

Is an Income Annuity in Your Future?

Do any of these retirees look like you? If yes, you may benefit from an income annuity.

Pension Poor

If you worked for an organization that doesn't offer a pension, an income annuity can provide¹ a lifetime income stream — like a pension.

Job Hoppers

If you moved up the corporate ladder by changing employers and missed out on key vesting schedules, your cumulative pension income will be reduced. An income annuity can help fill the gap.

Yield Seekers

Today's low yielding vehicles may not provide enough income to meet your needs. An income annuity can provide a significantly higher cash flow² than traditional income products and strategies.

Late Savers

If you didn't start saving for retirement until late in your career, you need to stretch every dollar of savings to maximize income. An income annuity can provide a significantly higher cash flow² than traditional income products and strategies.

Early Social Security Filers

If you plan to take Social Security at age 62, your benefits will be reduced. Consider waiting until full retirement age to file for benefits and use an income annuity today to provide for supplemental income until full Social Security benefits kick in.

70-Year-Olds

A qualified income annuity with a lifetime payout option will satisfy IRS required minimum distributions (RMDs) on the asset used to purchase the annuity. No worries about miscalculations, missed RMDs, penalties, etc.

Worriers

An income annuity can provide an income source for life, no matter how long you live.² The checks will never decrease regardless of the economic environment, and never stop coming during your lifetime.

¹ Lifetime income available depending upon option chosen.

² In exchange for the higher income and lifetime income guarantees offered by the annuity you convert your principal to an income stream that is irrevocable.

Contact your insurance professional to learn more about how an income annuity may help you.

American General
Life Companies

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the annuity contract for complete details. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution.

Annuities issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019

The United States Life Insurance Company in the City of New York
One World Financial Center, 200 Liberty Street, New York, NY 10281

Income Annuity

Annuity Contract Numbers 01016 and 01016N

Delayed-Income Annuities

Individual Form Numbers AGLC106378, AGLC106382

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