

# 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 provide 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 flow\* 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 flow\* 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. The checks will never decrease regardless of the economic environment, and never stop coming during your lifetime.

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

**American General Life  
Insurance Company**

**The United States Life Insurance  
Company in the City of New York**

**American General**  
Life Companies

\* 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.

NOT FDIC INSURED | MAY LOSE VALUE | NOT A DEPOSIT | NO BANK GUARANTEE | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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**

830 Third Avenue, New York, New York 10022

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