

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The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).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

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 7.15\% \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$7,150 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$7,150 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$608 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$7,150 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$608 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$10,189 \\ \text{Per year} \end{matrix}$$

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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AGLC14392.14 (10/2024) J1512703

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 10/21/2024

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	5.65%	5,650	6,130	6,611	7,091	7,571	8,051	8,532	9,012	9,492	9,972	10,453	10,933	11,413	11,893	12,374	12,854
51	5.75%	5,750	6,239	6,728	7,216	7,705	8,194	8,683	9,171	9,660	10,149	10,638	11,126	11,615	12,104	12,593	13,081
52	5.85%	5,850	6,347	6,845	7,342	7,839	8,336	8,834	9,331	9,828	10,325	10,823	11,320	11,817	12,314	12,812	13,309
53	5.95%	5,950	6,456	6,962	7,467	7,973	8,479	8,985	9,490	9,996	10,502	11,008	11,513	12,019	12,525	13,031	13,536
54	6.05%	6,050	6,564	7,079	7,593	8,107	8,621	9,136	9,650	10,164	10,678	11,193	11,707	12,221	12,735	13,250	13,764
55	6.15%	6,150	6,673	7,196	7,718	8,241	8,764	9,287	9,809	10,332	10,855	11,378	11,900	12,423	12,946	13,469	13,991
56	6.25%	6,250	6,781	7,313	7,844	8,375	8,906	9,438	9,969	10,500	11,031	11,563	12,094	12,625	13,156	13,688	14,219
57	6.35%	6,350	6,890	7,430	7,969	8,509	9,049	9,589	10,128	10,668	11,208	11,748	12,287	12,827	13,367	13,907	14,446
58	6.45%	6,450	6,998	7,547	8,095	8,643	9,191	9,740	10,288	10,836	11,384	11,933	12,481	13,029	13,577	14,126	14,674
59	6.55%	6,550	7,107	7,664	8,220	8,777	9,334	9,891	10,447	11,004	11,561	12,118	12,674	13,231	13,788	14,345	14,901
60	6.65%	6,650	7,215	7,781	8,346	8,911	9,476	10,042	10,607	11,172	11,737	12,303	12,868	13,433	13,998	14,564	15,129
61	6.75%	6,750	7,324	7,898	8,471	9,045	9,619	10,193	10,766	11,340	11,914	12,488	13,061	13,635	14,209	14,783	15,356
62	6.85%	6,850	7,432	8,015	8,597	9,179	9,761	10,344	10,926	11,508	12,090	12,673	13,255	13,837	14,419	15,002	15,584
63	6.95%	6,950	7,541	8,132	8,722	9,313	9,904	10,495	11,085	11,676	12,267	12,858	13,448	14,039	14,630	15,221	15,811
64	7.05%	7,050	7,649	8,249	8,848	9,447	10,046	10,646	11,245	11,844	12,443	13,043	13,642	14,241	14,840	15,440	16,039
65	7.15%	7,150	7,758	8,366	8,973	9,581	10,189	10,797	11,404	12,012	12,620	13,228	13,835	14,443	15,051	15,659	16,266
66	7.25%	7,250	7,866	8,483	9,099	9,715	10,331	10,948	11,564	12,180	12,796	13,413	14,029	14,645	15,261	15,878	16,494
67	7.35%	7,350	7,975	8,600	9,224	9,849	10,474	11,099	11,723	12,348	12,973	13,598	14,222	14,847	15,472	16,097	16,721
68	7.45%	7,450	8,083	8,717	9,350	9,983	10,616	11,250	11,883	12,516	13,149	13,783	14,416	15,049	15,682	16,316	16,949
69	7.55%	7,550	8,192	8,834	9,475	10,117	10,759	11,401	12,042	12,684	13,326	13,968	14,609	15,251	15,893	16,535	17,176
70	7.65%	7,650	8,300	8,951	9,601	10,251	10,901	11,552	12,202	12,852	13,502	14,153	14,803	15,453	16,103	16,754	17,404
71	7.75%	7,750	8,409	9,068	9,726	10,385	11,044	11,703	12,361	13,020	13,679	14,338	14,996	15,655	16,314	16,973	17,631
72	7.85%	7,850	8,517	9,185	9,852	10,519	11,186	11,854	12,521	13,188	13,855	14,523	15,190	15,857	16,524	17,192	17,859
73	7.95%	7,950	8,626	9,302	9,977	10,653	11,329	12,005	12,680	13,356	14,032	14,708	15,383	16,059	16,735	17,411	18,086
74	8.05%	8,050	8,734	9,419	10,103	10,787	11,471	12,156	12,840	13,524	14,208	14,893	15,577	16,261	16,945	17,630	18,314
75	8.15%	8,150	8,843	9,536	10,228	10,921	11,614	12,307	12,999	13,692	14,385	15,078	15,770	16,463	17,156	17,849	18,541
76	8.25%	8,250	8,951	9,653	10,354	11,055	11,756	12,458	13,159	13,860	14,561	15,263	15,964	16,665	17,366	18,068	18,769
77	8.35%	8,350	9,060	9,770	10,479	11,189	11,899	12,609	13,318	14,028	14,738	15,448	16,157	16,867	17,577	18,287	18,996
78	8.45%	8,450	9,168	9,887	10,605	11,323	12,041	12,760	13,478	14,196	14,914	15,633	16,351	17,069	17,787	18,506	19,224
79	8.55%	8,550	9,277	10,004	10,730	11,457	12,184	12,911	13,637	14,364	15,091	15,818	16,544	17,271	17,998	18,725	19,451
80	8.65%	8,650	9,385	10,121	10,856	11,591	12,326	13,062	13,797	14,532	15,267	16,003	16,738	17,473	18,208	18,944	19,679

