

Offer clients a powerful income advantage for the “Go-Go” years

Offer MORE income for the “Go-Go” years

The Power Series of Index Annuities® with Lifetime Income ChoiceSM

The Max Income Option of Lifetime Income Choice provides high initial income of 6.25% for 65 year old clients at a time during retirement (the initial, active “Go-Go” years) when spending is likely to be the greatest. Max Income starts upon activation¹ and continues until the contract value (CV) is depleted, at which point clients are guaranteed to receive the Protected Income Payment Percentage (PIPP) for life, **which is at a lower rate.**

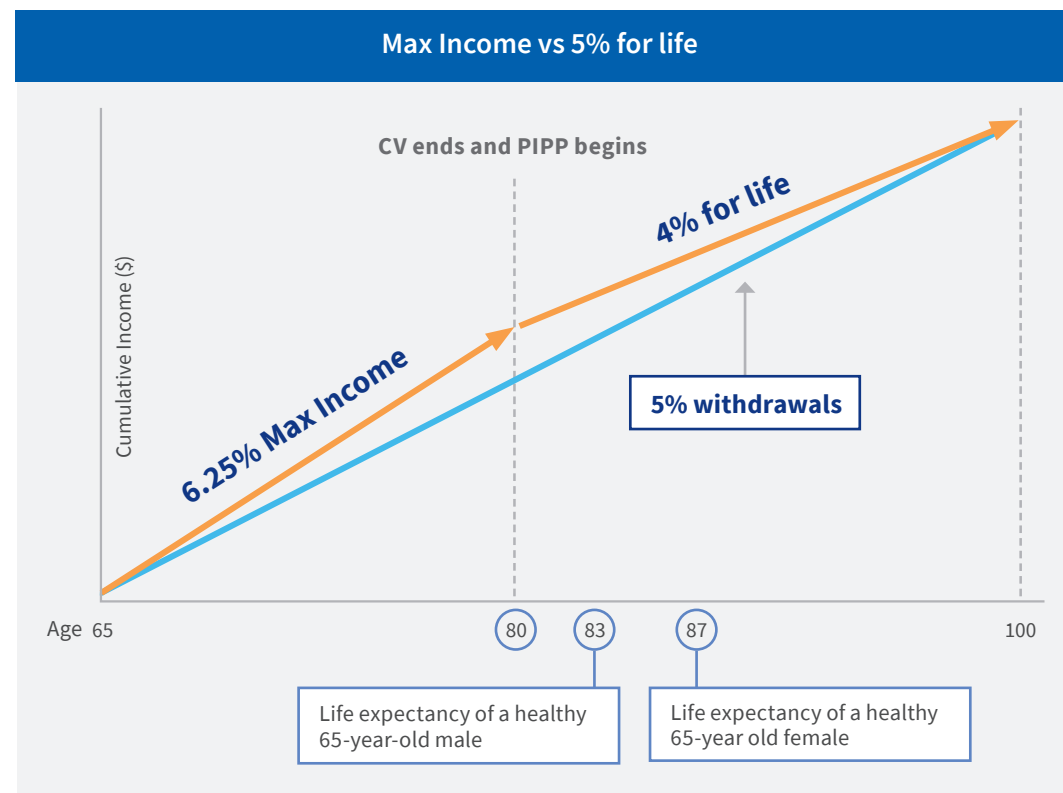
Max Income vs. 5% for life

Hypothetical example assumption: \$100,000 premium, single life, issue age 65, 0% growth rate net of fee, and withdrawals starting immediately.

With 6.25% annual withdrawals, Max Income (single life) would provide clients with **20% more cumulative income** at age 80 than a 5% level income withdrawal strategy. The Max Income will last until the CV is depleted due to withdrawals² and the annual rider fee, after which the lower 4% PIPP is guaranteed for life.

Cumulative income from Max Income remains higher than a 5% level stream of income until age 100 in this example!

Income Advantage of Lifetime Income Choice		
Age	Lifetime Income Choice cumulative income	5% withdrawals cumulative income
65	\$6,250	\$5,000 (per year)
70	\$37,500	\$30,000
75	\$68,750	\$55,000
80	\$100,000	\$80,000
85	\$120,000	\$105,000
90	\$140,000	\$130,000
95	\$160,000	\$155,000



Lifetime Income Choice is available for 1.10% annual fee in select annuities and must be elected at contract issue.

¹Activation is the decision to begin lifetime withdrawals under Lifetime Income Choice. It must be specified in writing.

