

Assured Edge Income Achiever[®]

A fixed annuity with a flexible guaranteed lifetime withdrawal benefit



Product overview

Now you can count on guaranteed income for life, maintain access to your money and rest easier with flexibility to help manage life's events. Assured Edge provides a flexible guaranteed lifetime withdrawal benefit (GLWB) with the ability to grow future lifetime income based on an income growth rate each year until you choose to activate lifetime income. That means the potential for more guaranteed income.

Minimum/Maximum contributions

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| \$25,000 | Minimum initial premium for nonqualified annuities and tax-qualified annuities. |
| \$150,000 | Minimum single premium for non-natural entities. (See ownership section for details.) |
| \$2,000,000 | Maximum total premium amount without prior company approval. ¹ |
| Eligible premium period | After the initial premium, subsequent premiums will be permitted during the first 60 days after contract issue. |

Issue ages

50 – 80 owner and annuitant. If contract is jointly owned, issue age restrictions apply to both owners.

Ownership

- Single, joint; nonqualified, IRA, SEP IRA and Roth IRA
- Nonqualified purchases by non-natural entities require prior company approval

Flexible guaranteed lifetime withdrawal benefit (GLWB)

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| How to initiate income withdrawals | When you decide to begin receiving guaranteed lifetime income withdrawals, simply submit an income activation form and specify the date you want to begin receiving lifetime income (the activation date). |
| Guaranteed lifetime income amount (GLIA) and income percentages | <ul style="list-style-type: none"> • The initial GLIA is determined at the end of the eligible premium period (60 days after contract issue) and equals the total eligible premiums multiplied by an income percentage based on your age at issue or the younger person if joint covered persons. • The GLIA will increase by an income credit each year up to 10 years or until you elect to activate lifetime income (even in years withdrawals are taken before activating lifetime income). • If lifetime income withdrawals begin between contract anniversaries, your GLIA will grow daily based on the number of days since the last contract anniversary. • The income credit is a dollar amount calculated by multiplying the initial GLIA by an income growth rate. The income growth rate is set periodically by the company and subject to change. It is not a rate of return and does not increase contract value. • The GLIA will be reduced for any withdrawals taken before the activation date. (See details in the Withdrawals section.) |

¹ By company practice, which is subject to change.

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX. Guarantees are backed by the claims-paying ability of AGL.

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| 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 |

Flexible guaranteed lifetime withdrawal benefit (GLWB) continued

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| Guaranteed lifetime income amount (GLIA) and income percentages (continued) | <ul style="list-style-type: none"> If you change the covered person(s) prior to the activation date, the income percentage will be adjusted, resulting in a recalculation of the GLIA. (See Covered Person(s) section.) This may increase or decrease your GLIA. Once lifetime income is activated, the GLIA is set and no longer increases by the income credit, but it may be reduced for withdrawals greater than the GLIA, except for permitted Required Minimum Distributions (RMDs). Guaranteed lifetime income withdrawals continue throughout the lifetime of the covered person(s) even if the contract value is reduced to zero as a result of lifetime income withdrawals. |
| Daily income growth | Income accrues daily, for up to 10 years or until income is initiated, whichever is sooner. This means you will retain all accrued growth, should you initiate income between contract anniversaries. |
| Lifetime income withdrawals | Once you elect to activate lifetime income withdrawals, you may receive these withdrawals monthly, quarterly, semiannually or annually. |
| Covered persons | <p>Single covered person—Must be the owner (or annuitant if non-naturally owned). Joint owners must be spouses and may select benefits to be based on a single person. The GLWB terminates upon the death of the single covered person.</p> <p>Joint covered persons—Must be spouses or a single owner with the spouse designated as the sole primary beneficiary. The surviving spouse must continue the contract to receive lifetime benefits. The GLWB terminates upon the death of the surviving spouse.²</p> |
| Changes to covered person(s) | <p>Prior to the activation date, you can make changes to the covered person(s) if a life change event occurs. Life change events are defined as marriage, divorce or death. Additionally, at the income activation date, you have the opportunity to add or remove a covered person subject to certain limitations.</p> <p>If a change to a covered person occurs, at least one of the original covered persons named at issue must remain as one of the covered persons under the feature. In addition, any new covered person added:</p> <ul style="list-style-type: none"> Must have been at least age 50 as of the date the contract was originally issued Cannot be older than age 80 at the time they are added to the contract <p>In the event there is more than one covered person, they must be married to each other. Available income options may vary depending upon individual circumstances as of the activation date. Changes to covered person(s) may increase or decrease your GLIA. Once you activate lifetime income, the covered person(s) cannot be changed for any reason.</p> |
| Annual rider fee | <p>The annual rider fee for the GLWB feature is a percentage of the contract value.</p> <ul style="list-style-type: none"> The GLWB fee is determined as 0.95% multiplied by the contract value and is deducted from the contract value on each contract anniversary (or pro-rata if the contract is fully surrendered before the anniversary) Once the contract is issued, the fee rate will never change |
| Withdrawals | <p>Before lifetime income is activated—Withdrawals will reduce the income credit and the GLIA proportionally, thereby reducing future guaranteed lifetime income.</p> <p>After lifetime income is activated—After the income activation date, any withdrawal that exceeds the GLIA, except for permitted Required Minimum Distributions (RMDs), will reduce the GLIA proportionally. Permitted RMDs are based on this contract and do not exceed the greater of the GLIA or the RMD amount as calculated by us.</p> <p>Withdrawals in excess of the permitted free withdrawal amounts during the initial interest rate guarantee term may be subject to withdrawal charges and any applicable market value adjustment (MVA). Withdrawals other than lifetime income may reduce lifetime benefits in an amount greater than the actual withdrawal if the contract value remaining is less than the GLIA. Additionally, if a withdrawal other than lifetime income reduces your contract value to zero, the contract and GLWB terminate.</p> |
| Automatic benefit termination | <p>The benefit automatically terminates and the rider fee will no longer apply:</p> <ul style="list-style-type: none"> If the contract is surrendered or annuitized If there is a withdrawal outside the parameters of the guaranteed lifetime withdrawal benefit that reduces the contract value to zero At the time of a change of ownership (except for a change in covered persons due to a life event) Upon the death of covered person(s) or payment of a death benefit If you cancel the GLWB rider |
| Right of cancellation | The GLWB feature is automatically issued as part of the contract and may be canceled on the fifth or any subsequent contract anniversary. Once canceled, the rider fee no longer applies and the GLWB may not be reinstated. |

