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## American General introduces FIA with 7% roll-up

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By Editor Test      Thu, Apr 18, 2013

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American General Life Insurance Company (American General) has introduced AG Choice Index 10, a fixed indexed annuity that offers to double the income base of its living benefit after a 10-year waiting period. Contract owners receive a 4% premium enhancement on premiums paid in the first 30 days of the contract.

The contract offers three interest-crediting strategies – a one-year fixed interest account, an annual point-to-point index interest account, and a monthly point-to-point additive index interest account.

With the AG Lifetime Income Plus contract option, the income base—the amount on which lifetime withdrawals are based—is guaranteed to double to 200% of premiums paid, as long as no withdrawals are taken before the tenth contract anniversary. The rider also guarantees that retirement income will rise by 7% each year that withdrawals are not taken in the first 10 contract years.

The highest payout rate is 6% for the oldest owners of single-life products.

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