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

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:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6.65\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,650 \\ \text{Initial GLIA} \end{matrix}$$

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:

$$\begin{matrix} \$6,650 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$565 \\ \text{Income credit} \end{matrix}$$

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

$$\begin{matrix} \$6,650 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$565 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$9,476 \\ \text{Per year} \end{matrix}$$

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Contract #: 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 10/21/2024

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	5.15%	5,150	5,588	6,026	6,463	6,901	7,339	7,777	8,214	8,652	9,090	9,528	9,965	10,403	10,841	11,279	11,716
51	5.25%	5,250	5,696	6,143	6,589	7,035	7,481	7,928	8,374	8,820	9,266	9,713	10,159	10,605	11,051	11,498	11,944
52	5.35%	5,350	5,805	6,260	6,714	7,169	7,624	8,079	8,533	8,988	9,443	9,898	10,352	10,807	11,262	11,717	12,171
53	5.45%	5,450	5,913	6,377	6,840	7,303	7,766	8,230	8,693	9,156	9,619	10,083	10,546	11,009	11,472	11,936	12,399
54	5.55%	5,550	6,022	6,494	6,965	7,437	7,909	8,381	8,852	9,324	9,796	10,268	10,739	11,211	11,683	12,155	12,626
55	5.65%	5,650	6,130	6,611	7,091	7,571	8,051	8,532	9,012	9,492	9,972	10,453	10,933	11,413	11,893	12,374	12,854
56	5.75%	5,750	6,239	6,728	7,216	7,705	8,194	8,683	9,171	9,660	10,149	10,638	11,126	11,615	12,104	12,593	13,081
57	5.85%	5,850	6,347	6,845	7,342	7,839	8,336	8,834	9,331	9,828	10,325	10,823	11,320	11,817	12,314	12,812	13,309
58	5.95%	5,950	6,456	6,962	7,467	7,973	8,479	8,985	9,490	9,996	10,502	11,008	11,513	12,019	12,525	13,031	13,536
59	6.05%	6,050	6,564	7,079	7,593	8,107	8,621	9,136	9,650	10,164	10,678	11,193	11,707	12,221	12,735	13,250	13,764
60	6.15%	6,150	6,673	7,196	7,718	8,241	8,764	9,287	9,809	10,332	10,855	11,378	11,900	12,423	12,946	13,469	13,991
61	6.25%	6,250	6,781	7,313	7,844	8,375	8,906	9,438	9,969	10,500	11,031	11,563	12,094	12,625	13,156	13,688	14,219
