

# American Pathway® & Corebridge Pathway Choice<sup>SM</sup> Focus NY Fixed Annuities



## Annuity products at a glance (Indirect)

Through our American Pathway series of annuities, we are committed to helping grow and protect the financial security of you and your family.

<b>Traditional Fixed Annuities: Minimum owner issue age is 18, or if earlier, the age of majority as defined by law in state of issue. Income payment options are limited for qualified contracts.</b>						
Product	Maximum issue age <sup>1</sup>	Minimum/maximum premium limits	Withdrawal charge/ surrender	Guaranteed rate term information	Death benefit upon death of owner	Riders/benefits <sup>2</sup>
<b>American Pathway® Fixed 5 Annuity</b> ICC17:AG-SPDA (6/17) (Available in all states except New York.)	90	Min: \$25,000  Max: \$2,000,000 without home office approval	5 years  9, 8, 7, 6, 5%	One-, three-, five- or five-year with MVA	Greater of contract value or withdrawal value	<ul style="list-style-type: none"> <li>• Extended care</li> <li>• Terminal illness</li> <li>• Optional return-of-premium guarantee (GROP)</li> <li>• 15% free withdrawal in ALL years</li> </ul>
<b>American Pathway® Fixed 7 Annuity</b> ICC17:AG-SPDA (6/17) (Available in all states except New York.)	85	Min: \$25,000  Max: \$2,000,000 without home office approval	7 years  9, 8, 7, 6, 5, 4, 2%	One-, three-, seven- or seven-year with MVA	Greater of contract value or withdrawal value	<ul style="list-style-type: none"> <li>• Extended care</li> <li>• Terminal illness</li> <li>• Optional return-of-premium guarantee</li> <li>• 15% free withdrawal in ALL years</li> </ul>
<b>American Pathway® VisionMYG</b> AG-SPDA (6/17) (Available in all states except New York.)	85	Min: \$25,000  Max: \$2,000,000 without home office approval	10 years  8, 8, 8, 7, 6, 5, 4, 3, 2, 1%	Four-, five-, six-, seven- or 10-year with MVA	Contract value	<ul style="list-style-type: none"> <li>• Extended care</li> <li>• Terminal illness</li> <li>• 15% penalty-free withdrawals annually beginning in contract year two</li> </ul>
<b>Corebridge Pathway Choice<sup>SM</sup> Focus NY</b> (New York only) USL-812 (6/24)	18 to 85 (7 Year)  18 to 90 (3, 4, and 5 Year)	Min: \$25,000  Max: \$2,000,000 without home office approval	3-Year: 7, 6, 5, 0% 4-Year: 7, 6, 5, 4, 0% 5-Year: 7, 6, 5, 4, 3, 0% 7-Year: 7, 6, 5, 4, 3, 2, 1, 0%	Three-, four- or five-year	Greater of 1) Contract Value – Withdrawal Charges; or 2) If GROP is elected, GROP Amount	<ul style="list-style-type: none"> <li>• Extended care</li> <li>• Terminal illness</li> <li>• 10% penalty-free withdrawals annually beginning in contract year two</li> <li>• Optional return-of-premium guarantee</li> </ul>

Annuities issued by **American General Life Insurance Company (AGL)** and **The United States Life Insurance Company in the City of New York (US Life)**.

Guarantees are backed by the claims-paying ability of AGL.

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**Immediate and Deferred Income Annuities:** Minimum owner issue age is 18, or if earlier, the age of majority as defined by law in state of issue. Income payment options are limited for qualified contracts.

Product	Maximum issue age <sup>1</sup>	Minimum/maximum premium limits	Quote site	Payment options available for single life, joint and survivor and joint and contingent	Death benefit upon death of annuitant(s)	Riders/benefits <sup>2</sup>
American Pathway® <b>Immediate Annuity</b> AGL-01016; USL-01016N	90 <sup>3</sup>	Min: \$10,000 single premium and \$100 benefit payment Q/NQ  Max: \$2,000,000 without prior company approval (Higher amounts may vary by age. Call for more details.) Q/NQ	Run a quote at: ForeSight	<p><b>Payment options:</b></p> <p>These options are available for single life, joint and survivor, and joint and contingent</p> <ul style="list-style-type: none"> <li>• Lifetime income only</li> <li>• Lifetime income with certain period</li> <li>• Lifetime income with installment refund</li> <li>• Lifetime income with cash (lump sum) refund</li> <li>• Certain period only</li> </ul> <p>Certain period varies depending upon:</p> <ul style="list-style-type: none"> <li>• Nonqualified and Roth IRA: Five–30 years (cannot exceed age 110)</li> <li>• IRA and SEP IRA: Five–10 years (cannot exceed IRS limits)</li> </ul> <p>In times of low interest rates, some certain periods may not be available. Income payment options are limited for qualified contracts.</p> <p><b>Annual payment adjustments:</b></p> <ul style="list-style-type: none"> <li>• 1-5% (simple or compounded interest, flat dollar increase)</li> </ul>	<p><b>Death Benefit:</b></p> <p>If annuitant dies after first payment, any remaining annuity benefit will be paid in accordance with the payment option selected.</p>	<p><b>Benefit payments:</b></p> <ul style="list-style-type: none"> <li>• Monthly, quarterly, semiannually or annually</li> <li>• Up to a 12-month deferral</li> </ul> <p><b>Rider:</b></p> <ul style="list-style-type: none"> <li>• Advance payment option<sup>8,9</sup></li> <li>• Withdrawal benefit feature on selected nonqualified and Roth IRA contracts<sup>8,9,10,11</sup></li> </ul>

**Immediate and Deferred Income Annuities:** Minimum owner issue age is 18, or if earlier, the age of majority as defined by law in state of issue. Income payment options are limited for qualified contracts.

