

## Retire early with the confidence that guaranteed lifetime income can provide

Fixed annuity with guaranteed lifetime withdrawal benefit



### Meet Ingrid

- Age 55
- Wants to generate an additional stream of guaranteed income for retirement that will last for the rest of her life
- Prefers to maintain access to her money plus wants the assurance of principal protection and guaranteed growth—with no market exposure

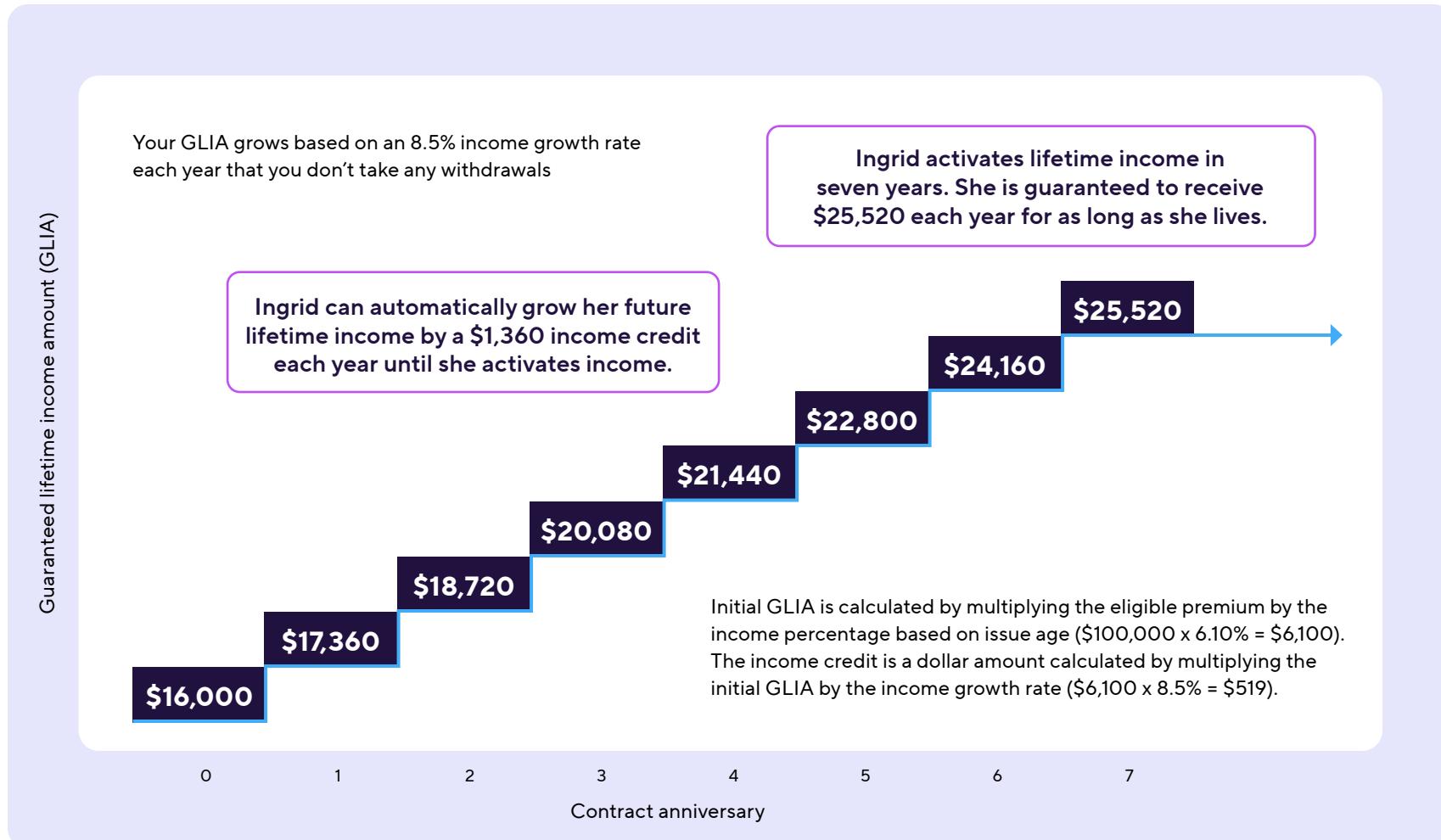
Hypothetical example.  
Not an actual case.



### A retirement income solution for Ingrid

- Ingrid takes \$250,000 and purchases an **Assured Edge Advisory®** fixed annuity with a guaranteed lifetime withdrawal benefit
- Provides the ability to grow future guaranteed retirement income each year based on an income growth rate

➤ Because Ingrid elects to wait seven years before activating her guaranteed lifetime income amount (GLIA) she will receive \$25,520 each year for life.



This hypothetical example demonstrates how the initial GLIA is determined by the income percentage at contract issue.

Assumptions: Age 55 at time of purchase; \$250,000 premium, single coverage, 8.5% income growth rate and 6.4% 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.

Illustration shows early retirement at age 62 (full retirement is defined as age 67).

## 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 (GLIA).
- 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 withdrawals are available without a market value adjustment (MVA). These withdrawals, however, may reduce the GLIA.

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.

Annuites 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), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of Corebridge Financial. 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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