,751	12,198	12,644
70	6.00%	6,000	6,450	6,900	7,350	7,800	8,250	8,700	9,150	9,600	10,050	10,500	10,950	11,400	11,850	12,300	12,750
71	6.05%	6,050	6,504	6,958	7,411	7,865	8,319	8,773	9,226	9,680	10,134	10,588	11,041	11,495	11,949	12,403	12,856
72	6.10%	6,100	6,558	7,015	7,473	7,930	8,388	8,845	9,303	9,760	10,218	10,675	11,133	11,590	12,048	12,505	12,963
73	6.15%	6,150	6,611	7,073	7,534	7,995	8,456	8,918	9,379	9,840	10,301	10,763	11,224	11,685	12,146	12,608	13,069
74	6.20%	6,200	6,665	7,130	7,595	8,060	8,525	8,990	9,455	9,920	10,385	10,850	11,315	11,780	12,245	12,710	13,175
75	6.25%	6,250	6,719	7,188	7,656	8,125	8,594	9,063	9,531	10,000	10,469	10,938	11,406	11,875	12,344	12,813	13,281
76	6.30%	6,300	6,773	7,245	7,718	8,190	8,663	9,135	9,608	10,080	10,553	11,025	11,498	11,970	12,443	12,915	13,388
77	6.35%	6,350	6,826	7,303	7,779	8,255	8,731	9,208	9,684	10,160	10,636	11,113	11,589	12,065	12,541	13,018	13,494
78	6.40%	6,400	6,880	7,360	7,840	8,320	8,800	9,280	9,760	10,240	10,720	11,200	11,680	12,160	12,640	13,120	13,600
79	6.45%	6,450	6,934	7,418	7,901	8,385	8,869	9,353	9,836	10,320	10,804	11,288	11,771	12,255	12,739	13,223	13,706
80	6.50%	6,500	6,988	7,475	7,963	8,450	8,938	9,425	9,913	10,400	10,888	11,375	11,863	12,350	12,838	13,325	13,813

AT END OF CONTRACT YEAR

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