

Assured Edge® Fixed Annuities

with a flexible guaranteed lifetime withdrawal benefit (GLWB)



Lifetime income and guarantee rates

As of 01/09/2023

Current income percentages for the GLWB¹

Covered Person(s)		
Age at Issue	Single	Joint
50	5.60%	5.10%
51	5.70%	5.20%
52	5.80%	5.30%
53	5.90%	5.40%
54	6.00%	5.50%
55	6.10%	5.60%
56	6.20%	5.70%
57	6.30%	5.80%
58	6.40%	5.90%
59	6.50%	6.00%
60	6.60%	6.10%
61	6.70%	6.20%
62	6.80%	6.30%
63	6.90%	6.40%
64	7.00%	6.50%
65	7.10%	6.60%
66	7.20%	6.70%
67	7.30%	6.80%
68	7.40%	6.90%
69	7.50%	7.00%
70	7.60%	7.10%
71	7.70%	7.20%
72	7.80%	7.30%
73	7.90%	7.40%
74	8.00%	7.50%
75	8.10%	7.60%
76	8.20%	7.70%
77	8.30%	7.80%
78	8.40%	7.90%
79	8.50%	8.00%
80	8.60%	8.10%

Current income growth rate for the GLWB:

8.5%²

Annual fee for the GLWB:

0.95% of contract value

Current contract value interest rates

Seven-year interest rate guarantee with market value adjustment (MVA)³

3.00%⁴

Guaranteed minimum interest rate

1%⁴

Please see the reverse for important information. Refer to the Owner Acknowledgment and Disclosure Statement as well as the marketing brochure for complete details.

¹The income percentage is applied to the eligible premium to determine the initial guaranteed lifetime income amount available under the GLWB.

²The income growth rate is multiplied by the initial guaranteed lifetime income amount (GLIA) to determine an income credit which is a dollar amount added to the GLIA each year until you elect to activate income. It is not a rate of return and is not added to the contract value. Withdrawals before the income activation date will reduce the income credit and the GLIA proportionally, thereby reducing future guaranteed lifetime income. After activating income, withdrawals that exceed the GLIA, except for permitted Required Minimum Distributions (RMDs) based on this contract, will reduce the GLIA. If a withdrawal other than the GLIA reduces the contract value to zero, the contract and GLWB terminate. Changes to the covered person(s) may increase or decrease the GLIA.

³A market value adjustment (MVA) may apply to withdrawals before the end of the initial interest rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, withdrawals less than or equal to the GLIA, annuitization or death benefit.

⁴This is an annual effective rate. Interest is credited to the contract daily to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. When the initial interest rate period expires, future interest rates will be declared annually, based on current market conditions. Current initial interest rate is subject to change at any time before the contract is issued. Withdrawals above the penalty-free amount are subject to a declining withdrawal charge schedule for seven years (7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%). 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. Partial withdrawals will reduce contract value and may reduce benefits. NOTE: Any withdrawals made prior to beginning lifetime income (including RMDs) or any withdrawals above the GLIA (except for permitted RMDs) will reduce future guaranteed lifetime income. Please refer to your brochure or contract for further information.

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

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.

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Annuities issued by **American General Life Insurance Company (AGL)** or **The Variable Annuity Life Insurance Company (VALIC)**. Issuing companies AGL and VALIC are responsible for financial obligations of insurance products and are members of Corebridge Financial, Inc. 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.

May not be available in all states and product features may vary by state. Please refer to your contract.

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May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency

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