

Help clients get **MORE** from less for retirement income

MORE from less

The Power Series of Index Annuities® with Lifetime Income ChoiceSM

The power to allocate less and do more with your client's money

A Power Series Index Annuity issued with the **Lifetime Income Choice** guaranteed living benefit rider provides high initial withdrawal rates of up to **7.25%** (ages 72+, single life) under the Max Income option.

The high withdrawal rates offered by Max Income would allow clients to use less money than, for example, what a traditional “5 for life” strategy would require to generate the income they need for retirement. This means clients get **MORE from less**—leaving clients more assets available to fund:

- Other strategies
- Trips and vacations
- Expenses

Max Income Option, Single Life, age 65

Initial income needed	Premium required with 5% for life	Premium required with Lifetime Income Choice Max Income Option at 6.25%	Money saved for other needs
\$10,000	\$200,000	\$160,000	\$40,000
\$15,000	\$300,000	\$240,000	\$60,000
\$20,000	\$400,000	\$320,000	\$80,000
\$25,000	\$500,000	\$400,000	\$100,000
\$30,000	\$600,000	\$480,000	\$120,000

Max Income Option, Joint Life, age 65

Initial income needed	Premium required with 4.0% for life	Premium required with Lifetime Income Choice Max Income Option at 5.85%	Money saved for other needs
\$10,000	\$250,000	\$170,940	\$79,060
\$15,000	\$375,000	\$256,410	\$118,590
\$20,000	\$500,000	\$341,880	\$158,120
\$25,000	\$625,000	\$427,350	\$197,650
\$30,000	\$750,000	\$512,821	\$237,179

Traditional “5 for Life” and “4.0 for Life” features referenced are hypothetical. They are for illustrative purposes only and not intended to be an actual comparison to a feature offered by a competitor. The comparisons above illustrate a mathematical principle, assume all other potential variables between annuity contracts and income features are the same and do not reflect any gains, income credits or fees associated with any product or feature.

There are two lifetime income options available with Lifetime Income Choice: Max Income and Level Income. The name Max Income does not imply that this option will provide more cumulative income than the Level Income Option. The Max Income rates shown will last until the contract's value is depleted, at which point the client will receive the lower Protected Income Payment Percentage (PIPP) for life. Rider and option must be selected at contract issue and cannot be changed thereafter.

Meeting diverse income needs with Lifetime Income Choice

Rates when are a percentage of the Income Base

Age	Max Income				Level Income	
	Single Life		Joint Life		Single Life	Joint Life
	MAWP	PIPP	MAWP	PIPP	MAWP & PIPP	MAWP & PIPP
72 and older	7.25%	4.00%	6.85%	3.60%	5.85%	5.45%
65 to 71	6.25%	4.00%	5.85%	3.60%	5.25%	4.85%
60 to 64	4.65%	3.00%	4.25%	2.60%	3.90%	3.50%
50 to 59	3.65%	3.00%	3.25%	2.60%	3.40%	3.00%

Important information about Lifetime Income Choice

Lifetime Income Choice is available for an annual fee of 1.10% of the Income Base. The table to the left shows the Maximum Annual Withdrawal Percentages (MAWP) for each option and the Protected Income Payment Percentages (PIPP).

Table Definitions:

- Age is the age of covered person(s) at the time of activation and the first lifetime withdrawal. If there are two covered persons, the age at first withdrawal used to determine the maximum annual withdrawal percentage is based on the younger of the two covered persons.
- Single and Joint Life are the number of individuals covered under the rider.
- MAWP is the Maximum Annual Withdrawal Percentage, the maximum amount that can be withdrawn each year from Lifetime Income Choice while the contract value is positive.
- PIPP is the Protected Income Payment Percentage, which is the guaranteed percentage that clients will receive each year once the contract value is depleted.



Let's connect to put the power of Lifetime Income Choice to work for your clients!

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 clients.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Lifetime Income Choice is a guaranteed living benefit rider available at contract issue in select Power Series Index Annuities for an annual fee of 1.10% of the Income Base. The Income Base is initially equal to the first eligible premium. The Income Base is adjusted for withdrawals (prior to activating the lifetime income benefit) and excess withdrawals (after activation and the first lifetime withdrawal). Eligible premiums are all premiums made in the first 30 days of the contract. On each contract anniversary, the Income Base is set to equal the greater of 1) the contract value; or 2) the Income Base increased by any available income credit.

The Max Income option is one of two lifetime income options available under Lifetime Income Choice. The Max Income option allows clients to take out the Maximum Annual Withdrawal Percentage (MAWP) while the contract value remains positive. The Protected Income Payment Percentage (PIPP) continues for life after the contract value is depleted. The MAWP ranges from 3.25% to 7.25%, depending on the age at the time of lifetime income activation and the number of individuals covered (single or joint life). The PIPP ranges from 2.60% to 4.00% and is also based on age of lifetime income activation and single or joint life coverage. The Level Income Option provides consistent withdrawal rates before and after the contract value is depleted. One option must be elected at issue and cannot be changed thereafter.

Annuities are issued by American General Life Insurance Company, Houston, Texas. American General Life Insurance Company (AGL) is a member of the American International Group, Inc. (AIG) family of financial services companies. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

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