# Choose the power of daily income growth accrual

**Flexibility plus predictability for your retirement income**

The Power Series of Index Annuities®
Lifetime Income Choice®

**Lifetime Income Choice® guaranteed lifetime benefit (GLB) rider in The Power Series of Index Annuities® guarantees that your Income Base[1] will keep growing every day—**until you begin your lifetime income withdrawals.

## Income growth that keeps accruing

With Lifetime Income Choice, your guaranteed income growth doesn't wait for a once-a-year anniversary. It accrues daily while income is deferred, helping to increase the amount used to calculate your lifetime income.

## Flexibility without losing predictability

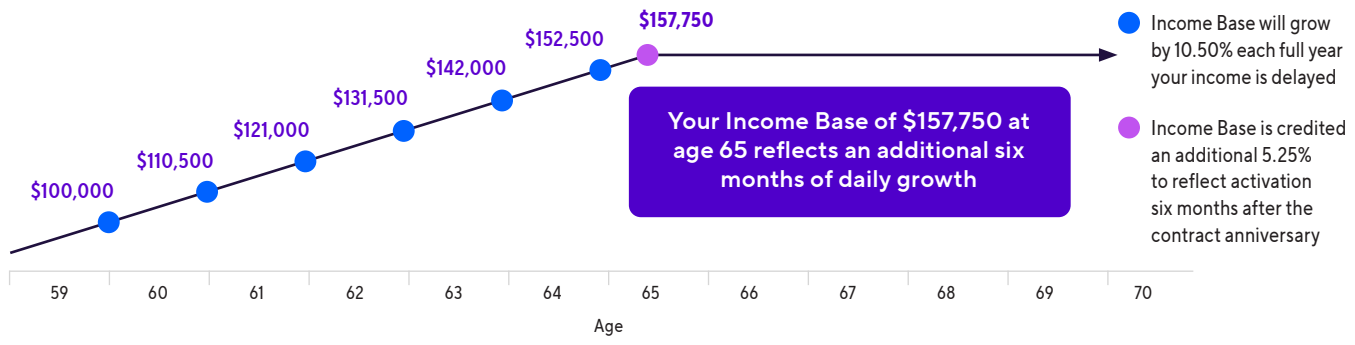
Some income guarantees apply growth only once per year—on the contract anniversary. If income starts before that date, growth may be forfeited.

With Lifetime Income Choice, income growth is predictable—your Income Base accrues daily, so no matter when you begin withdrawals, you'll keep the growth you've already earned.

## Why this matters for retirement income

- More of your income growth is reflected in your Income Base when income begins
- Greater flexibility to start income when it's right for you
- No lost progress due to timing or contract anniversary dates

### The power of daily income growth accrual




**Hypothetical example assumptions:** $100,000 premium, 59½ issue age, single life, 0% index performance, and no withdrawals until age 65, six months after the contract anniversary. The 1.1% rider fee is deducted from the contract value, not the Income Base.

**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

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See reverse side for important information.

Index Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX.

## A Power Series Index Annuity with Lifetime Income Choice offers you the opportunity to:

- Guarantee 10.50% income credits every year, accrued daily, for up to 10 years.[2]
- Protect your retirement income from market downturns.
- Secure withdrawals of up to 11.75% per year with the Max Income option or up to 9.25% per year for life for the Level Income option.[3]

**Contact your financial professional or agent to learn more.**

[1] Income Base: The value on which guaranteed withdrawals and the annual rider fee are based; it is not a part of the contract value and cannot be withdrawn partially or in a lump sum.

[2] Until age 95 or lifetime income begins.

[3] The maximum amount that can be withdrawn under Max Income ranges from 6.10%-11.75% of the Income Base, depending on the number of individuals covered, their age at the time of the first lifetime withdrawal, and whether contract value remains. The maximum amount that can be withdrawn under Level Income ranges from 5.60%-9.25% of the Income Base, depending on the number of individuals covered and their age at the time of the first lifetime withdrawal.

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. 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.

Lifetime Income Choice guaranteed living benefit (GLB) rider is available at contract issue in select Power Series Index Annuities for an annual fee of 1.1% of the Income Base (deducted from the contract value). The Income Base is initially equal to eligible premiums (assets allocated to the contract in the first 30 days). It is not the contract value and cannot be liquidated in cash through partial payments or in a lump sum. On each contract anniversary, the Income Base may increase with any available income credits (currently 9% of the Income Credit Base) or to a highest anniversary value, whichever is greater. The Income Credit Base is the amount used solely to calculate the income credit. The highest anniversary value is the maximum value of the annuity on a contract anniversary (i.e., the date the annuity is purchased). The contract value does not increase in years with flat or down markets and may decrease due to withdrawals and/or annual fee. Lifetime Income Choice offers a choice of two lifetime income options: Max Income and Level Income. The Max Income option provides more income early in retirement with a reduced percentage for life once the contract value is depleted. The Level Income option provides a steady stream of income for life.

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Index annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. Power Series Modified Single Premium Deferred Fixed Index Annuity, 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 state of Idaho or New York.

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