

Assured Edge® Fixed Annuities

with a flexible guaranteed lifetime withdrawal benefit

Growing your guaranteed lifetime income amount



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The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).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

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 7.10\% \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$7,100 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$7,100 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$604 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$7,100 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$604 \times 5 \\ \text{Income credit} \times \\ \text{deferral years} \end{matrix} = \begin{matrix} \$10,118 \\ \text{Per year} \end{matrix}$$

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)** and **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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AGL14392.12 (01/23) J1021607

Contract #:s:ICC17: V224, V224-17

Assumptions

Premium: \$100,000

Income growth rate: 8.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 01/09/2023

GLIA amounts assume no change in covered person(s) and no withdrawals until 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	5.60%	5,600	6,076	6,552	7,028	7,504	7,980	8,456	8,932	9,408	9,884	10,360	10,836	11,312	11,788	12,264	12,740
51	5.70%	5,700	6,185	6,669	7,154	7,638	8,123	8,607	9,092	9,576	10,061	10,545	11,030	11,514	11,999	12,483	12,968
52	5.80%	5,800	6,293	6,786	7,279	7,772	8,265	8,758	9,251	9,744	10,237	10,730	11,223	11,716	12,209	12,702	13,195
53	5.90%	5,900	6,402	6,903	7,405	7,906	8,408	8,909	9,411	9,912	10,414	10,915	11,417	11,918	12,420	12,921	13,423
54	6.00%	6,000	6,510	7,020	7,530	8,040	8,550	9,060	9,570	10,080	10,590	11,100	11,610	12,120	12,630	13,140	13,650
55	6.10%	6,100	6,619	7,137	7,656	8,174	8,693	9,211	9,730	10,248	10,767	11,285	11,804	12,322	12,841	13,359	13,878
56	6.20%	6,200	6,727	7,254	7,781	8,308	8,835	9,362	9,889	10,416	10,943	11,470	11,997	12,524	13,051	13,578	14,105
57	6.30%	6,300	6,836	7,371	7,907	8,442	8,978	9,513	10,049	10,584	11,120	11,655	12,191	12,726	13,262	13,797	14,333
58	6.40%	6,400	6,944	7,488	8,032	8,576	9,120	9,664	10,208	10,752	11,296	11,840	12,384	12,928	13,472	14,016	14,560
59	6.50%	6,500	7,053	7,605	8,158	8,710	9,263	9,815	10,368	10,920	11,473	12,025	12,578	13,130	13,683	14,235	14,788
60	6.60%	6,600	7,161	7,722	8,283	8,844	9,405	9,966	10,527	11,088	11,649	12,210	12,771	13,332	13,893	14,454	15,015
61	6.70%	6,700	7,270	7,839	8,409	8,978	9,548	10,117	10,687	11,256	11,826	12,395	12,965	13,534	14,104	14,673	15,243
62	6.80%	6,800	7,378	7,956	8,534	9,112	9,690	10,268	10,846	11,424	12,002	12,580	13,158	13,736	14,314	14,892	15,470
63	6.90%	6,900	7,487	8,073	8,660	9,246	9,833	10,419	11,006	11,592	12,179	12,765	13,352	13,938	14,525	15,111	15,698
64	7.00%	7,000	7,595	8,190	8,785	9,380	9,975	10,570	11,165	11,760	12,355	12,950	13,545	14,140	14,735	15,330	15,925
65	7.10%	7,100	7,704	8,307	8,911	9,514	10,118	10,721	11,325	11,928	12,532	13,135	13,739	14,342	14,946	15,549	16,153
66	7.20%	7,200	7,812	8,424	9,036	9,648	10,260	10,872	11,484	12,096	12,708	13,320	13,932	14,544	15,156	15,768	16,380
67	7.30%	7,300	7,921	8,541	9,162	9,782	10,403	11,023	11,644	12,264	12,885	13,505	14,126	14,746	15,367	15,987	16,608
68	7.40%	7,400	8,029	8,658	9,287	9,916	10,545	11,174	11,803	12,432	13,061	13,690	14,319	14,948	15,577	16,206	16,835
69	7.50%	7,500	8,138	8,775	9,413	10,050	10,688	11,325	11,963	12,600	13,238	13,875	14,513	15,150	15,788	16,425	17,063
70	7.60%	7,600	8,246	8,892	9,538	10,184	10,830	11,476	12,122	12,768	13,414	14,060	14,706	15,352	15,998	16,644	17,290
71	7.70%	7,700	8,355	9,009	9,664	10,318	10,973	11,627	12,282	12,936	13,591	14,245	14,900	15,554	16,209	16,863	17,518
72	7.80%	7,800	8,463	9,126	9,789	10,452	11,115	11,778	12,441	13,104	13,767	14,430	15,093	15,756	16,419	17,082	17,745
73	7.90%	7,900	8,572	9,243	9,915	10,586	11,258	11,929	12,601	13,272	13,944	14,615	15,287	15,958	16,630	17,301	17,973
74	8.00%	8,000	8,680	9,360	10,040	10,720	11,400	12,080	12,760	13,440	14,120	14,800	15,480	16,160	16,840	17,520	18,200
75	8.10%	8,100	8,789	9,477	10,166	10,854	11,543	12,231	12,920	13,608	14,297	14,985	15,674	16,362	17,051	17,739	18,428
76	8.20%	8,200	8,897	9,594	10,291	10,988	11,685	12,382	13,079	13,776	14,473	15,170	15,867	16,564	17,261	17,958	18,655
77	8.30%	8,300	9,006	9,711	10,417	11,122	11,828	12,533	13,239	13,944	14,650	15,355	16,061	16,766	17,472	18,177	18,883
78	8.40%	8,400	9,114	9,828	10,542	11,256	11,970	12,684	13,398	14,112	14,826	15,540	16,254	16,968	17,682	18,396	19,110
79	8.50%	8,500	9,223	9,945	10,668	11,390	12,113	12,835	13,558	14,280	15,003	15,725	16,448	17,170	17,893	18,615	19,338
80	8.60%	8,600	9,331	10,062	10,793	11,524	12,255	12,986	13,717	14,448	15,179	15,910	16,641	17,372	18,103	18,834	19,565

