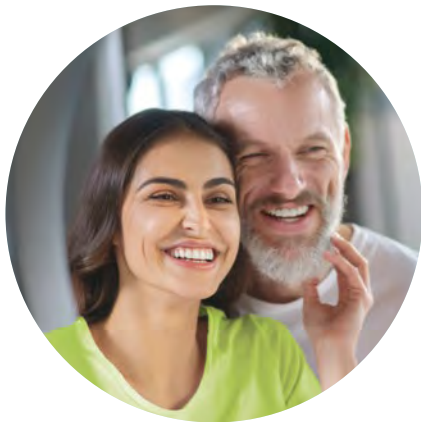


Provide guaranteed lifetime income for a younger spouse

Fixed annuity with guaranteed lifetime withdrawal benefit



Hypothetical example.
Not an actual case.

> Meet John and Angela

- John plans to retire in seven years and wants to provide protected lifetime income for Angela
- They want to maintain access to their money with the assurance of principal protection and guaranteed growth for future income—no matter how the market performs

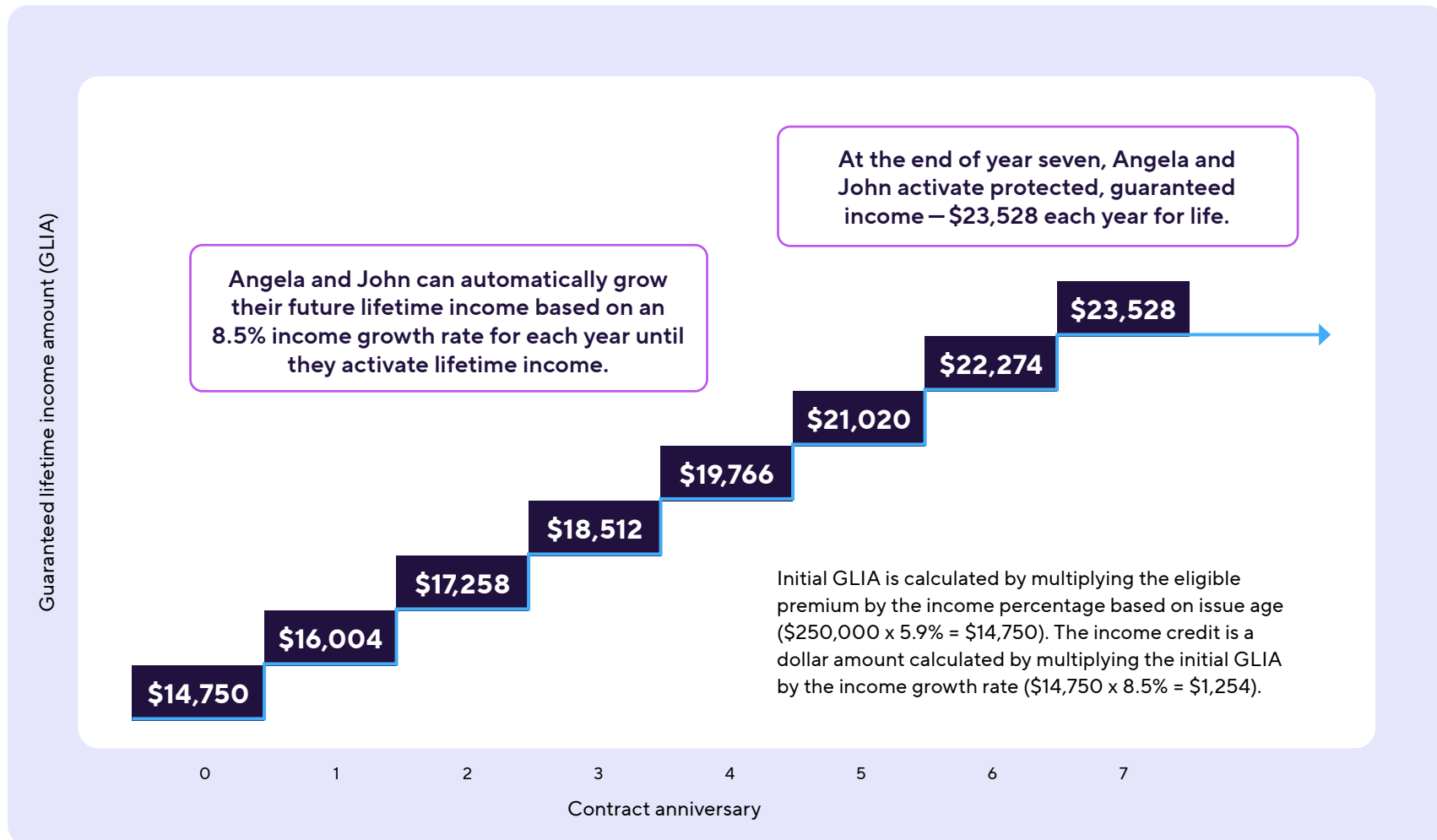
> Flexible retirement income solution

- John and Angela use \$250,000 of their portfolio to purchase **Assured Edge Advisory®**
- Offers joint coverage with income protection for two lives
- Provides the ability to grow future guaranteed retirement income based on an income growth rate every year until activating income

Annuities issued by **American General Life Insurance Company (AGL)**.
Guarantees are backed by the claims-paying ability of the issuing insurance company.

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

➤ John and Angela can generate MORE predictable lifetime income.



This hypothetical example demonstrates how the initial GLIA is determined by the income percentage assigned, based on the age of the younger spouse.

Assumptions: \$250,000 premium, joint coverage, 8.5% income growth rate and 5.9% initial income percentage. This example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific contract. Restrictions and limitations may apply. Income percentages are set periodically by the company and may be different than what is shown.

Additional information

- Assured Edge Advisory is available to clients age 50–80.
- To realize the full benefit of lifetime income, withdrawals must not exceed the guaranteed lifetime income amount.
- Withdrawals before lifetime income is activated will reduce the income credit and the GLIA proportionally, thereby reducing future guaranteed lifetime income.
- Once the first lifetime income withdrawal is taken, the guaranteed lifetime income amount is set and will no longer increase with an income credit. However, this amount can decrease if a withdrawal in excess of the guaranteed lifetime income amount or permitted Required Minimum Distributions (RMDs), if greater. Permitted RMDs are based on this contract and do not exceed the GLIA or the RMD amount as calculated by us.
- Penalty-free free withdrawals are available without a withdrawal charge or market value adjustment (MVA). These withdrawals, however, may reduce the GLIA.
- The GLWB terminates upon the death of the surviving spouse. The surviving spouse must continue the contract to receive lifetime benefits. Changes in marital status can affect joint life benefits.

Take action today with Assured Edge Advisory to generate predictable retirement income—for life.

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.

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. For legal, accounting or tax advice consult the appropriate professional.

Annuities issued by **American General Life Insurance Company (AGL)** or **The Variable Annuity Life Insurance Company (VALIC)**. Issuing company AGL is 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 the contract.

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800-445-7862

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Contract #: ICC16:224

