

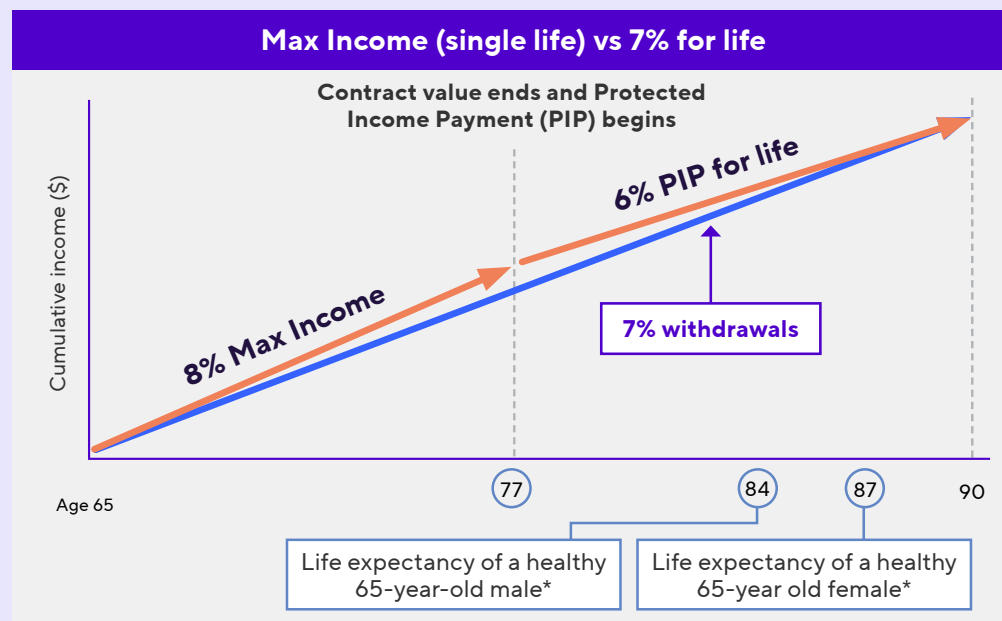
# Offer clients a powerful income advantage

## The Power Series of Index Annuities® with Lifetime Income Choice®

Offer MORE income  
for the “go-go” years

Have clients who want more income early in retirement? A Power Series Index Annuity with the Lifetime Income Choice® Max Income Option helps clients maximize income during the “go-go” years when retirement spending tends to be highest. As the hypothetical example below shows, a single 65-year-old can take out 8% income right away and 6% for life after the contract value is depleted, earning more cumulative income than a “7% for life” withdrawal strategy for nearly 25 years.

Help clients generate more income than a “7% for life” strategy over more than two decades



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

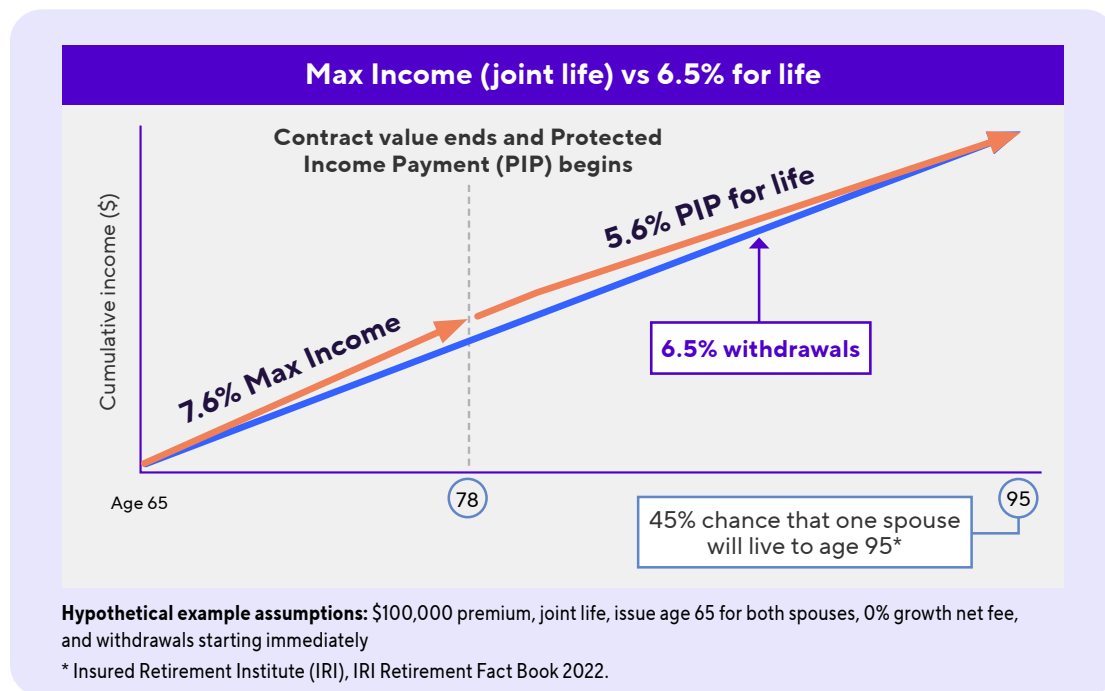
\* Source: Society of Actuaries (SOA) Research Institute, Life Expectancy Comparison in 2021, October 2021.

Age	Max Income cumulative income	7% withdrawals cumulative income	Max Income advantage
65	\$8,000	\$7,000	\$1,000
70	\$48,000	\$42,000	\$6,000
75	\$88,000	\$77,000	\$11,000
80	\$122,000	\$120,000	\$10,000
85	\$152,000	\$147,000	\$5,000
90	\$182,000	\$182,000	\$0

**Cumulative income from Max Income is higher than a 7% level stream of income until age 90, covering the average life expectancy of a 65-year-old!**

Note: “7% for Life” and “6.5% for Life” features in this sales idea are hypothetical. The charts and tables are for illustrative purposes only and not intended to be an actual comparison to a feature offered by a competitor. The comparisons illustrate a mathematical principle, assume all other potential variables between annuity contracts and income features are the same and do not reflect any gains, income credits or fees associated with any product or feature. There are two lifetime income options available with Lifetime Income Choice: Max Income and Level Income (not featured in the illustrations in this sales idea). The name Max Income does not imply that this option will provide more cumulative income than the Level Income Option. See reverse side for more information on the Max Income and Level Income Options.

## Check out the advantage that Max Income (joint life) can provide over a “6.5% for life” strategy



Age	Max Income cumulative income	6.5% withdrawals cumulative income	Max Income Advantage
65	\$7,600	\$6,500	\$1,100
70	\$45,600	\$39,000	\$6,600
75	\$83,600	\$71,500	\$12,100
80	\$117,600	\$104,000	\$13,000
85	\$145,600	\$136,500	\$9,100
90	\$173,600	\$169,000	\$4,600
95	\$201,600	\$201,500	\$100

Cumulative income from Max Income is higher than a 6.5% level stream of income until age 95, helping to maximize income while at least one spouse is living!

**Action is everything.** Please contact your insurance representative to learn more.

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 the amount on which lifetime withdrawals are based. It is not a part of the contract value and cannot be withdrawn partially or in a lump sum. 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 designed to provide higher initial income than other options and will deplete the contract value quicker than a level income stream. 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 4.60% to 9.00%, 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 4.60% to 6.00% and is also based on age of lifetime income activation and single or joint life coverage. Activation is the decision to begin lifetime withdrawals under Lifetime Income Choice. 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.

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