

## Know today what your retirement income could be

The maximum amount that may be withdrawn each contract year under the flexible guaranteed lifetime withdrawal benefit (GLWB) is referred to as the guaranteed lifetime income amount (GLIA).

The GLWB is automatically included in the contract for an annual fee of 0.95%.

### Here's an example of how the initial GLIA is calculated:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6.5\% \\ \text{Single coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,500 \\ \text{Initial GLIA} \end{matrix}$$

For each year that you wait to activate lifetime income, your GLIA grows by an income credit.

### Here's an example of how the annual income credit is calculated:

$$\begin{matrix} \$6,500 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$553 \\ \text{Income credit} \end{matrix}$$

### Here's an example of how the GLIA is calculated when income is activated at the end of year five (assumes no withdrawals):

$$\begin{matrix} \$6,500 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$553 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$9,263 \\ \text{Per year} \end{matrix}$$

Withdrawals other than the GLIA or a change in covered person(s) may affect the GLIA. See the product overview or brochure for details.

\* Income percentages and the income growth rate are periodically set by the company and may be different as of the date a contract is actually issued. Rates will be displayed within the contract and are guaranteed not to change.

Annuities are long-term products designed for retirement.

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.

Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). 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. Please refer to your contract.

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AGL14406.3 (08/2022) J922603

Contract #: ICC16:224



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

### Assumptions

Premium: \$100,000

Income growth rate: 8.5%\* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 08/29/2022

GLIA amounts assume no change in covered person(s) and no withdrawals until lifetime income is activated.



GLIA Amounts (Single Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin																	
Issue Age	Initial Income Percentages	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	5.00%	5,000	5,425	5,850	6,275	6,700	7,125	7,550	7,975	8,400	8,825	9,250	9,675	10,100	10,525	10,950	11,375
51	5.10%	5,100	5,534	5,967	6,401	6,834	7,268	7,701	8,135	8,568	9,002	9,435	9,869	10,302	10,736	11,169	11,603
52	5.20%	5,200	5,642	6,084	6,526	6,968	7,410	7,852	8,294	8,736	9,178	9,620	10,062	10,504	10,946	11,388	11,830
53	5.30%	5,300	5,751	6,201	6,652	7,102	7,553	8,003	8,454	8,904	9,355	9,805	10,256	10,706	11,157	11,607	12,058
54	5.40%	5,400	5,859	6,318	6,777	7,236	7,695	8,154	8,613	9,072	9,531	9,990	10,449	10,908	11,367	11,826	12,285
55	5.50%	5,500	5,968	6,435	6,903	7,370	7,838	8,305	8,773	9,240	9,708	10,175	10,643	11,110	11,578	12,045	12,513
56	5.60%	5,600	6,076	6,552	7,028	7,504	7,980	8,456	8,932	9,408	9,884	10,360	10,836	11,312	11,788	12,264	12,740
57	5.70%	5,700	6,185	6,669	7,154	7,638	8,123	8,607	9,092	9,576	10,061	10,545	11,030	11,514	11,999	12,483	12,968
58	5.80%	5,800	6,293	6,786	7,279	7,772	8,265	8,758	9,251	9,744	10,237	10,730	11,223	11,716	12,209	12,702	13,195
59	5.90%	5,900	6,402	6,903	7,405	7,906	8,408	8,909	9,411	9,912	10,414	10,915	11,417	11,918	12,420	12,921	13,423
60	6.00%	6,000	6,510	7,020	7,530	8,040	8,550	9,060	9,570	10,080	10,590	11,100	11,610	12,120	12,630	13,140	13,650
61	6.10%	6,100	6,619	7,137	7,656	8,174	8,693	9,211	9,730	10,248	10,767	11,285	11,804	12,322	12,841	13,359	13,878
62	6.20%	6,200	6,727	7,254	7,781	8,308	8,835	9,362	9,889	10,416	10,943	11,470	11,997	12,524	13,051	13,578	14,105
63	6.30%	6,300	6,836	7,371	7,907	8,442	8,978	9,513	10,049	10,584	11,120	11,655	12,191	12,726	13,262	13,797	14,333
64	6.40%	6,400	6,944	7,488	8,032	8,576	9,120	9,664	10,208	10,752	11,296	11,840	12,384	12,928	13,472	14,016	14,560
65	6.50%	6,500	7,053	7,605	8,158	8,710	9,263	9,815	10,368	10,920	11,473	12,025	12,578	13,130	13,683	14,235	14,788
66	6.55%	6,550	7,107	7,664	8,220	8,777	9,334	9,891	10,447	11,004	11,561	12,118	12,674	13,231	13,788	14,345	14,901
67	6.60%	6,600	7,161	7,722	8,283	8,844	9,405	9,966	10,527	11,088	11,649	12,210	12,771	13,332	13,893	14,454	15,015
68	6.65%	6,650	7,215	7,781	8,346	8,911	9,476	10,042	10,607	11,172	11,737	12,303	12,868	13,433	13,998	14,564	15,129
69	6.70%	6,700	7,270	7,839	8,409	8,978	9,548	10,117	10,687	11,256	11,826	12,395	12,965	13,534	14,104	14,673	15,243
70	6.75%	6,750	7,324	7,898	8,471	9,045	9,619	10,193	10,766	11,340	11,914	12,488	13,061	13,635	14,209	14,783	15,356
71	6.80%	6,800	7,378	7,956	8,534	9,112	9,690	10,268	10,846	11,424	12,002	12,580	13,158	13,736	14,314	14,892	15,470
72	6.85%	6,850	7,432	8,015	8,597	9,179	9,761	10,344	10,926	11,508	12,090	12,673	13,255	13,837	14,419	15,002	15,584
73	6.90%	6,900	7,487	8,073	8,660	9,246	9,833	10,419	11,006	11,592	12,179	12,765	13,352	13,938	14,525	15,111	15,698
74	6.95%	6,950	7,541	8,132	8,722	9,313	9,904	10,495	11,085	11,676	12,267	12,858	13,448	14,039	14,630	15,221	15,811
75	7.00%	7,000	7,595	8,190	8,785	9,380	9,975	10,570	11,165	11,760	12,355	12,950	13,545	14,140	14,735	15,330	15,925
76	7.05%	7,050	7,649	8,249	8,848	9,447	10,046	10,646	11,245	11,844	12,443	13,043	13,642	14,241	14,840	15,440	16,039
77	7.10%	7,100	7,704	8,307	8,911	9,514	10,118	10,721	11,325	11,928	12,532	13,135	13,739	14,342	14,946	15,549	16,153
78	7.15%	7,150	7,758	8,366	8,973	9,581	10,189	10,797	11,404	12,012	12,620	13,228	13,835	14,443	15,051	15,659	16,266
79	7.20%	7,200	7,812	8,424	9,036	9,648	10,260	10,872	11,484	12,096	12,708	13,320	13,932	14,544	15,156	15,768	16,380
80	7.25%	7,250	7,866	8,483	9,099	9,715	10,331	10,948	11,564	12,180	12,796	13,413	14,029	14,645	15,261	15,878	16,494

