



Generate predictable retirement income — for life.

Assured Edge Income Achiever[®]

A fixed annuity with a flexible guaranteed lifetime withdrawal benefit



We see the future in you.SM

Annuities issued by **American General Life Insurance Company (AGL)**

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

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



**Assured Edge
Income Achiever —
a simple solution
for guaranteed
retirement income.**





Assured Edge Income Achiever is a tax-deferred fixed annuity that features a flexible guaranteed lifetime withdrawal benefit (GLWB). Assured Edge Income Achiever can help you:



Guarantee your retirement income—for life



Grow your future lifetime income based on a 8.5% income growth rate each year that you wait to activate lifetime income



Maintain access to your money and protect your principal

Assured Edge Income Achiever can help you prepare today for a more secure retirement tomorrow.

Assured Edge Income Achiever is available to clients issue age 50-80.

Guarantee your retirement income—for life.

Assured Edge Income Achiever can provide you with income certainty, along with the flexibility to receive guaranteed lifetime income now or in the future. You can elect to activate lifetime income when the time is right for you.

Once you start taking lifetime income, you can count on guaranteed income for as long as you—or you and your spouse—live, based on your choice of covering one person or two, provided your withdrawals are within the parameters of the guaranteed lifetime withdrawal benefit. You can receive your income on a monthly, quarterly, semi-annual or annual basis. The income continues throughout the lifetime of the covered person(s), even if the contract value is completely depleted as a result of your lifetime income withdrawals.

You can start receiving lifetime income as early as age 50.

Flexibility when it matters most

If you experience a life change event prior to activating income, Assured Edge Income Achiever provides you with the flexibility to add or remove a covered person. Life change events are defined as marriage, divorce or death. You also have the opportunity to add or remove a covered person at the income activation date, subject to certain limitations. If you make a change, at least one of the original covered persons named at issue must remain as one of the covered persons. In addition, any new covered person added:

- Must have been at least age 50 as of the date the contract was originally issued
- Cannot be older than age 80 at the time you add them to the contract

In the event there is more than one covered person, they must be married to each other. Available coverage options may vary depending upon individual circumstances as of the activation date. Changes to covered person(s) may increase or decrease your GLIA. Once you activate lifetime income, the covered person(s) cannot be changed for any reason.

Note: Changes to covered person(s) may increase or decrease your guaranteed lifetime income amount.



When you purchase Assured Edge Income Achiever, a guaranteed lifetime withdrawal benefit is automatically included in the contract. The annual fee for the benefit is 0.95%. The fee is calculated as a percentage of the contract value and deducted from the contract value on each anniversary. Once the contract is issued, the fee will never change. The guaranteed lifetime withdrawal benefit can't be cancelled within the first five contract years, unless you surrender the contract. After the fifth contract anniversary, you may cancel the guaranteed lifetime withdrawal benefit. Once cancelled, the fee for the benefit no longer applies and the guaranteed lifetime withdrawal benefit cannot be reinstated.

Please see the Glossary on pages 13-15 for a definition of key terms used in this brochure.

Additional information about the guaranteed lifetime withdrawal benefit:

- The covered person(s) under the guaranteed lifetime withdrawal benefit can be either a single person or spouses (married to each other) for joint covered persons.
 - **Single covered person:** Lifetime withdrawal benefits are based on the lifetime of the single covered person. Upon the death of the covered person, the guaranteed lifetime withdrawal benefit terminates.
 - **Joint covered persons:** Joint owners who are spouses or a single owner with the spouse as the sole primary beneficiary may choose to be joint covered persons. At the first death, the surviving spouse must continue the contract to receive lifetime benefits. Upon the death of the surviving spouse, the guaranteed lifetime withdrawal benefit terminates.
- The annual fee for the guaranteed lifetime withdrawal benefit will reduce the contract's value, but not the income credit or the annual guaranteed lifetime income amount.

Know today what your retirement income can be.

The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit is referred to as the guaranteed lifetime income amount (GLIA).

Here's an example of how the initial guaranteed lifetime income amount is calculated.

Assumptions for hypothetical example below:

- \$100,000 eligible premium
- Single covered person
- Income percentage: 6.5%

Income percentages are periodically set by the company and may be different than what is shown in this example. Percentages will vary based on age at purchase and whether income is based on single or joint coverage. The income percentage is not a rate of return and is not added to the contract value.

