

Retire without reducing Social Security benefits

Annuities issued by
American General Life Insurance Company (AGL)



See how the American PathwaySM Deferred Income Annuity can help you maximize your Social Security benefits.

The situation

- Barbara is 55 and wants to retire at age 65, but her long-term projected income need does not allow her to take a reduced Social Security benefit.
- She can't afford to be on a reduced income while waiting until age 70 to receive her maximum Social Security benefit.
- She needs income between 65 and 70.

So, how can she retire at age 65 and still receive her maximum Social Security benefit?

The solution — American Pathway Deferred Income Annuity

- Barbara has saved \$500,000 for retirement and can use \$93,000 to fund the American Pathway Deferred Income Annuity, selecting the Five-Year Certain payment option with payments from age 65 to 70. Those choices will provide her income equal to the maximum Social Security benefit for those five years.

Barbara can keep her retirement on track	Retire at 65 and maximize Social Security using American Pathway Deferred Income Annuity to fill the gap	Take a reduced Social Security benefit at age 65
Client's age today	55	55
Retirement age	65	65
American Pathway Deferred Income Annuity income at age 65 to 70	\$2,222/mo. ¹	N/A
American Pathway Deferred Income Annuity premium	\$93,000 ¹	N/A
Projected Social Security benefit at age 65	N/A	\$1,358/mo.
Projected Social Security benefit at age 70	\$2,222/mo.	N/A
Total amount received by age 90	\$693,264	\$423,696 ²

Source: <http://www.ssa.gov/planners/benefitcalculators.htm>. Assumes current taxable Social Security earnings of \$50,000 for purposes of illustration.

In exchange for higher payments, an income annuity permanently converts your principal to a guaranteed stream of payments.

YOUR MONEY WORKS

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Income goals achieved with the American Pathway Deferred Income Annuity solution

- Barbara retires at age 65.
- Barbara receives maximum Social Security benefit starting at age 70.
- Barbara fills income gap until age 70 with the American Pathway Deferred Income Annuity.

American Pathway Deferred Income Annuity — your key to retiring with full Social Security benefits

Smart step

Make an annuity a part of your retirement journey

[Your Contact Info]

[Contact Address Line 1]
[Contact Address Line 2]

[Contact Phone]

[Contact Email Address]

[Insert license number if required]

¹ Quote assumptions; female age 55, Five-Year Period Certain Only starting at age 65, return-of-premium death benefit. Numbers based on credited rates as of 05/21/2014. State of issue has no premium tax.

² Does not reflect potential automatic Social Security benefit increases (annual cost-of-living adjustments).

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

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

Guarantees are backed by the claims-paying ability of American General Life Insurance Company.

Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

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