

A single-premium fixed immediate income annuity



Case Study: Norah

Why purchase an income annuity with tax-qualified assets?

If you have assets in a tax-deferred retirement plan, when you reach age 70½, the IRS generally requires you begin withdrawing minimum amounts — required minimum distributions (RMD) — and paying taxes on the withdrawals. For many people, the size of these required distributions can be a shock. But with an American Pathway Immediate Annuity, you can:

- Establish a reliable income stream you cannot outlive¹
- Set yourself up to cover RMDs
- Be assured your income is protected from market downturns

Here's how it works

Let's take the example of Norah.

Norah is 70 years old and has her money in a tax-deferred retirement savings plan.² At age 70½, she will have to begin taking required minimum distributions (RMD). She wants to maximize income during her active retirement years. She could use the extra income for dining out and taking vacations more frequently.

With help from her financial professional, she establishes an income stream using the American Pathway Immediate Annuity. With guaranteed payments, she has a way to put the RMD for that premium on autopilot and maximize the benefit amount she is paid each year. (See example in the chart)

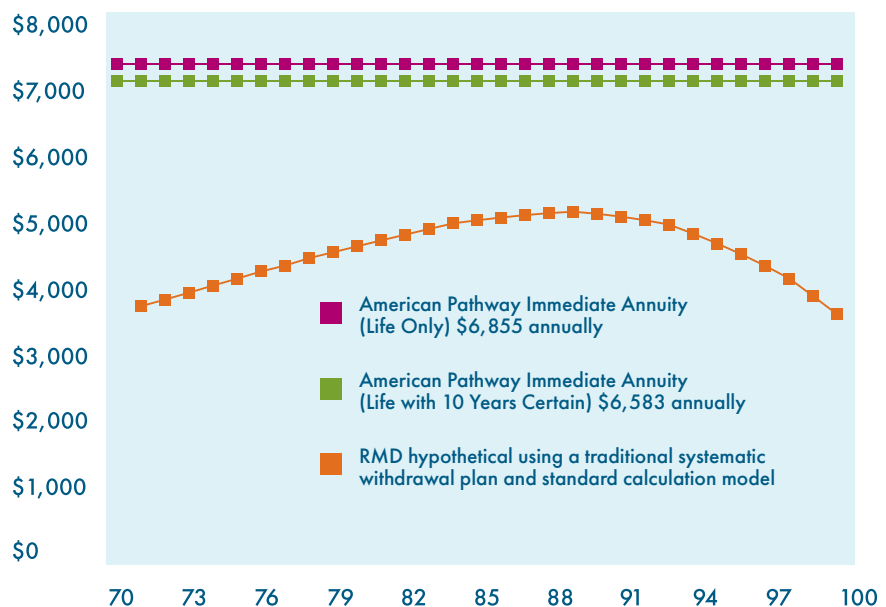
Annuity assumes a woman, age 70, with a life only or a life with 10 years certain annuity, issue state - Delaware, rates as of 03/06/2013. RMD assumption: Starting balance \$100,000, FINRA RMD calculator used to assume future hypothetical RMD

When you purchase the American Pathway Immediate Annuity

The American Pathway Immediate Annuity can provide a predictable income stream that can help you manage RMD.

In the chart below, compare the guaranteed payments from the American Pathway Immediate Annuity³ to the payments labeled RMDs – hypothetical payments you could receive from traditional systematic withdrawals, using the standard IRS calculation model. You could receive 60 to 100 percent more in income with the American Pathway Immediate Annuity. In exchange for higher payments, an immediate annuity permanently converts your principal to an income stream.

Hypothetical American Pathway Immediate Annuity vs. RMD using traditional systematic withdrawal plan





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.

Live retirement on your terms

Ask your financial professional how the American Pathway Immediate Annuity can provide you with predictable income and help meet RMD requirements.

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 Lifetime guarantee depends on option chosen.

² Not an actual case, presented for illustrative purposes only. Names used are fictional.

³ Quote will vary by age, sex and payment option.

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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