

Top 10 reasons to sell fixed annuities.



Offer your clients guaranteed income options they can't outlive.

Here are 10 reasons to consider a fixed annuity:

1. Competitive interest rates.

We offer the flexibility of several interest rate guarantee options. Your clients can lock in the initial interest rate guarantee that works best for them.

6. Access to funds.

Our fixed annuities allow for penalty-free withdrawals up to a specific amount and there are multiple withdrawal charge waivers that can be used under certain defined circumstances.*

2. Tax-deferred growth. Accumulate savings faster with compounding interest.

While money remains in the annuity, the principal earns interest and the gains earn interest.

7. Systematic withdrawals of interest.

Clients can receive payments monthly, quarterly, semiannually or annually.*

3. No up-front sales charges or administrative fees.

Once the contract is issued, 100% of your clients' money will begin earning interest.

8. Guaranteed income for lifetime payout option.

With annuitization, electing the lifetime payout option will convert the contract balance into a guaranteed income stream for life.

4. Protection from market volatility.

Fixed annuities have no market participation.

9. Diversification.

A tax-deferred fixed annuity can serve as a conservative addition to any retirement portfolio.

5. Guaranteed death benefit.

Upon the death of the owner, the contract value is paid directly to the beneficiary, without any withdrawal charges or market value adjustment (if applicable), generally avoiding the probate process.

10. Extra help to grow your business—marketing and sales support.

We provide comprehensive sales training including materials for both agents and bank customers.

* Taxable withdrawals are subject to ordinary income tax. Withdrawals taken prior to age 59½ may be subject to a 10% federal early withdrawal tax penalty. Contractual withdrawal charges may also apply.

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 the issuing insurance company.

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 expertise and innovation

Present clients a powerful story for asset accumulation and guaranteed lifetime income.

- **GUARANTEE** principal and earnings with a fixed rate of interest
- **GROW** assets with the power of tax-deferred growth
- **PROTECT** principal with no market participation

Talk with your clients to see if a fixed annuity could be a good fit for their overall retirement plan.

Annuities are long-term retirement saving vehicles.

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.

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