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.

AT END OF CONTRACT YEAR

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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with a flexible guaranteed lifetime withdrawal benefit

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:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6.6\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,600 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$6,600 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$561 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$6,600 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$561 \times 5 \\ \text{Income credit} \times \\ \text{deferral years} \end{matrix} = \begin{matrix} \$9,405 \\ \text{Per year} \end{matrix}$$

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AGL14392.12 (01/23) J1021607

Contract #:s:ICC17: V224, V224-17

Growing your guaranteed lifetime income amount



Assumptions

Premium: \$100,000

Income growth rate: 8.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 01/09/2023

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



Joint coverage

GLIA Amounts (Joint 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	5.10%	5,100	5,534	5,967	6,401	6,834	7,268	7,701	8,135	8,568	9,002	9,435	9,869	10,302	10,736	11,169	11,603
51	5.20%	5,200	5,642	6,084	6,526	6,968	7,410	7,852	8,294	8,736	9,178	9,620	10,062	10,504	10,946	11,388	11,830
52	5.30%	5,300	5,751	6,201	6,652	7,102	7,553	8,003	8,454	8,904	9,355	9,805	10,256	10,706	11,157	11,607	12,058
53	5.40%	5,400	5,859	6,318	6,777	7,236	7,695	8,154	8,613	9,072	9,531	9,990	10,449	10,908	11,367	11,826	12,285
54	5.50%	5,500	5,968	6,435	6,903	7,370	7,838	8,305	8,773	9,240	9,708	10,175	10,643	11,110	11,578	12,045	12,513
55	5.60%	5,600	6,076	6,552	7,028	7,504	7,980	8,456	8,932	9,408	9,884	10,360	10,836	11,312	11,788	12,264	12,740
56	5.70%	5,700	6,185	6,669	7,154	7,638	8,123	8,607	9,092	9,576	10,061	10,545	11,030	11,514	11,999	12,483	12,968
57	5.80%	5,800	6,293	6,786	7,279	7,772	8,265	8,758	9,251	9,744	10,237	10,730	11,223	11,716	12,209	12,702	13,195
58	5.90%	5,900	6,402	6,903	7,405	7,906	8,408	8,909	9,411	9,912	10,414	10,915	11,417	11,918	12,420	12,921	13,423
59	6.00%	6,000	6,510	7,020	7,530	8,040	8,550	9,060	9,570	10,080	10,590	11,100	11,610	12,120	12,630	13,140	13,650
60	6.10%	6,100	6,619	7,137	7,656	8,174	8,693	9,211	9,730	10,248	10,767	11,285	11,804	12,322	12,841	13,359	13,878