Contractual guarantees and interest rates

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| Initial interest rate guarantee term | The initial interest rate credited to the contract is guaranteed for 10 years (nine in California). |
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²Changes in marital status can affect joint life benefits. A financial professional should be consulted before making any changes to ownership or beneficiary provisions.

Contractual guarantees and interest rates continued

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| Guaranteed minimum interest rate | At the end of the initial interest rate guarantee period, a renewal rate will be declared annually and guaranteed for one year. The rate will not be less than the guaranteed minimum interest rate specified in your contract or applicable endorsements. |
| Guaranteed minimum withdrawal value | Upon full surrender, payment of death claim or annuitization, you will never receive less than 87.5% of your premium, less prior net withdrawals, earning an annual rate as specified in your contract. |

Contractual withdrawals

| Penalty-free withdrawals | Beginning in the first contract year, you may take multiple withdrawals (\$250 minimum amount) of up to 10% of the contract value, as of the previous anniversary, with no withdrawal charge or market value adjustment. If a withdrawal occurs in the first contract year, the withdrawal amount is based on the total eligible premiums received at the time of the withdrawal. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------|---|---------------|----|----|----|----|----|----|----|------------|------------|----|------------|-------------------|----|----|----|----|----|----|----|----|----|----|----|---------------|---|---|---|---|---|---|---|---|---|------------|-------------------|----|----|----|----|----|----|----|----|----|----|
| Other penalty-free withdrawals | <ul style="list-style-type: none"> • Withdrawals made to satisfy permitted RMDs based on this contract as calculated by us (these withdrawals do not reduce the GLIA once income begins) • Withdrawals up to the guaranteed lifetime income amount (GLIA) after lifetime income withdrawals have been activated | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tax-qualified distributions | AGL will make all necessary calculations to ensure IRS Required Minimum Distributions may be made from the contract, unless the contract owner requests otherwise. RMDs are considered withdrawals. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal charge schedule | <p>Withdrawal charges are applied as a percentage of the contract value being withdrawn (before application of the MVA, if any) in excess of the penalty-free withdrawal amount. After the withdrawal charge period, no MVA or withdrawal charge will apply to any withdrawals.</p> <p>10-year initial interest rate guarantee term.</p> <table border="1"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Withdrawal charge</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> <p>9-year initial interest rate guarantee terms (California only).</p> <table border="1"> <thead> <tr> <th>Contract year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>Thereafter</th> </tr> </thead> <tbody> <tr> <td>Withdrawal charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> | Contract year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Thereafter | Withdrawal charge | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | Contract year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Thereafter | Withdrawal charge | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |
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Market Value Adjustment (MVA)

