

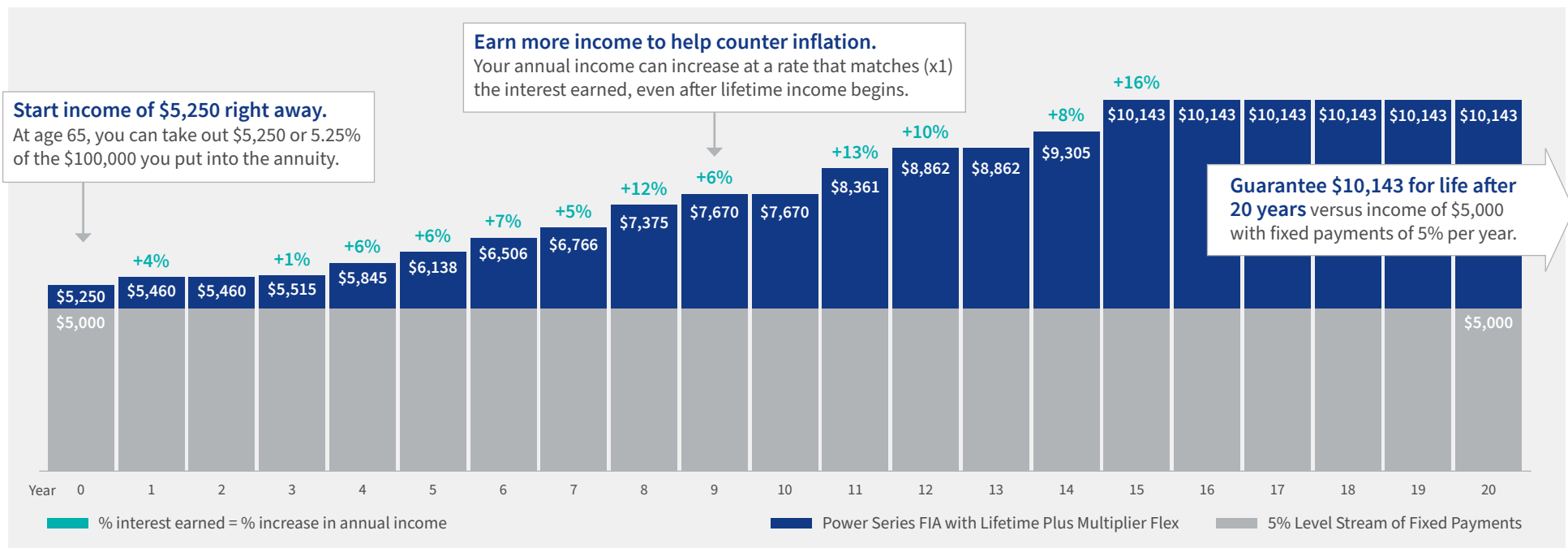
How can you increase income to combat inflation in retirement?

Innovative ideas to meet rising costs

Consider The Power Series of Index Annuities®

Inflation is at its highest level in nearly 40 years.¹ As inflation increases, you may want to consider a solution that can provide rising income to help offset the escalating costs of goods and services. **The Power Series of Index Annuities® with Lifetime Income Plus Multiplier Flex®** are long-term savings products offering growth potential, principal protection from market downturns and lifetime income for you and your spouse. For an annual fee, Lifetime Income Plus Multiplier Flex can provide rising income that matches the rate of interest earned in your annuity, even as you're taking income.²

Fight inflation with retirement income that can outpace a level stream of fixed payments

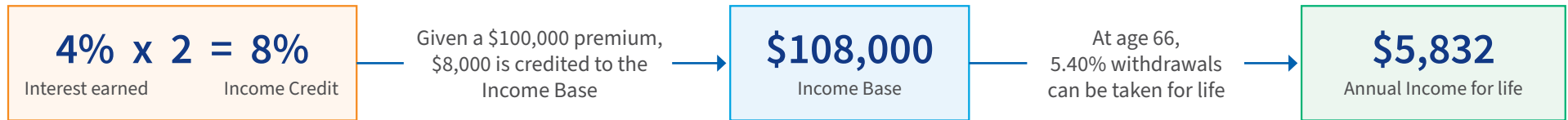


Hypothetical example assumptions: \$100,000 premium, issue age 65, interest earned as shown in the chart below, activation of the Lifetime Income Plus Multiplier Flex guaranteed living benefit (GLB) rider with 5.25% withdrawals (single life) beginning immediately in year 1, and depletion of the contract value in year 17 due to withdrawals and annual rider fee.