INITIAL Guaranteed Lifetime Income Amount (GLIA)	6.5%	x	\$100,000	=	\$6,500
	Income percentage		Eligible premium		Per year

The income percentage is a factor used to determine the initial guaranteed lifetime income amount.

The initial guaranteed lifetime income amount is set at the end of the eligible premium period (60 days after contract issue) and equals the total eligible premiums multiplied by an income percentage that is based on your age or the age of the younger person at issue if you choose joint covered persons.

In this example, the initial guaranteed lifetime income amount is \$6,500 per year.

What's more, for each year that you wait to activate lifetime income, the guaranteed lifetime income amount can increase.

Grow future lifetime income each year.

When you purchase the Assured Edge Income Achiever, your guaranteed lifetime income amount will increase based on a 8.5% income growth rate credit each year until you activate lifetime income. The income credit is a dollar amount calculated by multiplying the initial GLIA by the 8.5% income growth rate. The opportunity for annual increases ends once lifetime income is activated.

Here's an example of how Assured Edge Income Achiever can help you ensure more annual lifetime income for retirement.

Assumptions for the hypothetical example below:

- \$100,000 eligible premium
- Income percentage: 6.5%
- Income growth rate: 8.5%
- No withdrawals are taken for five years
- Guaranteed lifetime income withdrawals begin in five years
- No changes in covered person(s)

Step 1: First, we calculate your initial guaranteed lifetime income amount (GLIA):

INITIAL Guaranteed Lifetime Income Amount (GLIA)	6.5%	x	\$100,000	=	\$6,500
	Income percentage		Eligible premium		Per year

Step 2: Then, we calculate your annual income credit:

Income Credit	\$6,500	x	8.5%	=	\$553
	Initial GLIA		Income growth rate		Per year until lifetime income activation

Step 3: When you activate lifetime income we recalculate your GLIA:

Guaranteed Lifetime Income Amount (GLIA)	\$6,500	+	\$553 x 5	=	\$9,263
	Initial GLIA		Income credit x deferral years		Per year

In this example, the guaranteed lifetime income amount increases from \$6,500 at purchase to \$9,263 per year. **This amount is guaranteed to be paid each year for as long as the covered person is living**—even if the contract value is completely depleted as a result of the lifetime income withdrawals, provided withdrawals (with the exception of certain Required Minimum Distributions) do not exceed the guaranteed lifetime income amount.



When you're ready to start taking lifetime income

To activate guaranteed lifetime income from your Assured Edge Income Achiever fixed annuity, simply contact our service center at 800-242-4079 to request the income activation form. When the completed form has been submitted, you will start receiving lifetime income withdrawals based on your chosen start date and payment frequency.

Once the first lifetime income withdrawal is taken, your guaranteed lifetime income amount is set and will no longer increase with an income credit. However, this amount can decrease if you take a withdrawal in excess of the guaranteed lifetime income amount or permitted Required Minimum Distributions (RMDs), if greater. For purposes of the GLWB, permitted RMDs are based on this contract and do not exceed the greater of the GLIA or the RMD amount as calculated by us.

Before lifetime income is activated – Withdrawals will reduce the income credit and the GLIA proportionally, thereby reducing future guaranteed lifetime income.

After lifetime income is activated – After the income activation date, any withdrawal that exceeds the GLIA, except for permitted RMDs, will reduce the GLIA.

Withdrawals during the initial interest guarantee term may be subject to any applicable market value adjustment (MVA). Withdrawals other than lifetime income may reduce lifetime benefits in an amount greater than the actual withdrawal if the contract value remaining is less than the GLIA. Additionally, if a withdrawal reduces your contract value to zero, the contract and GLWB will terminate.

Additional information about the guaranteed lifetime withdrawal benefit:

- The income growth rate is not a rate of return and the income credit is not added to the contract value.
- Guaranteed lifetime income continues throughout the lifetime of the covered person(s) even if the contract value is completely depleted. If there is a withdrawal other than lifetime income that reduces the contract value to zero, the benefit is automatically terminated.

Assured Edge Income Achiever: Case study

Consider this hypothetical example that illustrates how Assured Edge Income Achiever can help grow future lifetime income.

Objective:

- Doris wants income that will last for the rest of her life when she retires.
- She is looking to generate more retirement income without the risk of a market downturn.
- Doris also wants to have access to her money for unexpected situations.

Solution:

Doris uses \$100,000 of her savings to purchase the Assured Edge Income Achiever fixed annuity.

