

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)



Retired and want more income?

If you're retired and looking to boost your income, consider a product specifically designed to create retirement income. The American Pathway Immediate Annuity may give you a substantial increase in income compared to other vehicles and methods.

So if you're looking for ...

- More income in retirement
- Income source that can be guaranteed to last a lifetime
- A simple solution

Consider including the American Pathway Immediate Annuity in your retirement income plan.

Annual Income from \$100,000		
Product	Annual Income	Income Annuity Pays
American Pathway Immediate Annuity	\$6,814	\$6,814
4% Withdrawal from Assets ²	\$4,000	70% More Income
Five-Year Bank CD ³	\$1,660	310% More Income

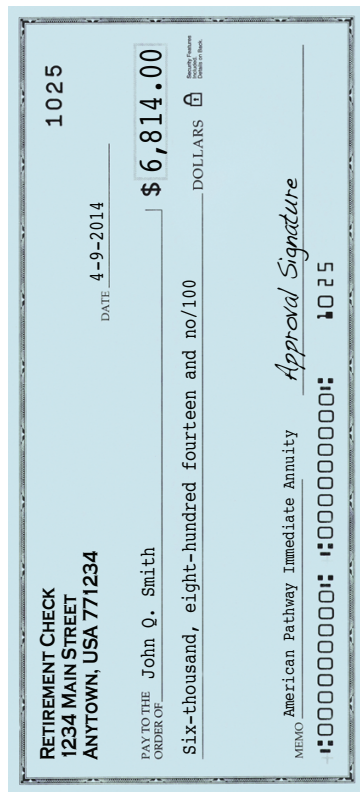
Annual Retirement Income

70%
more income
than the
4% check



4% Withdrawal from Assets
Erodes Principal²

310%
more income
than a 5-year CD



American Pathway Immediate Annuity
Converts Principal¹



Five-Year Bank CD
Preserves Principal³

Through our American Pathway series of annuities, we offer protection of your savings and predictable retirement income payments. We are committed to helping protect the financial security of you and your family.

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

In exchange for the higher income and lifetime income source guarantees offered by the annuity, clients permanently convert their principal to an income stream that is irrevocable. They should consider this before choosing an income annuity. However, for a portion of their retirement income, an income annuity can be an excellent choice. It's simple, can be guaranteed to last a lifetime and it can increase overall income.

To learn more about getting a raise in retirement, please contact your financial professional today.

¹ Illustration reflects a life with cash refund annuity funded with \$100,000 premium for a male annuitant, age 70. Monthly payments begin in one month. Quotes are based on rates in effect on April 9, 2014; state of issue has no premium tax.

² Value of remaining principal may be more or less than the original amount, depending on the performance of the underlying investment.

³ Assumes 1.40% annualized interest rate, and return of \$100,000 principal at end of five-year term. Income annuity payments are guaranteed by the issuing insurance company, whereas CDs and their income are guaranteed by the FDIC. With an income annuity, you permanently convert your principal to a stream of income payments that is generally higher than that available from other products. CDs are generally for more short-term use. You retain access to your principal, either by paying preset early withdrawal penalties on any amounts accessed prior to end of the term, or at the end of the term. However, a CD's withdrawal penalties renew each time the CD is renewed. Source: Bank Rate Monitor, 04/09/14.

Smart step

Make an annuity a part of your retirement journey

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

This information is general in nature and may be subject to change. American General Life Insurance Company, The United States Life Insurance Company in the City of New York, their agents and representatives are not authorized to give legal, tax or accounting advice. 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 situation, consult your professional attorney, tax advisor or accountant.

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

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

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