Note: Income is calculated as a percentage of the Income Base, an amount that is initially equal to the premium and can increase with annual income credits that match the rate of interest earned after lifetime income activation. No income credit is applied to the Income Base when no interest is earned. This example is for illustrative purposes only and does not represent an actual case. Interest earned is hypothetical, averaging 4.38% for the 20-year period; actual rates may be higher or lower depending on index performance and contract provisions such as an index rate cap (maximum interest that can be earned over an index term). Indices are not available for direct investment. Guarantees are backed by the claims-paying ability of the issuing insurance company. Withdrawals must be taken according to the terms of the feature. For more information, please see the Owner Acknowledgment and Disclosure Statement. **See reverse side for Key Terms and Definitions, endnotes and more information on index annuities.**

Double your rate for more income potential during the accumulation phase

If you don't need income right away, you can grow your lifetime income even faster. Prior to taking lifetime income, Lifetime Income Plus Multiplier Flex offers annual income credits equal to double or 2x the rate of interest earned (if any). For instance, if income was deferred in the first year of the previous example, the income credit rate would have doubled from 4% to 8%, increasing the income to \$5,832.



Contact your financial professional or agent to learn more about Lifetime Income Plus Multiplier Flex.

¹ Source: Keris Lahiff, "Consumer Inflation Rises at Fastest Pace in Nearly 40 Years – Five Experts Weigh In," CNBC, December 13, 2021.

² Lifetime income is available for no additional cost through annuitization (a process that permanently converts an annuity contract to income payments). Once you annuitize a contract, you will no longer have access to your principal.

Key terms and definitions

Accumulation phase: The period prior to taking income when you are saving for retirement.

Income Base: The value on which lifetime withdrawals and the rider fee are based; it is not a part of the contract value and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the premium (the money used to purchase the annuity) and is increased each time an eligible premium (all premiums received in the first 30 days) is made. The Income Base is adjusted for withdrawals (before lifetime income begins) and withdrawals that exceed the MAWP (after lifetime income begins). On each contract anniversary, your Income Base may increase with any available income credits.

Income Credit: The amount added to the Income Base each year. No income credit is added to the Income Base in years no interest is earned.

Income Credit Base: A component of the feature that is used to calculate income credits. It is initially equal to the premium and may increase with the Income Base.

Interest Earned: The rate of interest earned from the accounts in your annuity.

Lifetime Income Plus Multiplier Flex: A feature known as a guaranteed living benefit (GLB) rider that is available at contract issue in select Power Series Index Annuities for an annual fee of 1.10% of the Income Base. It provides lifetime income that has the potential to rise in retirement and is one of two GLB riders available in select annuities.

Maximum Annual Withdrawal Percentage (MAWP): The maximum percentage that can be taken from Lifetime Income Plus Multiplier Flex. It ranges from 2.70% to 7.00% of the Income Base, depending on how many individuals are covered and when the lifetime income benefit is activated. The examples in this piece assume a 5.25% MAWP for a single life contract (ages 65-71).

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 withdrawal charges and federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult your tax advisor regarding your specific situation.

All contract and benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

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The Power Series of Index Annuities are issued by **American General Life Insurance Company (AGL)**, Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12) and AG-801 (12/12). AGL is a member company of American International Group, Inc. (AIG). 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 the issuing insurance company. 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 states of Idaho and New York.

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Not a Deposit • Not Insured by any Federal Government Agency

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