²Max Income Option is designed to provide higher initial income than other options and will deplete the contract value quicker than a level income stream.

For financial professional or agent use only. Not for use with public.

Max Income (Joint Life) vs 4% for life

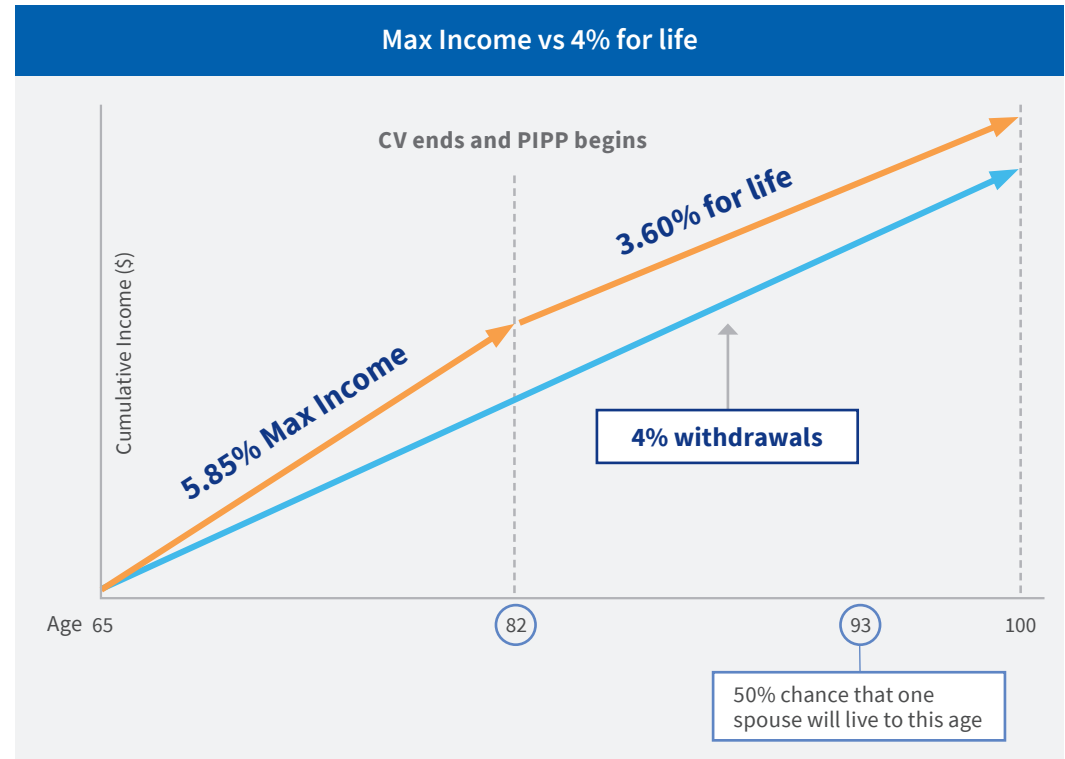
Hypothetical example assumptions: \$100,000 premium, joint life, issue age 65, 0% growth net fee, and withdrawals starting immediately

With the Max Income (joint life) option under Lifetime Income Choice, clients are guaranteed annual withdrawals of 5.85% at age 65. At age 81 in this example, clients would be guaranteed 3.60% of the Income Base per year for life.

Cumulative income from Max Income (joint life) remains higher than the 4% withdrawal strategy in this example!

Income Advantage of Lifetime Income Choice		
Age	Lifetime Income Choice cumulative income	4% withdrawals cumulative income
65	\$5,850	\$4,000 (per year)
70	\$35,100	\$24,000
75	\$64,350	\$44,000
80	\$93,600*	\$64,000
85	\$116,100	\$84,000
90	\$134,100	\$104,000
95	\$152,100	\$124,000

