

Immediate Annuity

A single premium fixed immediate income annuity

Annuities issued by
American General Life Insurance Company (AGL) and
The United States Life Insurance Company in the
City of New York (US Life)



Guarantees are backed by the
claims-paying ability of the issuing
insurance company

If life throws a curve, your clients may rely on the American Pathway Immediate Annuity withdrawal benefit

Another competitive advantage added to the American Pathway Immediate Annuity

If clients unexpectedly need access to funds beyond scheduled income payments, they may have the ability to withdraw up to 100% of the current value of remaining guaranteed income payments as a lump sum using the withdrawal benefit.

Here's how the American Pathway Immediate Annuity withdrawal benefit works:

- It is automatically included with all eligible contracts
- It is available for nonqualified and Roth IRA non-increasing single life, joint and survivor, and joint and contingent survivor contracts* with:
 - Lifetime income with certain period
 - Lifetime income with cash refund
 - Lifetime income with installment refund
- May be exercised once (after the second contract anniversary) and will terminate when a withdrawal is processed or after the guaranteed income payments cease, whichever comes first
- Allows beneficiaries to request a lump-sum withdrawal if all annuitants die before the end of any remaining guaranteed period
- Withdrawals must be greater than or equal to \$2,500
- If the annuity payment advance rider has been exercised, there is a six-month waiting period from the transaction date for the withdrawal benefit
- Withdrawals reduce any remaining guaranteed payments by the same percentage amount as the withdrawal. At the end of the guaranteed period, lifetime income payments return to the amount prior to the withdrawal
- Withdrawals are subject to a declining withdrawal charge



The withdrawal charge percentage is based on the amount withdrawn:

Contract year	1	2	3	4	5	6	7	8	9	Thereafter
Withdrawal charge	N/A	N/A	7%	6%	5%	4%	3%	2%	1%	0%

In New York:

Contract year	1	2	3	4	5	6	7	Thereafter
Withdrawal charge	N/A	N/A	5%	4%	3%	2%	1%	0%

Withdrawals are subject to surrender charges in contract years three through nine in all states, except New York. Withdrawals may result in income tax liability and early tax penalties.

Please contact your assigned wholesaling team for more information.

Smart step
Make an annuity
a part of your
retirement journey

* The withdrawal benefit option is not available with qualified or IRA purchases, nor with lifetime income only, certain period only, or any income payment option that includes an annual payment adjustment. Additional restrictions may apply.

This information is general in nature and may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life).

Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

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

American General Life Insurance Company

The United States Life Insurance Company in the City of New York

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