

# American Pathway Advisory<sup>SM</sup>



## A single premium tax deferred fixed annuity with multi-year guarantee (MYG)

Current effective annual interest rate as of January 6, 2025

American Pathway Advisory <sup>SM</sup>		
Initial interest rate guarantees term <sup>1</sup>		Interest rate guarantees <sup>2</sup>
<b>Three-year</b> with market value adjustment (MVA) <sup>1,2</sup>	Premium of \$25,000 to \$99,999	4.50%
	Premium of \$100,000 to \$249,999	5.05%
	Premium of \$250,000 or more	5.15%
<b>Five-year</b> with market value adjustment (MVA) <sup>1,2</sup>	Premium of \$25,000 to \$99,999	4.50%
	Premium of \$100,000 to \$249,999	5.05%
	Premium of \$250,000 or more	5.15%
<b>Seven-year</b> with market value adjustment (MVA) <sup>1,2</sup>	Premium of \$25,000 to \$99,999	4.50%
	Premium of \$100,000 to \$249,999	5.05%
	Premium of \$250,000 or more	5.15%

Guaranteed minimum interest rate is 0.25% <sup>2</sup>

Annuities issued by **American General Life Insurance Company (AGL)**. 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

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals before the end of any guaranteed rate term. The adjustment can either increase or decrease the withdrawal amount depending on the current interest rate environment at the time it is incurred. MVA does not apply to withdrawals representing free withdrawal amounts, Required Minimum Distributions, annuitization or death benefit.

<sup>2</sup> This is an annual effective rate. Interest is credited to the contract daily to achieve an annual yield that's equal to the declared rate. The money must remain in the annuity (without any withdrawals) for the entire year to achieve the full rate. The initial interest rate on the single premium is guaranteed for the selected rate term. After your initial interest rate guarantee term expires, you will be provided with the subsequent interest rate terms available to you and their respective rates. At the end of each selected guarantee period, you have the option to renew into the same length interest guarantee term or switch into a new interest guarantee period (subject to certain limitations) during the 60-day renewal period. The three-, five- and seven-year interest guarantee terms include a Market Value Adjustment (MVA) on any withdrawals larger than the penalty-free amount. The one-year interest guarantee period does not include any MVA. If we do not receive instructions from you during the 60-day renewal period, the default is for your contract to renew into the same interest guarantee period (subject to certain limitations). The rates associated with each term are guaranteed to never be less than the minimum guaranteed interest rate stated in your contract. 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. Partial withdrawals may reduce benefits and contract value.

A fixed annuity is a contract between you and an insurance company that, in exchange for your 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.

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Annuities issued by **American General Life Insurance Company (AGL)**. Issuing company AGL is responsible for financial obligations of insurance products and is a wholly owned subsidiary 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 your contract.

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