

# Power Select Advisory<sup>SM</sup>

Lifetime Income Plus Multiplier Flex<sup>®</sup> guaranteed living benefit rider<sup>1</sup> rate sheet

As of March 13, 2023



## Annual fee

**1.10%** of the Income Base.

## Annual Income Credits

**200%** of the interest crediting rate prior to activation of lifetime income.<sup>2</sup>

**100%** of the interest crediting rate after activation of lifetime income and first withdrawal from the annuity.

Income Credit Base is initially equal to the premium.<sup>3</sup>

## Withdrawal rates for Lifetime Income Plus Multiplier Flex

As a percentage of the Income Base

Age of covered person(s) at time of first withdrawal <sup>6</sup>	One-covered person (Single life)	Two-covered persons (Joint life)
50	4.20%	3.70%
51	4.35%	3.85%
52	4.50%	4.00%
53	4.65%	4.15%
54	4.80%	4.30%
55	4.95%	4.45%
56	5.10%	4.60%
57	5.25%	4.75%
58	5.40%	4.90%
59	5.55%	5.05%
60	5.70%	5.20%
61	5.85%	5.35%
62	6.00%	5.50%
63	6.15%	5.65%
64	6.30%	5.80%

Age of covered person(s) at time of first withdrawal <sup>6</sup>	One-covered person (Single life)	Two-covered persons (Joint life)
65	6.45%	5.95%
66	6.50%	6.00%
67	6.60%	6.10%
68	6.70%	6.20%
69	6.80%	6.30%
70	6.90%	6.40%
71	7.00%	6.50%
72	7.10%	6.60%
73	7.20%	6.70%
74	7.30%	6.80%
75	7.40%	6.90%
76	7.50%	7.00%
77	7.60%	7.10%
78	7.70%	7.20%
79+	7.75%	7.25%

Rates are as of the date shown and subject to change prior to contract issue.

This flyer must accompany the Lifetime Income Plus Flex guaranteed living benefit rider client brochure (I6481LMF). Rider may not be available in all firms. Guarantees are backed by the claims-paying ability of the issuing insurance company.

See reverse side for endnotes and other important information.

**Contact your financial professional or agent today  
to learn more about The Power Series of Index Annuities.**

<sup>1</sup>This is one of two riders that must be selected when purchasing the annuity and cannot be changed thereafter. Other restrictions and limitations apply.

<sup>2</sup>Activation is the decision to begin lifetime withdrawals under the rider; it must be initiated in writing via a specific form. Annual income credits are added to the Income Base, the amount on which lifetime withdrawals are based; it is not a contract value and cannot be withdrawn partially or in a lump sum.

<sup>3</sup>The Income Base is initially equal to premiums and has the opportunity to increase with guarantees or with the interest earned in the annuity. See below for more information.

Note: Withdrawals in excess of the Maximum Annual Withdrawal Amount (MAWA) will reduce the benefits under this feature and can lower future income. The age at the time of the first withdrawal is based on the age of the older individual if the contract is jointly owned with one covered person, or the age of the younger individual if two people are covered.

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. Withdrawals may be subject to withdrawal charges. Withdrawals may also be subject to federal and/or state income taxes. An additional 10% federal tax may apply if individuals make withdrawals or surrender their annuity before age 59½.

The Lifetime Income Plus Flex® and Lifetime Income Plus Multiplier Flex® guaranteed living benefit riders are available with select Power Series Index Annuity contracts for an annual fee. Please see the accompanying consumer brochure for this fee. The riders guarantee lifetime income up to the Maximum Annual Withdrawal Amount (MAWA) for as long as the policyholder and his/her spouse live, even if withdrawals reduce their contract value to zero. In general, the amount that can be withdrawn annually is based on an individual's age at the time of lifetime income activation, and whether payments are elected to continue over one life (single life) or two lives (joint life). The MAWA is expressed as a percentage ("Maximum Annual Withdrawal Percentage") of the Income Base. The Income Base is the value on which guaranteed income will be based. It is not a liquidation value, cannot be taken as a lump sum, and does not represent the contract value. For more information, please see the Owner Acknowledgment and Disclosure Statement. Individuals can also receive lifetime income at no additional cost through annuitization.

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.

**The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), Houston, Texas.** Power Series Modified Single Premium Deferred Fixed Index Annuity (Single Premium Only in Oregon), Contract numbers: AG-800 (12/12) and AG-801 (12/12).

Withdrawals may also be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Consult your tax advisor regarding your specific situation.

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