* At age 82, cumulative income to the client will equal \$105,300



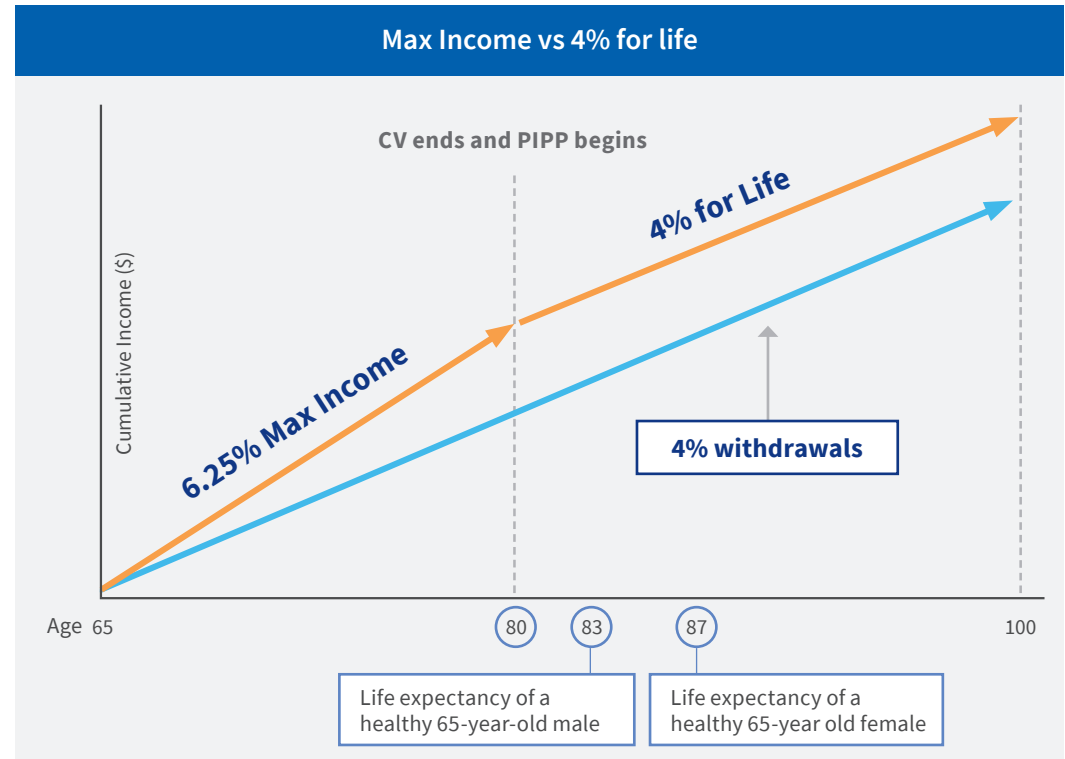
Max Income vs. 4% for life

Hypothetical example assumptions: \$100,000 premium, single life, issue age 65, 0% growth net of fee, and withdrawals starting immediately.

In this scenario, Max Income (single life) would provide **36% more** cumulative income than a 4% level income withdrawal strategy at age 80. The Max Income stream continues to outpace the 4% withdrawal strategy, even after the CV drops to zero.

Cumulative income from Max Income will always be higher than a 4% withdrawal strategy in this example!

Income Advantage of Lifetime Income Choice		
Age	Lifetime Income Choice cumulative income	4% withdrawals cumulative income
65	\$6,250	\$4,000 (per year)
70	\$37,500	\$24,000
75	\$68,750	\$44,000
80	\$100,000	\$64,000
85	\$120,000	\$84,000
90	\$140,000	\$104,000
95	\$160,000	\$124,000



Let's connect about this powerful income solution!

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all individuals.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Lifetime Income Choice is a guaranteed living benefit rider available at contract issue in select Power Series Index Annuities for an annual fee of 1.10% of the Income Base. The Income Base is initially equal to the first eligible premium. The Income Base is adjusted for withdrawals (prior to activating the lifetime income benefit) and excess withdrawals (after activation and the first lifetime withdrawal). Eligible premiums are all premiums made in the first 30 days of the contract. On each contract anniversary, the Income Base is set to equal the greater of 1) the contract value; or 2) the Income Base increased by any available income credit.

The Max Income option is one of two lifetime income options available under Lifetime Income Choice. The Max Income option allows clients to take out the Maximum Annual Withdrawal Percentage (MAWP) while the contract value remains positive. The Protected Income Payment Percentage (PIPP) continues for life after the contract value is depleted. The MAWP ranges from 3.30% to 7.25%, depending on the age at the time of lifetime income activation and the number of individuals covered (single or joint life). The PIPP ranges from 2.65% to 4.00% and is also based on age of lifetime income activation and single or joint life coverage. The Level Income Option provides consistent withdrawal rates before and after the contract value is depleted. One option must be elected at issue and cannot be changed thereafter.

Annuities are issued by **American General Life Insurance Company**, Houston, Texas American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG) family of financial services companies. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

©2021 American International Group, Inc. All rights reserved.

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

For financial professionals use only. Not for use with the public.