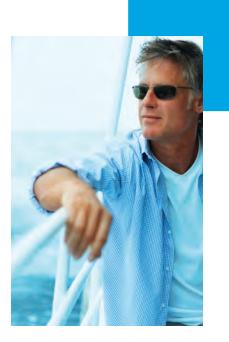
Annuities issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life)



Do you know this client?

Sylvester is 40 years old and recently sold his company for \$2.5 million, raising his resources to \$6 million.¹ He likes to travel and spend his money on the good things in life. With his lavish spending habits, he may not be able to maintain his lifestyle over the long term. As his financial professional, you worry he may run out of money.

Case Study: Sylvester

Guaranteed lifetime income for the recently wealthy

The Solution: By allocating just 10 percent of his resources to an American Pathway[®] income annuity with 15-year delayed start, Sylvester will receive \$4,991.50 per month beginning at age 55 for the rest of his life, no matter how long he lives.^{2, 3}

Your client worked hard to build his business and now he is preparing to cash in on his success. Don't let him outlive his money. Set aside a guaranteed stream of income now, helping to secure your client's standard of living for a lifetime.

- Guaranteed monthly income
- Start payments now, or up to 30 years from now
- Enjoy tax-advantaged income (if purchased with after-tax dollars)

In exchange for higher payments, an income annuity permanently converts principal to a guaranteed income stream.

Look for clients who are:

- Going through a divorce
- Preparing to retire
- Heir to an estate
- Creating a succession plan
- Recruiting new talent

All guarantees are backed by the claims-paying ability of the issuing insurance company. How it works:

- Set aside a portion of the sales proceeds to purchase an income annuity
- At the time of application, select a payment start date: immediate or delayed
- Select a payment option: either income for life, income for a certain period, or a combination of both
- Tailor the solution to your client's unique situation with optional benefits, such as pre-commencement death benefit, inflation protection and a return-of-premium option
- · Cover married couples with an optional joint-life rider

Personal, tailored service and solutions

Our dedicated service team makes you look good. We do all the "heavy lifting" for you, and support you throughout the process with a single point of contact, plus a sales desk at your service. We will help you:

- Uncover opportunities
- Position the solution
- Complete the sales process

- ² Assumes the annuity was purchased for a male, age 40, with a \$600,000 premium and lifetime income.
- ³ Lifetime income depending on option chosen.

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.

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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.

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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Make an annuity a part of your client's retirement journey

¹ Not an actual case, presented for illustrative purposes only. Names used are fictional.