

Assured Edge Income AchieverSM Fixed Annuity

January 4, 2020

AIG is excited to announce the launch of **Assured Edge Income Achiever**, a different type of fixed annuity product offering a guaranteed living withdrawal benefit (GLWB) issued by American General Life Insurance Company (AGL). Additionally, this product combines the benefits of higher guaranteed lifetime income and liquidity with account values protected from stock market volatility.

The Assured Edge Income Achiever Fixed Annuity will be available for sale beginning **January 4, 2021**.

Product Details: Assured Edge Income Achiever

Assured Edge Income Achiever	
New Assured Edge Income Achiever	
Issuing Company	American General Life Insurance Company (AGL)
Product Type	Index Annuity –Single Premium Deferred
State Availability	All States except New York (See Assured Edge Income Builder NY)
Withdrawal Charge	10-Year: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% CA: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% (The CDSC period in CA is limited to 9 years as shown)
Penalty-free Withdrawals	Starting in the first contract year, the greater of: 1) 10% of the previous anniversary contract value or premium amount if made during first year; or 2) The Maximum Annual Withdrawal Amount if lifetime income activation has occurred, if applicable
Issue Ages	50 - 80
Minimal initial Premium	Minimum Initial: \$25,000 (NQ & Q)
Minimum Withdrawal Value*	87.5% of premiums growing @ a fixed interest rate, less any prior withdrawals
Death Benefit	The death benefit is equal to the greater of: 1) The contract value which includes any interest applied to the index accounts; 2) The Minimum withdrawal value as described above.
Fees*	National Annual Fee: 0.95% based on Contract Value (Single and Joint Life)
Waivers of Withdrawal Charges (state variations apply)	Terminal Illness Rider Activities of Daily Living Extended Care Rider

Guaranteed Income for Life

Key Income Rider Highlights	
Description	This feature provides an annual guaranteed lifetime income amount (GLIA) which is the maximum amount that may be withdrawn each contract year under the benefit. Until the election of Lifetime Income Withdrawals under the GLWB, the initial GLIA will increase by an Income Growth Amount (based on 6.00% simple interest of the initial GLIA)*.
Income Growth Rate*	Income Growth Rate is 6.00% simple interest
Income Percentage Determination	Age when Contract was Issued
Income Growth Period	Until Income Activation
Guaranteed Lifetime Income Amount (GLIA)	The Initial Guaranteed Lifetime Income Amount (GLIA) is determined at the end of the Eligible Premium Period. It is determined by applying the applicable issue-age based Income Percentage to the Eligible Premium

* All rates are subject to change.

New Business Submission

In addition to paper application submissions, New Business submission of Assured Edge Income Achiever **will also be available as of January 25, 2021**, via the AIG instance of Firelight located on the Connex website (www.aig.com/connex). Please see the Assured Edge Income Achiever *How to Do Business Guide* for additional details.

NAIC Product Training Required

The launch of Assured Edge Income Achiever **will** require product specific training. Financial Professionals who have taken the product training previously for our Fixed Annuity products **ARE** required to take the Assured Edge Income Achiever **product-specific** training. The product training is now available QuestCE.

Assured Edge Income Achiever Commission Schedules

The IMO standard commission schedules will be updated to include the Assured Edge Income Achiever product and will be available at launch, accessible via the Connex website (www.aig.com/connex). Please contact your AIG Annuity Sales Representative with additional questions regarding commissions @ 888-438-6933 option 2.

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).

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions.

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May Lose Value • No Bank or Credit Union Guarantee • Not a Deposit • Not Insured by Any Federal Government Agency

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Assured Edge Income Builder[®]-NY Fixed Annuity

January 4, 2020

AIG is excited to announce the launch of **Assured Edge Income Builder NY**, a different type of fixed annuity product offering a guaranteed living withdrawal benefit (GLWB) issued by The United States Life Insurance Company in the City of New York (USL). Additionally, this product combines the benefits of higher guaranteed lifetime income and liquidity with account values protected from stock market volatility.

The Assured Edge Income Builder NY Fixed Annuity will be available for sale beginning **January 4, 2021**.

Product Details: Assured Edge Income Builder NY

Assured Edge Income Builder NY	
New Assured Edge Income Builder NY	
Issuing Company	The United States Life Insurance Company in the City of New York (USL)
Product Type	Index Annuity –Single Premium Deferred
State Availability	New York Only
Withdrawal Charge	7-Year: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%
Penalty-free Withdrawals	Starting in the first contract year, the greater of: 1) 10% of the previous anniversary contract value or premium amount if made during first year; or 2) The Maximum Annual Withdrawal Amount if lifetime income activation has occurred, if applicable
Issue Ages	50 - 80
Minimal initial Premium	Minimum Initial: \$25,000 (NQ & Q)
Death Benefit	The death benefit is equal to the contract value which includes any interest applied to the index accounts.
Fees	No fee in New York
Waivers of Withdrawal Charges	Terminal Illness Rider Activities of Daily Living Rider Extended Care Rider

Guaranteed Income for Life

Key Income Rider Highlights	
Description*	This feature provides an annual guaranteed lifetime income amount (GLIA) which is the maximum amount that may be withdrawn each contract year under the benefit. The initial GLIA amount will grow by a 0.20%* income percentage increase each year until income is elected or for up to 15 years, whichever is earlier.
Income Percentage Determination	Age when Contract was Issued
Income Growth Period	Until Income Activation or up to 15 years from the Contract Date, whichever is earlier.
Guaranteed Lifetime Income Amount (GLIA)	The Initial Guaranteed Lifetime Income Amount (GLIA) is determined when income is elected to begin. It is determined by applying the applicable Income Percentage (which includes the applicable Income Percentage Increases for each year of deferral, up to a max of 15 years) at time of income election times the Contract Value on the date of the first income Withdrawal.

* All rates are subject to change.

New Business Submission

In addition to paper application submissions, New Business submission of Assured Edge Income Builder NY **will also be available as of January 25, 2021**, via the AIG instance of Firelight located on the Connex website (www.aig.com/connex). Please see the Assured Edge Income Builder NY *How to Do Business Guide* for additional details.

NAIC Product Training Required

The launch of Assured Edge Income Builder NY **will** require product specific training. Financial Professionals who have taken the product training previously for our Fixed Annuity products **ARE** required to take the Assured Edge Income Builder NY **product-specific** training. The product training is now available QuestCE.

Assured Edge Income Builder NY Commission Schedules

The Assured Edge Income Builder NY Commission schedules will be available at launch and accessible via the Connex website (www.aig.com/connex). Please contact your AIG Annuity Sales Representative with additional questions regarding commissions @ 888-438-6933 option 2.

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions.

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