

Need income for retirement?

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



Two options for a dependable income stream you cannot outlive¹

Do you need your money now or later?

Either way, there is an income annuity option to suit your purpose. Both offer the following benefits:

- Payments guaranteed to last your entire life¹
- The ability to schedule payments to begin when you need them
- Protection from stock market volatility
- Select from four payment increase options

Start your income payments now or later. What works best for you?

If Your Purchase Price Is ...	NOW: American Pathway® Immediate Annuity		LATER: American Pathway® Deferred Income Annuity	
	Income Starting Now (per month) ²	Annual Payout Rate ³	Income Starting in Five Years	Annual Payout Rate ³
\$ 50,000	\$299 /mo.	7.17%	\$409 /mo.	9.82%
\$ 100,000	\$599 /mo.	7.18%	\$819 /mo.	9.83%
\$ 250,000	\$1,497 /mo.	7.19%	\$2,049 /mo.	9.83%

All estimates shown use a life with 10 years period certain payment. "Period certain" means that the payee receives payments for the annuitant's life or the period certain, whichever is longer. If the annuitant dies after the income start date, payments will continue to the payee until the end of the certain period.

¹ Depending upon option chosen.

² Income estimates for illustration purposes only and should not be considered a binding contract. Assumes age 70 male, rates as of 08/19/2015.

³ Annual Payout Rate is a percentage of the purchase price paid out each full year and includes both interest and return of principal. It is not an interest rate.

YOUR MONEY WORKS

Need income for retirement?

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

An income annuity permanently converts principal to a guaranteed income stream. That means it can generate higher payments than other products and methods.

A lifelong income stream:
It's not too good to be true, and it's within your grasp.

Smart step

Make an annuity a part of the retirement journey

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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).

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

