

Potentially reduce your Required Minimum Distributions (RMDs) using a qualified longevity annuity contract (QLAC)

Fixed Annuity

Potentially extend retirement savings

What is a QLAC?

A QLAC is a deferred income annuity purchased under an IRA with income payments scheduled to begin after age 73.

An option to reduce RMDs and potentially extend retirement savings

The funds allocated to purchase a QLAC may be excluded from your RMD calculations beyond age 73 and provide more guaranteed income for later years of retirement, beginning as late as age 85.

Key advantages of a QLAC:

- Allocate up to the aggregated traditional IRA account values or dollar limit of \$210,000 in 2025, subject to IRS cost-of-living adjustments in future years – less premiums previously paid for any other IRA QLACs
- Delay paying taxes on money that isn't needed in early retirement
- Help ensure guaranteed lifetime income later in retirement
- Potential to leave more assets to a surviving spouse or heirs

The American Pathway Deferred Income Annuity as a QLAC:

- Allows you to set aside a single premium today for a stream of income payments beginning on a predetermined date in the future
- Can provide income payments which may be guaranteed for as long as you live
- Offers a fixed guaranteed income with the option to adjust the income start date
- Protects principal with no market participation
- Offers multiple automatic payment increase options

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 the issuing insurance company.

QLAC could help reduce RMDs and potentially extend retirement savings

Action is everything. Talk to your financial professional to see how an income annuity could help.

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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