



Life & Retirement

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THE POWER SERIES OF INDEX ANNUITIES

Lifetime Income Plus Flex[®]

Effective December 12, 2022



The following are the guaranteed rates for **Lifetime Income Plus Flex[®]**, one of two guaranteed living benefit riders¹ available in **The Power Series of Index Annuities[®]**. These rates apply to contracts issued on and after December 12, 2022.

9% Annual Income Credit

Added to the Income Base each year prior to activation.²

Maximum annual withdrawal percentage

As a percentage of the Income Base.

Now enhanced with annual lifetime withdrawals of up to 8.10% of the Income Base.³ As the chart below shows, the maximum percentage that can be withdrawn each year depends on whether one or two people are covered and their age at the time of the first withdrawal after activation. Once withdrawals begin, the withdrawal rate is set for the life of the contract.

Age of Covered Person(s) at First Lifetime Withdrawal	One Covered Person (Single Life)	Two Covered Persons (Joint Life)
50	4.55%	4.05%
51	4.70%	4.20%
52	4.85%	4.35%
53	5.00%	4.50%
54	5.15%	4.65%
55	5.30%	4.80%
56	5.45%	4.95%
57	5.60%	5.10%
58	5.75%	5.25%
59	5.90%	5.40%
60	6.05%	5.55%
61	6.20%	5.70%
62	6.35%	5.85%
63	6.50%	6.00%
64	6.65%	6.15%

Age of Covered Person(s) at First Lifetime Withdrawal	One Covered Person (Single Life)	Two Covered Persons (Joint Life)
65	6.80%	6.30%
66	6.85%	6.35%
67	6.95%	6.45%
68	7.05%	6.55%
69	7.15%	6.65%
70	7.25%	6.75%
71	7.35%	6.85%
72	7.45%	6.95%
73	7.55%	7.05%
74	7.65%	7.15%
75	7.75%	7.25%
76	7.85%	7.35%
77	7.95%	7.45%
78	8.05%	7.55%
79+	8.10%	7.60%

Rates are as of the date shown and subject to change prior to contract issue.

This flyer must accompany the Lifetime Income Plus Flex guaranteed living benefit rider client brochure.

Rider may not be available in all firms. Guarantees are backed by the claims-paying ability of the issuing insurance company.

See reverse side for endnotes and other important information.

¹Only one rider may be issued per contract and cannot be changed thereafter. Other restrictions and limitations apply.

²Activation is the decision to begin lifetime withdrawals under the rider; it must be initiated in writing via a specific form. Annual income credits are added to the Income Base, the amount on which lifetime withdrawals are based; it is not a contract value and cannot be withdrawn partially or in a lump sum.

³The Income Base is initially equal to premiums and has the opportunity to increase with guarantees or with the interest earned in the annuity. See below for more information.

Note: Withdrawals in excess of the Maximum Annual Withdrawal Amount (MAWA) will reduce the benefits under this feature and can lower future income. The age at the time of the first withdrawal is based on the age of the older individual if the contract is jointly owned with one covered person, or the age of the younger individual if two people are covered.

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 withdrawal charges. Withdrawals may also be subject to federal and/or state income taxes. An additional 10% federal tax may apply if individuals make withdrawals or surrender their annuity before age 59½.

The Lifetime Income Plus Flex[®] and Lifetime Income Plus Multiplier Flex[®] guaranteed living benefit riders are available with select Power Series Index Annuity contracts for an annual fee. Please see the accompanying consumer brochure for this fee. The riders guarantee lifetime income up to the Maximum Annual Withdrawal Amount (MAWA) for as long as the policyholder and his/her spouse live, even if withdrawals reduce their contract value to zero. In general, the amount that can be withdrawn annually is based on an individual's age at the time of lifetime income activation, and whether payments are elected to continue over one life (single life) or two lives (joint life). The MAWA is expressed as a percentage ("Maximum Annual Withdrawal Percentage") of the Income Base. The Income Base is the value on which guaranteed income will be based. It is not a liquidation value, cannot be taken as a lump sum, and does not represent the contract value. For more information, please see the Owner Acknowledgment and Disclosure Statement. Individuals can also receive lifetime income at no additional cost through annuitization.

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The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12) and AG-801 (12/12). AGL is a member company of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the states of Idaho and New York.

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