- Because she waits seven years before activating lifetime income, she will receive **\$10,368** each year for life.¹
- Doris can be confident in knowing her contract value is protected because there is no market participation.
- What's more, she still has access to her contract value in case of an emergency.

¹ Income may be less than shown if any withdrawals are taken other than lifetime income or if the contract is annuitized using the contract's annuity provisions.

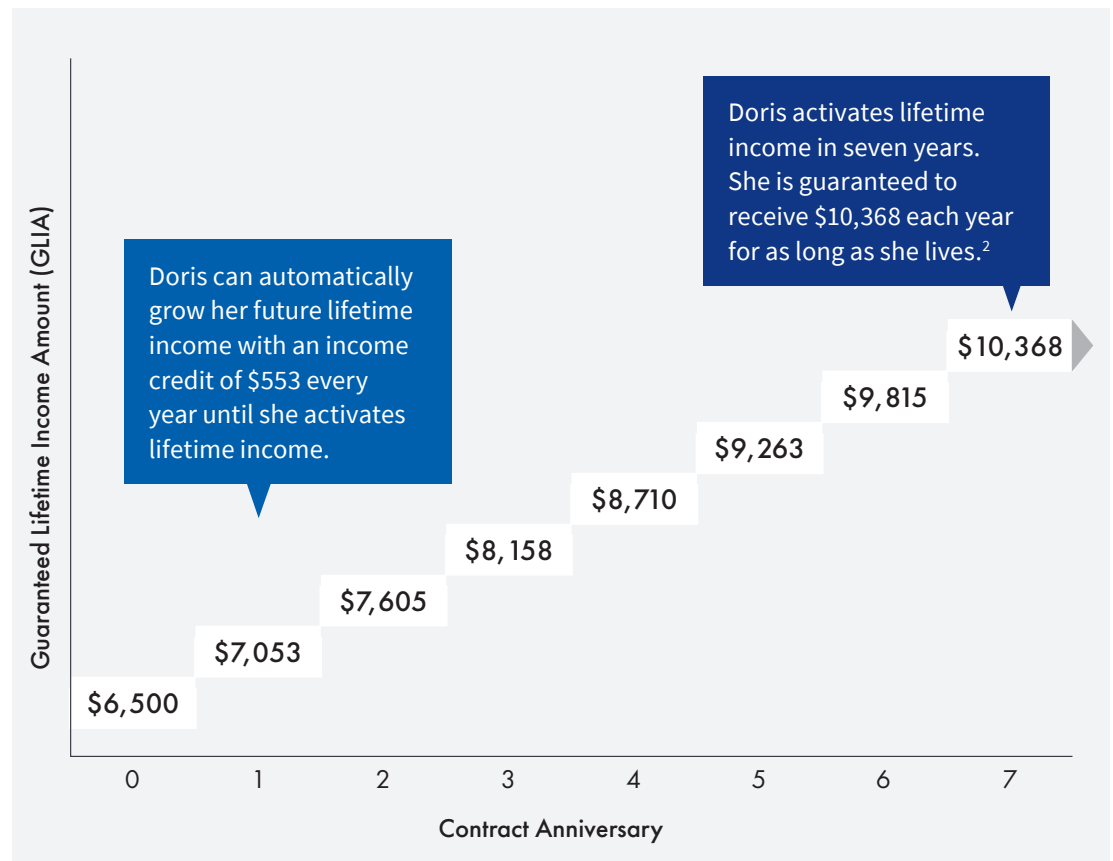


Meet Doris

She wants to retire in seven years.

Predictable lifetime income that increases.

Hypothetical example



Hypothetical example assumptions: Assured Edge Income Achiever (Single Life); \$100,000 premium; 6.5% hypothetical income percentage to establish initial guaranteed lifetime income amount; no withdrawals are taken during the first seven years; 8.5% income credit for seven years (income growth rate multiplied by the initial GLIA determines income credit); lifetime income withdrawals begin in seven years. This hypothetical example is not to scale. It is provided for illustrative purposes only and is not an actual case. The chart is intended solely to depict how Assured Edge Income Achiever might work and does not reflect the performance of any specific contract.

Income percentages are periodically set by the company and may be different than what is shown in the example.

² To realize the full benefit of lifetime income, no withdrawals other than lifetime income should be taken.

Maintain access to your money and protect your principal.

Assured Edge Income Achiever offers you the security and flexibility you may be seeking for a portion of your retirement assets, along with valuable protection for your beneficiaries.