# Assured Edge Income Achiever<sup>®</sup>

A fixed annuity with a flexible guaranteed lifetime withdrawal benefit

# Growing your guaranteed lifetime income amount.

FIXED ANNUITY

## Know today what your retirement income could be

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

The GLWB is automatically included in the contract for an annual fee of 0.95%.

### Here's an example of how the initial GLIA is calculated:

$$\begin{matrix} \$100,000 \\ \text{Eligible premiums} \end{matrix} \times \begin{matrix} 6\% \\ \text{Joint coverage} \\ \text{Age 65} \end{matrix} = \begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix}$$

For each year that you wait to activate lifetime income, your GLIA grows by an income credit.

### Here's an example of how the annual income credit is calculated:

$$\begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix} \times \begin{matrix} 8.5\% \\ \text{Income growth rate} \end{matrix} = \begin{matrix} \$510 \\ \text{Income credit} \end{matrix}$$

### Here's an example of how the GLIA is calculated when income is activated at the end of year five (assumes no withdrawals):

$$\begin{matrix} \$6,000 \\ \text{Initial GLIA} \end{matrix} + \begin{matrix} \$510 \times 5 \\ \text{Income credit x} \\ \text{deferral years} \end{matrix} = \begin{matrix} \$8,550 \\ \text{Per year} \end{matrix}$$

Withdrawals other than the GLIA or a change in covered person(s) may affect the GLIA. See the product overview or brochure for details.

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AGL14406.3 (08/2022) J922603

Contract #: ICC16:224



### Assumptions

Premium: \$100,000

Income growth rate: 8.5%\* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 08/29/2022

GLIA amounts assume no change in covered person(s) and no withdrawals until lifetime income is activated.



Joint owners must be spouses or a single owner with the spouse as the sole primary beneficiary. GLIA for joint covered persons is based on the age of the younger spouse.

