**American Pathway**

**Immediate Annuity**

A single-premium fixed immediate income annuity

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**Product Snapshot**

Through our American Pathway series of annuities, we offer protection of your savings and predictable retirement income payments. We are committed to helping protect the financial security of you and your family.

All guarantees are backed by the claims-paying ability of the issuing insurance company.

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### AGL and US Life Guarantees

<table>
<thead>
<tr>
<th>Single-Premium Fixed Immediate Income Annuity</th>
<th>For both qualified (pretax) and nonqualified (after-tax) funds:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum single premium: $10,000¹</td>
<td>Maximum single premium: $1,000,000 without prior home-office approval</td>
</tr>
<tr>
<td>The premium (or exchange paperwork) and a copy of the quote must be received in the home office on or before the quote expiration date.</td>
<td></td>
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</tbody>
</table>

**IMPORTANT NOTE:** In exchange for higher payments, an income annuity permanently converts your principal into an income stream that can be guaranteed for life. Once the aggregate total premium for annuitant or joint annuitant (i.e., existing contracts plus new contracts) is over $1 million, home office approval is required.

### 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 survivor can be designed to remain level or decrease upon the death of either annuitant.

### Income Payment Options

These options are available for single life, joint and survivor, and joint and contingent

- Lifetime income only  
- Lifetime income with certain period  
- Lifetime income with cash (lump-sum) refund  
- Lifetime income with installment refund  
- Certain period only

**Annual Payment Adjustment:**

- Consumer Price Index All Urban Consumers (CPI-U)  
- Set percentage increase of 1% to 5% on each income start date anniversary (simple or compounded interest, flat dollar increase)

### Payee Choice

The entire income payment, or a partial amount, can be directed to an alternate party, such as a charity, institution, family member or other individual. The contract owner is still responsible for the income tax on distributions to an alternate payee.

### Advance Payment Option²

If you are receiving annuity income payments on a monthly basis, you can request to receive a lump-sum payment equal to the value of the next six months’ worth of payments. Your regularly scheduled payments will resume after six months. You may exercise this feature if you are age 59½ or older and the contract is a nonqualified plan. This valuable feature may be elected twice during the life of the annuity contract.

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Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured
AGL and US Life Guarantees

Issue Ages and Certain Periods

<table>
<thead>
<tr>
<th>Lifetime income: Ages 0 – 90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certain period varies depending upon:</td>
</tr>
<tr>
<td>• Qualified:</td>
</tr>
<tr>
<td>• Minimum: Five years</td>
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<tr>
<td>• Maximum: Determined by annuitant’s life expectancy according to IRS required minimum distribution guidelines</td>
</tr>
<tr>
<td>• Nonqualified:</td>
</tr>
<tr>
<td>• 5 – 40 years - Certain period cannot exceed a maximum age of 110 (Other periods require home office approval.)</td>
</tr>
</tbody>
</table>

In times of low interest rates, some certain periods may not be available.

Income Payment Frequency

Monthly, quarterly, semiannually, or annually

Income Payment Date

Select the date payments will begin: Up to one year from the date the contract is issued.

1035 Exchanges and Trustee-to-Trustee Transfers

| 90-Day Rate Lock: Original paperwork must be received in good order in the home office on or before the quote expiration date. Clients must elect if they want to lock their income payments on the 90-Day Payout Rate Lock form. Not signing the rate lock section indicates the desire to let the rate float and the contract will provide the payment rate that is in effect on the day we receive the money from the other carrier. Rate lock applies to cases $1 million and under. |
| 1035 Exchange: Nonqualified |
| Trustee-to-Trustee Transfer: Qualified |

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the contract for complete details.