

# Offer clients more income potential—now and later

Guaranteed income for life

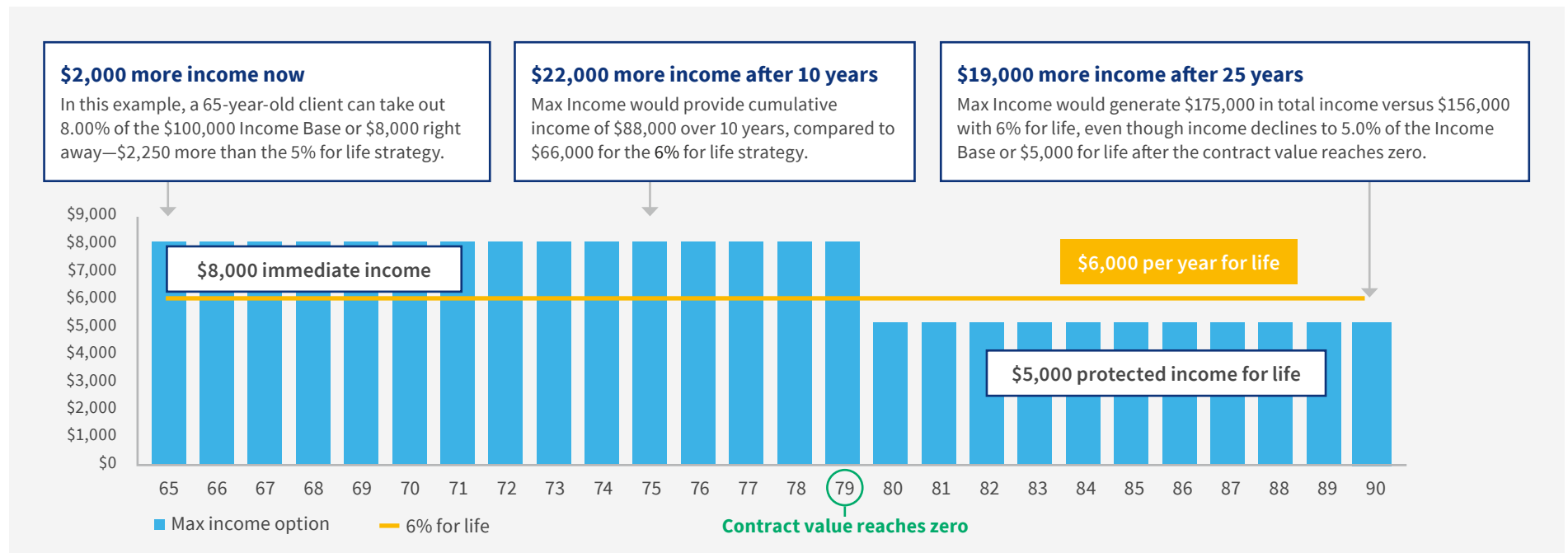
AIG Life & Retirement now

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We've enhanced the Max Income option available with our Lifetime Income Choice® guaranteed living benefit (GLB) rider in The Power Series of Index Annuities®. With improved withdrawal rates, now could be a great time to add Max Income to your clients' retirement strategy. Clients can withdraw up to 9.00% right away (based on age and number of covered individuals), plus up to 5.0% for life once the contract value is depleted. Check out the hypothetical example below to see how Max Income can provide more income now—and more cumulative income over time—than a “5% for life” strategy.

## The Max Income advantage

**Hypothetical example assumptions:** \$100,000 premium and \$100,000 Income Base, issue age 65 (single life), 8.00% Maximum Annual Withdrawal Percentage at age 65, 5.0% Protected Income Payment Percentage at age 80, 4.25% annual interest credited to the annuity contract, and 1.10% annual GLB rider fee deducted from the contract value.



See for yourself how Max Income compares to other GLB riders using our interactive online tool at [www.maxincomecomparison.com](http://www.maxincomecomparison.com)

See Key Terms and Definitions on reverse side for more information. The above hypothetical example does not represent an actual case or contract. It is intended only to show how the Max Income option can work. For financial professional or agent use only. Not for use with the public.

## Guarantee more income for life with 10% annual income credits

In addition to enhanced withdrawal rates, we've also improved the income credit rates for Lifetime Income Choice. Retirement income is now guaranteed to increase with 10% income credits each year activation is deferred, ensuring income growth even if the market is flat or down.

### Feel the Power<sup>®</sup> of Lifetime Income Choice with Max Income

Call us toll-free at 888-438-6933, Option 2 to learn more

#### Key Terms and Definitions

**Activation:** The decision to begin lifetime withdrawals under the Max Income option available with Lifetime Income Choice.

**Income Base:** The amount on which lifetime withdrawals and the GLB 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 first eligible premium (money received in the first 30 days of the contract) and is increased each time an eligible premium is made. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary, the Income Base may increase with any available income credit.

**Income Credit:** An amount that may be added to the Income Base. It is not a rate of return and is not added to the contract value.

**Maximum Annual Withdrawal Percentage (MAWP):** The percentage that can be withdrawn under Max Income while the contract value is positive. It ranges from 4.60% to 9.00% of the Income Base, depending on the number of individuals covered and their age at the time of activation. See the Lifetime Income Choice GLB rider brochure for more information.

**Protected Income Payment Percentage (PIPP):** The percentage that can be withdrawn under Max Income once the contract value is depleted. It ranges from 3.60% to 5.00%, depending on the number of individuals covered and their age at the time of activation. See the Lifetime Income Choice GLB rider brochure for more information.

#### Note: Rates are subject to change prior to contract issuance

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.

Lifetime Income Choice is automatically included in select Power Series Index Annuities for an annual fee of 1.10% of the Income Base. In addition to Max Income, Lifetime Income Choice also offers the Level Income Option, which provides a consistent stream of lifetime income. The Level Income option offers annual withdrawals of 3.60% to 6.60%, depending on the number of individuals covered and their age at the time of activation. With the Level Income option, the lifetime withdrawal rate is not reduced once the contract value goes to zero. Either the Max Income or the Level Income option must be selected at contract issue and cannot be changed thereafter. The name, Max Income, does not imply that it will provide more cumulative income than the Level Income option.

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.

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.

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.

**Index annuities are issued by American General Life Insurance Company (AGL),** Houston, Texas. 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 AGL. 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.

AIG Life & Retirement consists of four operating segments: Individual Retirement, Group Retirement, Life Insurance and Institutional Markets. It includes the following major U.S. life insurance companies: American General Life Insurance Company; The Variable Annuity Life Insurance Company; and The United States Life Insurance Company in the City of New York. All companies are members of American International Group, Inc. (AIG).

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