62	6.35%	6,350	6,890	7,430	7,969	8,509	9,049	9,589	10,128	10,668	11,208	11,748	12,287	12,827	13,367	13,907	14,446
63	6.45%	6,450	6,998	7,547	8,095	8,643	9,191	9,740	10,288	10,836	11,384	11,933	12,481	13,029	13,577	14,126	14,674
64	6.55%	6,550	7,107	7,664	8,220	8,777	9,334	9,891	10,447	11,004	11,561	12,118	12,674	13,231	13,788	14,345	14,901
65	6.65%	6,650	7,215	7,781	8,346	8,911	9,476	10,042	10,607	11,172	11,737	12,303	12,868	13,433	13,998	14,564	15,129
66	6.75%	6,750	7,324	7,898	8,471	9,045	9,619	10,193	10,766	11,340	11,914	12,488	13,061	13,635	14,209	14,783	15,356
67	6.85%	6,850	7,432	8,015	8,597	9,179	9,761	10,344	10,926	11,508	12,090	12,673	13,255	13,837	14,419	15,002	15,584
68	6.95%	6,950	7,541	8,132	8,722	9,313	9,904	10,495	11,085	11,676	12,267	12,858	13,448	14,039	14,630	15,221	15,811
69	7.05%	7,050	7,649	8,249	8,848	9,447	10,046	10,646	11,245	11,844	12,443	13,043	13,642	14,241	14,840	15,440	16,039
70	7.15%	7,150	7,758	8,366	8,973	9,581	10,189	10,797	11,404	12,012	12,620	13,228	13,835	14,443	15,051	15,659	16,266
71	7.25%	7,250	7,866	8,483	9,099	9,715	10,331	10,948	11,564	12,180	12,796	13,413	14,029	14,645	15,261	15,878	16,494
72	7.35%	7,350	7,975	8,600	9,224	9,849	10,474	11,099	11,723	12,348	12,973	13,598	14,222	14,847	15,472	16,097	16,721
73	7.45%	7,450	8,083	8,717	9,350	9,983	10,616	11,250	11,883	12,516	13,149	13,783	14,416	15,049	15,682	16,316	16,949
74	7.55%	7,550	8,192	8,834	9,475	10,117	10,759	11,401	12,042	12,684	13,326	13,968	14,609	15,251	15,893	16,535	17,176
75	7.65%	7,650	8,300	8,951	9,601	10,251	10,901	11,552	12,202	12,852	13,502	14,153	14,803	15,453	16,103	16,754	17,404
76	7.75%	7,750	8,409	9,068	9,726	10,385	11,044	11,703	12,361	13,020	13,679	14,338	14,996	15,655	16,314	16,973	17,631
77	7.85%	7,850	8,517	9,185	9,852	10,519	11,186	11,854	12,521	13,188	13,855	14,523	15,190	15,857	16,524	17,192	17,859
78	7.95%	7,950	8,626	9,302	9,977	10,653	11,329	12,005	12,680	13,356	14,032	14,708	15,383	16,059	16,735	17,411	18,086
79	8.05%	8,050	8,734	9,419	10,103	10,787	11,471	12,156	12,840	13,524	14,208	14,893	15,577	16,261	16,945	17,630	18,314
80	8.15%	8,150	8,843	9,536	10,228	10,921	11,614	12,307	12,999	13,692	14,385	15,078	15,770	16,463	17,156	17,849	18,541

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