

Assured Edge Income Achiever Living Benefit Updates

Effective October 31, 2022

The interest rate environment has improved, including increases in U.S. Treasury rates. In response, we are updating rates on our Guaranteed Living Benefit (GLB). Please note below the increases to the Income Percentage Rates on our Assured Edge Income Achiever fixed annuities, effective **October 31, 2022**.

Income Percentages

As of October 31, 2022, for newly issued Assured Edge Income Achiever contracts, the following new Income Percentages will apply (changes shown in purple):

Income Percentage by Issue Age				
Age of covered person(s) at Issue	Current Rates		New Rates	
	One covered person (Single Life)	Two covered persons (Joint Life)	One covered person (Single Life)	Two covered persons (Joint Life)
	Income %	Income %	Income %	Income %
50	5.00%	4.50%	5.50%	5.00%
51	5.10%	4.60%	5.60%	5.10%
52	5.20%	4.70%	5.70%	5.20%
53	5.30%	4.80%	5.80%	5.30%
54	5.40%	4.90%	5.90%	5.40%
55	5.50%	5.00%	6.00%	5.50%
56	5.60%	5.10%	6.10%	5.60%
57	5.70%	5.20%	6.20%	5.70%
58	5.80%	5.30%	6.30%	5.80%
59	5.90%	5.40%	6.40%	5.90%
60	6.00%	5.50%	6.50%	6.00%
61	6.10%	5.60%	6.60%	6.10%
62	6.20%	5.70%	6.70%	6.20%
63	6.30%	5.80%	6.80%	6.30%
64	6.40%	5.90%	6.90%	6.40%
65	6.50%	6.00%	7.00%	6.50%
66	6.55%	6.05%	7.05%	6.55%
67	6.60%	6.10%	7.10%	6.60%
68	6.65%	6.15%	7.15%	6.65%
69	6.70%	6.20%	7.20%	6.70%
70	6.75%	6.25%	7.25%	6.75%
71	6.80%	6.30%	7.30%	6.80%
72	6.85%	6.35%	7.35%	6.85%
73	6.90%	6.40%	7.40%	6.90%



Income Percentage by Issue Age

Age of covered person(s) at Issue	Current Rates		New Rates	
	One covered person (Single Life)	Two covered persons (Joint Life)	One covered person (Single Life)	Two covered persons (Joint Life)
	Income %	Income %	Income %	Income %
74	6.95%	6.45%	7.45%	6.95%
75	7.00%	6.50%	7.50%	7.00%
76	7.05%	6.55%	7.55%	7.05%
77	7.10%	6.60%	7.60%	7.10%
78	7.15%	6.65%	7.65%	7.15%
79	7.20%	6.70%	7.70%	7.20%
80	7.25%	6.75%	7.75%	7.25%

Transition Rules

All contracts issued on or after October 31, 2022 will receive the new Income Percentage Rates regardless of application signature dates or when applications are received.

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)**. Certain annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA. Guarantees are based on the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products and services may not be available in all states and product features may vary by state. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** All companies are members of American International Group, Inc. (AIG).

The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity.

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