GLIA Amounts (Joint Life Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin																	
Issue Age	Initial Income Percentages	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	4.50%	4,500	4,883	5,265	5,648	6,030	6,413	6,795	7,178	7,560	7,943	8,325	8,708	9,090	9,473	9,855	10,238
51	4.60%	4,600	4,991	5,382	5,773	6,164	6,555	6,946	7,337	7,728	8,119	8,510	8,901	9,292	9,683	10,074	10,465
52	4.70%	4,700	5,100	5,499	5,899	6,298	6,698	7,097	7,497	7,896	8,296	8,695	9,095	9,494	9,894	10,293	10,693
53	4.80%	4,800	5,208	5,616	6,024	6,432	6,840	7,248	7,656	8,064	8,472	8,880	9,288	9,696	10,104	10,512	10,920
54	4.90%	4,900	5,317	5,733	6,150	6,566	6,983	7,399	7,816	8,232	8,649	9,065	9,482	9,898	10,315	10,731	11,148
55	5.00%	5,000	5,425	5,850	6,275	6,700	7,125	7,550	7,975	8,400	8,825	9,250	9,675	10,100	10,525	10,950	11,375
56	5.10%	5,100	5,534	5,967	6,401	6,834	7,268	7,701	8,135	8,568	9,002	9,435	9,869	10,302	10,736	11,169	11,603
57	5.20%	5,200	5,642	6,084	6,526	6,968	7,410	7,852	8,294	8,736	9,178	9,620	10,062	10,504	10,946	11,388	11,830
58	5.30%	5,300	5,751	6,201	6,652	7,102	7,553	8,003	8,454	8,904	9,355	9,805	10,256	10,706	11,157	11,607	12,058
59	5.40%	5,400	5,859	6,318	6,777	7,236	7,695	8,154	8,613	9,072	9,531	9,990	10,449	10,908	11,367	11,826	12,285
60	5.50%	5,500	5,968	6,435	6,903	7,370	7,838	8,305	8,773	9,240	9,708	10,175	10,643	11,110	11,578	12,045	12,513
61	5.60%	5,600	6,076	6,552	7,028	7,504	7,980	8,456	8,932	9,408	9,884	10,360	10,836	11,312	11,788	12,264	12,740
62	5.70%	5,700	6,185	6,669	7,154	7,638	8,123	8,607	9,092	9,576	10,061	10,545	11,030	11,514	11,999	12,483	12,968
63	5.80%	5,800	6,293	6,786	7,279	7,772	8,265	8,758	9,251	9,744	10,237	10,730	11,223	11,716	12,209	12,702	13,195
64	5.90%	5,900	6,402	6,903	7,405	7,906	8,408	8,909	9,411	9,912	10,414	10,915	11,417	11,918	12,420	12,921	13,423
65	6.00%	6,000	6,510	7,020	7,530	8,040	8,550	9,060	9,570	10,080	10,590	11,100	11,610	12,120	12,630	13,140	13,650
66	6.05%	6,050	6,564	7,079	7,593	8,107	8,621	9,136	9,650	10,164	10,678	11,193	11,707	12,221	12,735	13,250	13,764
67	6.10%	6,100	6,619	7,137	7,656	8,174	8,693	9,211	9,730	10,248	10,767	11,285	11,804	12,322	12,841	13,359	13,878
68	6.15%	6,150	6,673	7,196	7,718	8,241	8,764	9,287	9,809	10,332	10,855	11,378	11,900	12,423	12,946	13,469	13,991
69	6.20%	6,200	6,727	7,254	7,781	8,308	8,835	9,362	9,889	10,416	10,943	11,470	11,997	12,524	13,051	13,578	14,105
70	6.25%	6,250	6,781	7,313	7,844	8,375	8,906	9,438	9,969	10,500	11,031	11,563	12,094	12,625	13,156	13,688	14,219
71	6.30%	6,300	6,836	7,371	7,907	8,442	8,978	9,513	10,049	10,584	11,120	11,655	12,191	12,726	13,262	13,797	14,333
72	6.35%	6,350	6,890	7,430	7,969	8,509	9,049	9,589	10,128	10,668	11,208	11,748	12,287	12,827	13,367	13,907	14,446
73	6.40%	6,400	6,944	7,488	8,032	8,576	9,120	9,664	10,208	10,752	11,296	11,840	12,384	12,928	13,472	14,016	14,560
74	6.45%	6,450	6,998	7,547	8,095	8,643	9,191	9,740	10,288	10,836	11,384	11,933	12,481	13,029	13,577	14,126	14,674
75	6.50%	6,500	7,053	7,605	8,158	8,710	9,263	9,815	10,368	10,920	11,473	12,025	12,578	13,130	13,683	14,235	14,788
76	6.55%	6,550	7,107	7,664	8,220	8,777	9,334	9,891	10,447	11,004	11,561	12,118	12,674	13,231	13,788	14,345	14,901
77	6.60%	6,600	7,161	7,722	8,283	8,844	9,405	9,966	10,527	11,088	11,649	12,210	12,771	13,332	13,893	14,454	15,015
78	6.65%	6,650	7,215	7,781	8,346	8,911	9,476	10,042	10,607	11,172	11,737	12,303	12,868	13,433	13,998	14,564	15,129
79	6.70%	6,700	7,270	7,839	8,409	8,978	9,548	10,117	10,687	11,256	11,826	12,395	12,965	13,534	14,104	14,673	15,243
80	6.75%	6,750	7,324	7,898	8,471	9,045	9,619	10,193	10,766	11,340	11,914	12,488	13,061	13,635	14,209	14,783	15,356

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

AT END OF CONTRACT YEAR