



Select Income Rider

The primary reason to buy life insurance is to provide a tax-free death benefit to loved ones.¹ The Select Income Rider is an attractive feature that can give you **more options than just a lump-sum life insurance benefit payment** to your beneficiaries. This ability to tailor your Max Accumulator+ policy can provide you with valuable flexibility and added benefits.

You may select this optional rider which converts a portion or all of the life insurance benefit payments to installments over time in place of a single payment. In addition, your policy's cash value may be increased, which results in more funds available to access or more income available to you. This is because the costs of insurance (COIs) may be reduced on the base policy, allowing less charges and greater account value for accumulation. At our current assumptions, with the Select Income rider and the additional growth of the cash value, the policy's **withdrawal amount can potentially increase by 2-5% on average and in some scenarios by more than 7%** compared to what the values would be without the rider.

Highlights:

- No cost rider
- Increases policy's funds available to access by policy owner
- Helps beneficiaries manage ongoing expenses

Details

- Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments
 - Minimum percentage of life insurance benefit available to convert is 10% (up to 100%)
- May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster
 - Income or withdrawal amounts may increase by 2-5% on average compared to what they would be without the rider
- Schedule of life insurance benefit payments will be determined at issue
 - Once selected at issue, the installment payment period is irrevocable for the beneficiary
 - You can choose payment durations for beneficiaries of 10, 20, and 30 years
 - The life insurance benefit payment period selected must be within the timeframe you would have turned 95 (if you were still living).²
 - Benefit schedule will be based on the initial face amount of the policy
- Life insurance benefit payments will increase annually at a rate set at issue
 - Installment payments to beneficiaries are increased annually by an interest rate that is set at the time the life insurance policy is issued.

For more information:

**To learn more, see your
American General Life
representative and visit
RetireStronger.com**

¹ Based on current federal income tax law.

² For example, if you are 70 years old at time of purchase, you can select a 20 year life insurance benefit payment option because you would have only been 90 years old for the payments to complete. You could not select a 30 yr period because you would have been older than 95 for that payout to complete.

See how the Select Income Rider can increase your withdrawal amount in these hypothetical scenarios¹

Scenario 1: Assumptions

- Policy owner: 50 year old male, standard non tobacco
- \$10,000 annual premiums paid to the Blend Participation Account for 15 yrs
- Minimum, level death benefit
- At age 65, policy owner starts taking withdrawals for 20 yrs

Increase in withdrawal value using the Select Income Rider is **8.96%**

	Without Select Income Rider	With Select Income Rider
Initial life insurance benefit	\$399,678	\$399,678
Cash value at age 65	\$184,238	\$192,874
Annual withdrawals at age 65	\$18,501	\$20,158
Life insurance benefit at age 85	\$88,523	\$96,780
Total cost of insurance paid by age 85	\$43,933	\$27,135

Scenario 2: Assumptions

- Policy owner: 45 year old female, standard non tobacco table E
- \$25,000 annual premiums paid to the Blend Participation Account for 20 yrs
- Increasing life insurance benefit for first 20 yrs, switch to level life insurance benefit at age 65
- At age 65, policy owner starts taking withdrawals for 20 yrs

Increase in withdrawal value using the Select Income Rider is **6.03%**

	Without Select Income Rider	With Select Income Rider
Initial life insurance benefit	\$456,899	\$456,899
Cash value at age 65	\$975,328	\$1,009,986
Annual withdrawals at age 65	\$101,949	\$108,099
Life insurance benefit at age 85	\$485,307	\$516,905
Total cost of insurance paid by age 85	\$122,863	\$56,172

Scenario 3: Assumptions

- Policy owner: 45 year old male, standard non tobacco
- \$25,000 annual premiums paid to the Blend Participation Account for 20 yrs
- Increasing life insurance benefit, switch to level life insurance benefit at age 65
- At age 65, policy owner starts taking withdrawals for 20 yrs

Increase in withdrawal value using the Select Income Rider is **4.16%**

	Without Select Income Rider	With Select Income Rider
Initial life insurance benefit	\$525,069	\$525,069
Cash value at age 65	\$985,526	\$1,011,457
Annual withdrawals at age 65	\$104,169	\$108,499
Life insurance benefit at age 85	\$499,982	\$522,295
Total cost of insurance paid by age 85	\$80,789	\$40,928



¹ Each of the hypothetical scenario representations are for illustrative purposes only, and assume use of Blend Participation account, Cost of Insurance charges on a more favorable basis than guaranteed, and index interest is credited. Please see the basic product illustration regarding guaranteed and nonguaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers: 15646, ICC15-15646; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82012, 82410, 88390, 14002, ICC14-14002, 14306, 07620, 15997, 15996, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. 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 individual circumstances, consult a professional attorney, tax advisor or accountant. © AIG 2018. All rights reserved.

AGLC109657 REV0418