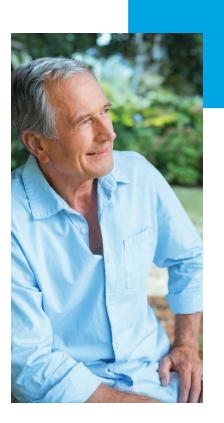
Annuities issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life)



Do you know this client?

Roger rose through the corporate ranks and retired with his future secure. But after 35 years of playing it safe, he was ready to take risks he never dared take while raising a family.¹

Case Study: Roger

Protect retirement income

Help secure your client's living standards with an income annuity, and free up the rest of his assets for chasing down dreams

The Solution:

Roger dedicated \$1 million of his portfolio to an income annuity, guaranteeing a monthly income of \$5,685 for life.² This freed up the rest of his assets for a business venture he hoped would turn his lifetime of experience into a huge payoff—a risk he was willing to take thanks to the guaranteed income of an American PathwaySM annuity.

- Guaranteed monthly income that is protected from market volatility. Guarantees are backed by the claims-paying ability of the issuing insurance company.
- Start payments now, or many years from now
- Remaining assets may be used for higher-risk investments, business opportunities, philanthropy, or even set aside for the next generation

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
- Selling a business
- Preparing to retire
- Seeking unique incentive compensation
- Preparing a succession plan

How it works:

- At the time of application, select a payment start date: immediate or deferred.
- 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
- ¹ Not an actual case, presented for illustrative purposes only. Names used are fictional.
- ² Illustration reflects a life only annuity funded with \$1,000,000 premium for a male annuitant, age 65. Monthly payments begin 30-days after issue. Quotes are based on rates in effect on 5/1/2014; state of issue has no premium tax.

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.

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).

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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Smart step

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