Product	Maximum issue age <sup>1</sup>	Minimum/maximum premium limits	Quote site	Payment options available for single life, joint and survivor and joint and contingent	Death benefit upon death of annuitant(s)	Riders/benefits <sup>2</sup>
<p>American Pathway® <b>Deferred Income Annuity</b> AGLC106230, AGLC106377, AGLC106378, USL-AGLC106382</p>	<p>90<sup>3</sup>: NQ  72: Q  83: QLAC (Qualified longevity annuity contract)</p>	<p>Min: \$20,000 single premium and \$100 benefit payment Q/NQ  Max: \$2,000,000 without prior company approval (Higher amounts may vary by age. Call for more details.) Q/NQ  QLAC premiums are limited to a dollar limit of \$210,000 in 2025, subject to IRS cost-of-living adjustments in future years.<sup>4</sup></p>	<p>Run a quote at: ForeSight</p>	<p><b>Payment options:</b> These options are available for single life, joint and survivor, and joint and contingent</p> <ul style="list-style-type: none"> <li>• Lifetime income only<sup>5</sup></li> <li>• Lifetime income with certain period</li> <li>• Lifetime income with installment refund</li> <li>• Lifetime income with cash (lump sum) refund<sup>5</sup></li> <li>• Certain period only</li> </ul> <p>Certain period varies depending upon:</p> <ul style="list-style-type: none"> <li>• Nonqualified and Roth IRA: Five – 30 years (cannot exceed age 110)</li> <li>• IRA and SEP IRA: Five – 10 years (cannot exceed IRS limits)</li> </ul> <p>In times of low interest rates, some certain periods may not be available. Income payment options are limited for qualified contracts.</p> <p><b>Annual payment adjustments:</b></p> <ul style="list-style-type: none"> <li>• 1- 5% (simple or compounded interest, flat dollar increase)</li> </ul>	<p><b>Death Benefit:</b> <b>Prior to first payment:</b> Options: • Equals the amount of premium • Equals the amount of premium plus compounded interest<sup>6</sup> • No death benefit<sup>7</sup></p> <p>For a given premium payment, income will be lower if a death benefit is selected.</p> <p><b>After first payment:</b> If annuitant dies after first payment, any remaining annuity benefit will be paid in accordance with the payment option selected.</p>	<p><b>Benefit payments:</b></p> <ul style="list-style-type: none"> <li>• Monthly, quarterly, semiannually or annually</li> <li>• Up to a 30-year deferral</li> </ul> <p><b>Rider:</b></p> <ul style="list-style-type: none"> <li>• Advance payment option<sup>8,9</sup></li> <li>• Income start date adjustment<sup>11,12</sup></li> <li>• QLAC</li> <li>• Withdrawal benefit feature on selected nonqualified and Roth IRA contracts<sup>8,9,10,11,13</sup></li> </ul>

<sup>1</sup> Subject to annuitant's last birthday.

<sup>2</sup> There may be a charge for each rider selected. See the rider for details regarding the benefit, descriptions, limitations and exclusions.

<sup>3</sup> For single or joint lifetime income only contracts, both annuitants must be 85 or younger.

<sup>4</sup> QLAC premiums are limited to \$210,000 (lifetime) in 2025 of their qualifying retirement plan and IRA (not Roth nor inherited) savings to QLACs, subject to IRS cost-of-living adjustments in future years. The previous 25% limit of deposits no longer applies.

<sup>5</sup> QLAC purchases are limited to payment options lifetime income only and lifetime income with cash (lump sum) refund payment options.

<sup>6</sup> Not available with QLACs.

<sup>7</sup> Only available with lifetime income only annuity payment options.

<sup>8</sup> If the advance payment option has been exercised, there will be a six-month waiting period before a withdrawal benefit can be requested.

<sup>9</sup> The company expects to report the full amount of the lump-sum payment as fully taxable for the year of the payment, and recalculate the exclusion ratio for the remaining payments. For nonqualified annuity contracts, this may limit or alter the policyowner's ability to fully recapture the investment in the contract over the annuity payment period. The company makes no representations and provides no advice as to the ultimate tax treatment of any annuity distribution transaction, and you may wish to consult with a tax advisor prior to exercising a withdrawal feature under an income annuity.

<sup>10</sup> The withdrawal benefit option is not available with lifetime income only, certain period only, or any income payment option that includes an annual payment adjustment. Additional restrictions may apply.

<sup>11</sup> You cannot exercise both the income start date adjustment and withdrawal benefit riders. Your exercise of a right of receipt of a benefit under either rider will result in the immediate termination of the other rider.

<sup>12</sup> Not available with any lifetime income only payment option. State variations may apply.

<sup>13</sup> Commutation withdrawal benefit not available in some states, including New York.

**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.

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. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX., except in New York where issued by **The United States Life Insurance Company in the City of New York (US Life)**. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are wholly owned subsidiaries of Corebridge Financial, Inc. 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 your contract.

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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

Contract #: ICC14:219-14, A219-14 (3/14), A219 3/4, AGE-8000 (12/12),  
ICC17, AG-SPDA (6/17), USL-SPDA-M (7/17), AUSL-SPDA-M (7/17), USL-812 (6/24)  
USL-SPDA-M-DP-AP34 (7/17), USL-SPDA (11/17), SL-SPDA-M-DP-AP57

AGLC 102957.4 F-5642-GDE (9/25) J1779903