61	6.20%	6,200	6,727	7,254	7,781	8,308	8,835	9,362	9,889	10,416	10,943	11,470	11,997	12,524	13,051	13,578	14,105
62	6.30%	6,300	6,836	7,371	7,907	8,442	8,978	9,513	10,049	10,584	11,120	11,655	12,191	12,726	13,262	13,797	14,333
63	6.40%	6,400	6,944	7,488	8,032	8,576	9,120	9,664	10,208	10,752	11,296	11,840	12,384	12,928	13,472	14,016	14,560
64	6.50%	6,500	7,053	7,605	8,158	8,710	9,263	9,815	10,368	10,920	11,473	12,025	12,578	13,130	13,683	14,235	14,788
65	6.60%	6,600	7,161	7,722	8,283	8,844	9,405	9,966	10,527	11,088	11,649	12,210	12,771	13,332	13,893	14,454	15,015
66	6.70%	6,700	7,270	7,839	8,409	8,978	9,548	10,117	10,687	11,256	11,826	12,395	12,965	13,534	14,104	14,673	15,243
67	6.80%	6,800	7,378	7,956	8,534	9,112	9,690	10,268	10,846	11,424	12,002	12,580	13,158	13,736	14,314	14,892	15,470
68	6.90%	6,900	7,487	8,073	8,660	9,246	9,833	10,419	11,006	11,592	12,179	12,765	13,352	13,938	14,525	15,111	15,698
69	7.00%	7,000	7,595	8,190	8,785	9,380	9,975	10,570	11,165	11,760	12,355	12,950	13,545	14,140	14,735	15,330	15,925
70	7.10%	7,100	7,704	8,307	8,911	9,514	10,118	10,721	11,325	11,928	12,532	13,135	13,739	14,342	14,946	15,549	16,153
71	7.20%	7,200	7,812	8,424	9,036	9,648	10,260	10,872	11,484	12,096	12,708	13,320	13,932	14,544	15,156	15,768	16,380
72	7.30%	7,300	7,921	8,541	9,162	9,782	10,403	11,023	11,644	12,264	12,885	13,505	14,126	14,746	15,367	15,987	16,608
73	7.40%	7,400	8,029	8,658	9,287	9,916	10,545	11,174	11,803	12,432	13,061	13,690	14,319	14,948	15,577	16,206	16,835
74	7.50%	7,500	8,138	8,775	9,413	10,050	10,688	11,325	11,963	12,600	13,238	13,875	14,513	15,150	15,788	16,425	17,063
75	7.60%	7,600	8,246	8,892	9,538	10,184	10,830	11,476	12,122	12,768	13,414	14,060	14,706	15,352	15,998	16,644	17,290
76	7.70%	7,700	8,355	9,009	9,664	10,318	10,973	11,627	12,282	12,936	13,591	14,245	14,900	15,554	16,209	16,863	17,518
77	7.80%	7,800	8,463	9,126	9,789	10,452	11,115	11,778	12,441	13,104	13,767	14,430	15,093	15,756	16,419	17,082	17,745
78	7.90%	7,900	8,572	9,243	9,915	10,586	11,258	11,929	12,601	13,272	13,944	14,615	15,287	15,958	16,630	17,301	17,973
79	8.00%	8,000	8,680	9,360	10,040	10,720	11,400	12,080	12,760	13,440	14,120	14,800	15,480	16,160	16,840	17,520	18,200
80	8.10%	8,100	8,789	9,477	10,166	10,854	11,543	12,231	12,920	13,608	14,297	14,985	15,674	16,362	17,051	17,739	18,428

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.

AT END OF CONTRACT YEAR

Not FDIC or NCUA/NCUSIF Insured
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Not a Deposit • Not Insured by any Federal Government Agency