You can add premiums to your Assured Edge Income Achiever fixed annuity during the first 60 days after contract issue. These premiums will be included in the calculation of your contract value and initial guaranteed lifetime income amount.

Access to your money

Assured Edge Income Achiever gives you the flexibility to choose when you activate lifetime income while maintaining access to your contract value. Keep in mind, if you take any money out of your annuity before activating lifetime income, the withdrawal will proportionately reduce the income credit and GLIA. This includes permitted RMDs which do not incur a market value adjustment. After the income activation date, any withdrawal that exceeds the GLIA, except for permitted RMDs, will also reduce the GLIA.³

In the event that you need access to your contract value before or after activating lifetime income, Assured Edge Income Achiever allows for certain withdrawals that are available without a market value adjustment (MVA). These withdrawals are referred to as penalty-free though they may reduce the GLIA:

- Beginning in the first contract year, you may take annual withdrawals of up to 10% of the contract value, as of the previous anniversary. If a withdrawal occurs in the first contract year, the withdrawal amount is based on the total eligible premiums received at the time of the withdrawal.
- Withdrawals taken to satisfy permitted RMDs.³
- Withdrawals up to the guaranteed lifetime income amount after lifetime income withdrawals have been activated.
- Withdrawals taken under the following waivers: Extended Care and Terminal Illness. Please see page 11 for details.

Withdrawals are subject to a \$250 minimum (unless otherwise noted).

With Assured Edge Income Achiever, your future income grows each year that you wait to activate lifetime income. When you elect to begin taking lifetime income and stay within the parameters of the rider, you can count on a guaranteed amount of income for life while maintaining access to your money and protecting your contract value.

³ For purposes of the GLWB, permitted RMDs are based on this contract and do not exceed the greater of the GLIA or the RMD amount as calculated by us.

Additional information about Assured Edge Income Achiever.

A guaranteed death benefit to help provide for your beneficiaries

The contract includes a guaranteed death benefit that provides for your beneficiaries to be paid the greater of the contract value (without MVA), or the minimum withdrawal value, upon the death of the owner. You should also know that annuities that have a specified beneficiary may avoid the probate process.

A minimum withdrawal value

Upon full surrender, payment of a death benefit, or if you choose to annuitize the contract, you (or your beneficiaries, as applicable) will never receive less than 87.5% of eligible premiums, less prior withdrawals (excluding any MVA), earning an annual rate as specified in your contract.

Seven-year initial interest rate guarantee term

Assured Edge Income Achiever features an initial seven-year interest rate guarantee period. After the initial guarantee period expires, interest rates will be set annually. Interest is credited to the contract daily to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve that rate. The interest credited does not apply to the guaranteed lifetime withdrawal benefit.





Market value adjustment (MVA)

Withdrawals above the penalty-free withdrawal amount during the seven-year initial interest rate guarantee term may be increased or decreased by an MVA. The MVA is based on a formula designed to react to changes in interest rates at the time of a withdrawal. Generally, if interest rates have risen since the contract issue date, the MVA can decrease the amount you will receive, subject to certain limits. If interest rates have fallen, the MVA can increase the amount you will receive, up to a maximum percentage.

- An MVA will apply to withdrawals above the penalty-free withdrawal amount made during the first seven years.

An MVA will not apply to:

- Withdrawals less than or equal to the GLIA after activating lifetime income
- 10% penalty-free withdrawals
- Death benefit
- Annuitization
- Permitted RMDs from qualified contracts³
- The minimum withdrawal value under the contract

Withdrawal charge waivers

The following riders allow you to make withdrawals without MVA decrease when certain conditions are met. There is no charge for these riders. Details about utilizing the riders, including qualifying conditions and waiting periods, are set forth in the riders. These riders are not available in all states. If you choose to take a withdrawal under these riders, they may reduce benefits under the GLWB feature.

Extended Care: The owner must receive extended care for at least 90 consecutive days, beginning after the first contract year. The extended care may not have begun before the contract date.

Terminal Illness: The owner must be initially diagnosed with a terminal illness after the contract date. Only one partial withdrawal or a full withdrawal is permitted.

³ For purposes of the GLWB, permitted RMDs are based on this contract and do not exceed the greater of the GLIA or the RMD amount as calculated by us.



**Look to the future
with confidence.**



Glossary of key terms

Activation date

The date an owner specifies to begin receiving lifetime income.

