

# American Pathway<sup>®</sup> series of fixed annuities

Retire the uncertainty with American Pathway income annuities

## Deferred Income Annuity

A single premium fixed deferred income annuity

**American Pathway<sup>®</sup> Deferred Income Annuity**  
A single premium fixed deferred income annuity

**Product overview**  
Through our American Pathway series of annuities, we are committed to helping grow and protect the financial security of you and your family.

AGL and US Life guarantees	
Single premium contract	Minimum single premium: \$20,000 Maximum single premium: \$1,000,000 without prior home-office approval Qualified Longevity Annuity Contract (QLAC) dollar limit of \$200,000 in 2023, subject to IRS cost-of-living adjustments in future years. With some exceptions, an income annuity permanently converts principal to a guaranteed income stream.
Source of funds <sup>1</sup>	Pre-tax: IRA, SEP-IRA After-tax: Non-qualified, Roth IRA US Life does not accept sales of the American Pathway Deferred Income Annuity in New York funded by replacements of deferred annuity contracts or life insurance policies.
Owner issue ages	18 - 90 for nonqualified and Roth IRA (95 is maximum issue age for all lifetime income only payment options) 18 - 71 for qualified and IRA contracts 18 - 83 for QLAC IRA contracts Minimum owner issue age is 18, or if earlier, the age of majority as defined by law in state of issue.

<sup>1</sup> QLAC IRA premiums are limited to \$20,000 (\$10,000 as of the prior December 31, less premiums previously paid for other QLACs).  
<sup>2</sup> Requalified purchases by non-rated entities require approval from the Home Office on a case-by-case exception basis and must have a minimum premium of \$50,000 in order to be considered.

Annuities issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life) Guarantees are backed by the claims-paying ability of AGL.

Not FDIC or NCUA/NCUSIF Insured  
May Lose Value - No Bank or Credit Union Guarantee  
Not a Deposit - Not Insured by any Federal Government Agency

[Product snapshot](#)

[How the Commutation Withdrawal Benefit works](#)

[Uncertain about retirement income? client flyer](#)

[Qualified longevity annuity contract \(QLAC\) white paper](#)

[QLAC FAQs for clients](#)

[QLAC FAQs for financial professionals](#)

Resources:

[Call your assigned wholesaling team](#)

[Email retirementannuities@corebridgefinancial.com](mailto:retirementannuities@corebridgefinancial.com)

[Personalized policy support](#)

[Income Annuity Exception worksheet](#)

## Immediate Annuity

A single premium immediate income annuity

**American Pathway<sup>®</sup> Immediate Annuity**  
A single premium fixed immediate income annuity

**Product overview**  
Through our American Pathway series of annuities, we are committed to helping grow and protect the financial security of you and your family.

AGL and US Life Guarantees	
Single premium contract	Minimum single premium: \$10,000 <sup>1</sup> Maximum single premium: \$1,000,000 without prior home-office approval With some exceptions, in exchange for higher payments, an income annuity permanently converts principal to a guaranteed income stream.
Source of funds <sup>1</sup>	Pre-tax: IRA, SEP-IRA After-tax: Non-qualified, Roth IRA US Life does not accept sales of the American Pathway Immediate Annuity in New York funded by replacements of deferred annuity contracts or life insurance policies.
Owner issue ages	18 - 90 (95 is maximum issue age for all lifetime income only payment options) Minimum owner issue age is 18, or if earlier, the age of majority as defined by law in state of issue.
Date of first payment	Up to 12 months from the contract effective date.

**Annuitant:**

- Single Life: Provides payments for the life of one annuitant.
- Joint and Survivor: Provides payments as long as either annuitant lives; payments to the joint annuitant can be designed to remain level or decrease upon the death of the primary annuitant.
- Joint and Contingent: Provides payments as long as either annuitant lives; payments to the surviving annuitant can be designed to remain level or decrease upon the death of either annuitant.

<sup>1</sup> Minimum allowed: \$10,000 single premium and initial payment of at least \$50.  
<sup>2</sup> Requalified purchases by non-rated entities require approval from the Home Office on a case-by-case exception basis and must have a minimum premium of \$50,000 in order to be considered.

Annuities issued by American General Life Insurance Company (AGL), Houston, TX, and The United States Life Insurance Company in the City of New York (US Life) Guarantees are backed by the claims-paying ability of AGL.

Not FDIC or NCUA/NCUSIF Insured  
May Lose Value - No Bank or Credit Union Guarantee  
Not a Deposit - Not Insured by any Federal Government Agency

[Product snapshot](#)

[How the Commutation Withdrawal Benefit works](#)

Resources:

[Call your assigned wholesaling team](#)

[Income Annuity Exception worksheet](#)

A fixed annuity is a contract between a client and an insurance company that, in exchange for a premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional.

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX., except in New York where issued by **The United States Life Insurance Company in the City of New York** (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are wholly owned subsidiaries of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts in the state of New York.

May not be available in all states and product features may vary by state. Please refer to the contract.

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