

A single premium deferred income annuity



Potentially reduce your required minimum distributions (RMDs) using a Qualified Longevity Annuity Contract (QLAC)

What is a QLAC?

A qualified longevity annuity contract (QLAC) is a deferred income annuity purchased under an IRA with income payments scheduled to begin later than age 70½.

A new option to reduce RMDs and extend your retirement savings

The funds allocated to purchase a QLAC may be excluded from your RMD calculations beyond age 70½ and provide more guaranteed income for later years of retirement, beginning as late as age 85.

Key advantages of a QLAC:

- Allocate up to \$125,000 (lifetime) or 25% of your IRAs, whichever is less
- Delay paying taxes on money that isn't needed in early retirement
- Help ensure you have guaranteed lifetime income later in retirement
- Potential to leave more assets to a surviving spouse or heirs

The American Pathway Deferred Income Annuity can be purchased as a qualified longevity annuity contract.



What is a deferred income annuity (DIA)?

The American Pathway Deferred Income Annuity allows you to set aside a single premium today so you can receive a stream of income payments beginning on a predetermined date in the future, which may be guaranteed to continue for as long as you live.

Your single premium can provide:

- A high level of fixed guaranteed income with the option to adjust your income start date
- Protection from stock market volatility
- Guaranteed return of premium
- Four automatic payment increase options from which to choose

Designating an American Pathway Deferred Income Annuity as a QLAC

Guaranteed income from a DIA could reduce your reliance on the remainder of your portfolio for income, which may allow you to invest and spend with more confidence during your early, more active years of retirement.

Ask your financial professional for more information on the premium limitations and requirements for designating a DIA as a QLAC.

Smart step
Make an annuity a part of your retirement journey

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

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AGLC108288 (02/2015) J94867
AGLC106230, AGLC106377, AGLC106378
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