Age

An owner's, annuitant's or covered person's age as of their last birthday. If joint coverage is selected, age of the younger covered person.

Annual guaranteed lifetime withdrawal benefit (GLWB) fee

The fee for the benefit is deducted from the contract value at the end of each contract year. The fee for the benefit is also deducted on a pro-rata basis if the contract is surrendered.

Annuitant

The person who receives annuity income payments under an annuity contract upon annuitization.

Annuitization

The process of permanently converting funds accumulated in the contract into a series of payments under an annuity income option. Annuitization is not required in order to receive guaranteed lifetime income with Assured Edge Income Achiever. Annuitization terminates the guaranteed lifetime withdrawal benefit.

Beneficiary(ies)

The party(ies) who will receive the death benefit upon the death of the owner.

Cash surrender value

The amount that is paid to the owner when the contract is surrendered. It equals the greater of the withdrawal value or the minimum withdrawal value.

Contract owner

The purchaser of the annuity contract.

Contract value

Total eligible premiums plus interest credited, minus previous withdrawals (including associated MVAs) and the annual guaranteed lifetime withdrawal benefit fee.

Contract year

The one-year period starting on the issue date and ending on the day preceding the contract anniversary in the following calendar year, and every year thereafter.

Eligible premium(s)

The initial and any additional premiums added to the contract during the eligible premium period.

Eligible premium period

After the initial premium, additional premiums will be permitted only in the first 60 days after contract issue.

Fixed annuity

A contract between an insurance company and an individual where the insurance company pays a fixed rate of interest on funds placed in the contract. A fixed annuity may also be used to provide income through annuitization. Annuitization will terminate the guaranteed lifetime withdrawal benefit.

Guaranteed death benefit

The greater of the contract value or the minimum withdrawal value.

Guaranteed lifetime income amount (GLIA)

The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit.

Guaranteed lifetime withdrawal benefit (GLWB)

For an annual fee, the benefit guarantees lifetime income payments for the life of the covered person(s) even if the contract value is completely depleted due to lifetime income withdrawals, as long as withdrawals are within specified parameters.

Guaranteed minimum interest rate

The minimum rate of interest the insurance company agrees to credit each period (usually a year). The actual crediting rate is equal to or greater than this guaranteed rate. The guaranteed minimum interest rate applies to eligible premiums and the interest that is credited to the contract; it does not apply to the guaranteed lifetime withdrawal benefit.

Income credit

The dollar amount added to the GLIA each year until lifetime income is activated. The initial income credit is determined by multiplying the initial GLIA by the income growth rate. It will decrease if withdrawals other than lifetime income are made. It is not a rate of return and is not added to your contract value.

Income growth rate

The percentage of simple interest applied to the initial GLIA to determine the initial income credit.

Income percentage

A factor used to determine the initial guaranteed lifetime income amount under the guaranteed lifetime withdrawal benefit. The issue age and number of covered persons (one or two) determine the income percentage. This percentage, multiplied by the total eligible premiums, equals the initial guaranteed lifetime income amount. If a change is made to the covered person(s) prior to or on the activation date, the income percentage will be adjusted, resulting in a recalculation of the GLIA. This may increase or decrease the GLIA.

Interest credited

The amount of interest credited to the contract in a given time frame. Interest is credited daily to the contract value at a rate which compounds over one year to the annualized effective interest rate. Interest credited does not apply to the guaranteed lifetime withdrawal benefit.

Life change event

Defined as marriage, divorce or death.

Minimum withdrawal value

The amount equal to 87.5% of eligible premiums, less prior net withdrawals (excluding any MVA), earning an annual rate as specified in your contract.

Tax deferred

Income taxes are delayed or postponed on annuity earnings until withdrawn. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal early withdrawal tax penalty may apply.

Withdrawal value

Contract value less applicable MVA.




Benefit from the strength and experience of American General Life Insurance Company


AGL, the issuer of Assured Edge Income Achiever, is part of American International Group, Inc. (AIG), a leading global insurance organization.

AGL has received financial strength ratings from independent ratings agencies, reflecting its financial stability and ability to meet its obligations to policyholders.

For details on specific insurer ratings, please visit the Investor Relations section of aig.com/annuities.



**Talk to your financial
professional today
to find out if Assured
Edge Income Achiever
is right for you.**



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.

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May not be available in all states and product features may vary by state. Please refer to your contract.

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