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| What is an MVA? | <p>The MVA is an adjustment that can either increase or decrease the withdrawal amount depending on the current interest rate environment. When interest rates at the time of withdrawal are higher than the level at the time the contract was issued, the MVA will decrease the withdrawal amount. If interest rates are down, the MVA will increase the withdrawal amount.</p> <p>Should an MVA decrease apply, the amount charged will not result in your receiving less than the minimum withdrawal value as defined in your contract or MVA endorsement. MVA does not apply to withdrawals representing penalty-free withdrawal amounts, permitted RMDs or death benefit. An external index referenced in your contract is used to measure interest rates.</p> |
| When an MVA will apply | When withdrawals above the penalty-free withdrawal amount are made during the initial interest rate guarantee term. |
| When an MVA will not apply | <ul style="list-style-type: none"> • Withdrawals less than or equal to the GLIA after income withdrawals begin • 10% penalty-free withdrawals or other penalty-free withdrawals • Death benefit • Annuitization • Permitted RMDs • The minimum withdrawal value under the contract |

Withdrawal charge waivers

The following riders allow you to make withdrawals without a withdrawal charge or MVA decrease when certain conditions are met. There is no charge for these riders. Details about utilizing the riders, including qualifying conditions and waiting periods, are set forth in the riders. These riders are not available in CA. Provisions may vary by state. If you choose to take a withdrawal under these riders, they may reduce benefits under the GLWB feature.

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| Extended care | The owner must receive extended care for at least 90 consecutive days, beginning after the first contract year. The extended care may not have begun before the contract date. |
| Terminal illness | The owner must be initially diagnosed with a terminal illness after the contract date. Only one partial withdrawal or a full withdrawal is permitted. |

Withdrawal charge waivers continued

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| Enhanced income benefit (Confinement Rider) ³ | The owner can increase income by up to 200% of the GLIA for single life (150% for joint life), beginning on or after the second contract anniversary, if confined to a qualified facility for at least 90 consecutive days. |
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Taxes, tax-advantaged income

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| Tax deferral | Federal income taxes are deferred until the year interest is withdrawn. ⁴ |
| Tax-advantaged income | If the contract is annuitized, a part of each annuity income payment is considered a tax-free return of principal (except tax-qualified annuities, such as traditional IRAs, where the principal may also be taxable). |
| Pre-59½ withdrawals | Taxable withdrawals prior to age 59½ may be subject to an additional 10% federal tax. The additional tax may be waived for death, total disability (as defined by the IRS), or if the payment is made as part of a series of substantially equal payments for the life expectancy of the owner (except tax-qualified annuities where the entire amount withdrawn may be subject to an additional 10% federal tax). |
| Tax-free exchange | May be used for exchanges from a life insurance or endowment contract or another annuity. ⁵ To maintain nontaxable status, the owner and annuitant must remain the same, and the owner cannot take receipt of the funds. |
| Tax-qualified plans | May be a transfer from an IRA or rollover of funds from qualified retirement plans such as SEPs, Keoghs, 403(b)s or 401(k)s. ⁵ |

Annuitization

You can annuitize the contract value anytime after three years from the contract date. Annuitization permanently converts your contract value to a series of payments. Withdrawal charges and any MVA will not apply to annuitized funds.⁶ Remember, if you decide to annuitize your contract, the GLWB feature will automatically be canceled and lifetime income withdrawals under the GLWB will cease.

When income must begin

If the contract value is greater than zero at age 95 (if joint owned, based on the age of the older owner) and guaranteed lifetime withdrawal benefits have not begun you may:

- Begin income under the guaranteed lifetime withdrawal benefit
- Annuitize the remaining contract value and choose an income plan
- Surrender the contract and withdraw the remaining contract value

We will automatically begin your lifetime income withdrawals if you do not take action by the contract maturity date of age 95.

For tax-qualified annuities, generally income must begin by April 1 of the year after the annuitant reaches age 73 unless RMD requirements are being satisfied elsewhere. However, the contract must be annuitized, surrendered or GLWB income must begin no later than age 95.

Death benefit

Payable on death of owner. Beneficiary will receive the greater of the contract value (without withdrawal charge or MVA) or the minimum withdrawal value. Benefits can pass directly to the designated beneficiary, avoiding the potential delays and cost of probate. For Joint GLWB coverage, surviving spouse must continue the contract to receive lifetime income payments.

³The enhanced income benefit is included automatically with the GLWB rider for no additional fee. It is available for up to five contract years or the depletion of the contract value, if sooner. It is not long-term care insurance and may not be available in all states. Not available in CA.

⁴Unless your annuity is a Roth IRA, for federal income tax purposes, withdrawals are treated as earnings first, subject to ordinary income tax, and as a return of principal after earnings are exhausted.

⁵State replacement forms may be required on Section 1035 exchanges of life insurance policies or annuities and rollovers and transfers from other annuities.

⁶Minimum 10-year period certain if annuitization occurs within five years of the contract date and five-year minimum period certain if annuitized after five years.

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.

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