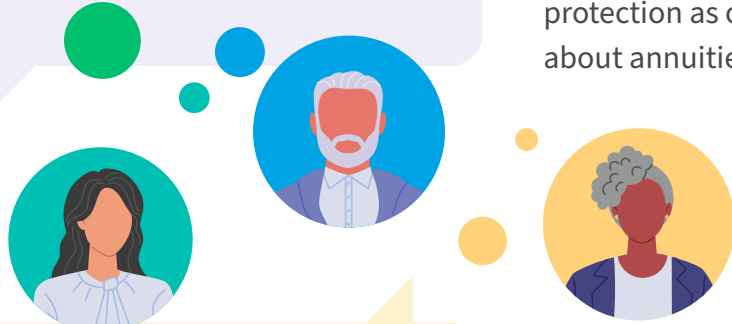


# Speaking of annuities...

Now more than ever, Americans need the predictability and certainty that an annuity can add to their overall retirement strategy. Here are some key research-based insights and tips from the Alliance for Lifetime Income and others to consider when talking to clients about the value annuities can provide for a portion of their portfolio today.

## Start the conversation by focusing on what's important to clients today



**“Protection” & “Security”** are the key words that research shows matter to consumers today, which makes sense.<sup>1</sup>

Clients are likely purchasing an annuity to plan for the many risks and uncertainties in life, including running out of money, so consider addressing those concerns by highlighting protection as one of the main benefits in initial conversations about annuities.

## Speak their language for greater engagement and understanding

When we speak in language that people can understand, we not only make annuities more relatable and understandable, but we can also help improve decision making, leading to better retirement outcomes for clients.

Here are some language tips to consider—drawing from rigorous research conducted by the Alliance for Lifetime Income.<sup>1</sup>



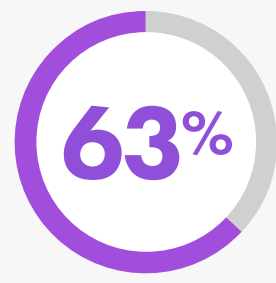
### Instead of this...

Guaranteed income
Financial independence or financial empowerment
Living benefit or rider
Withdrawal base
Accumulation phase and distribution phase
Death benefit
Subaccounts
Market volatility or market fluctuations
Surrender charge
Qualified or non-qualified money

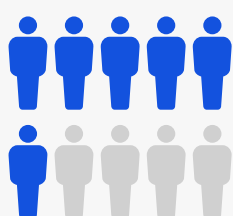
### Say this...

- ▶ **Protected lifetime income**
- ▶ **Financial security**
- ▶ **Protected income benefit or optional benefit**
- ▶ **Income Base**
- ▶ **Growth stage and income stage**
- ▶ **Beneficiary benefit**
- ▶ **Variable annuity investment options**
- ▶ **Market ups and downs**
- ▶ **Early withdrawal cost**
- ▶ **Pre-tax or post-tax dollars**

## Why it matters



**Americans are unprotected for retirement**, meaning they have no source of protected lifetime income—such as a pension or annuity—other than Social Security<sup>2</sup>



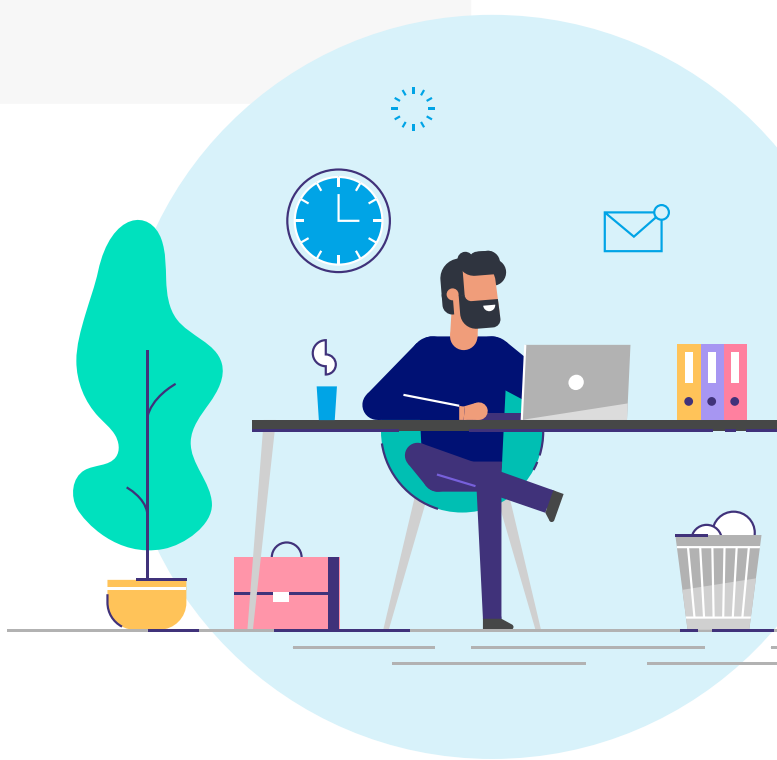
**6 in 10** Americans age 55 to 75 believe that **having guaranteed lifetime income in addition to Social Security income is highly valuable**<sup>3</sup>



of Americans age 55 to 75 **say financial professionals have a responsibility** to present guaranteed lifetime income products as part of a retirement income strategy<sup>4</sup>

Discover additional tools and resources to help educate clients about the importance of annuities and protected lifetime income.

[Click to Learn More](#)



For details about AIG Annuities' diverse suite of protected lifetime income solutions, contact our Sales Desk at 888-502-2900.

Please consult with your home office for any rules or requirements that may apply when discussing annuities.

<sup>1</sup> Alliance for Lifetime Income, Annuities Language Discussion Guide, 2021.

<sup>2</sup> Source: Alliance for Lifetime Income, 2019 Protected Lifetime Income Study.

<sup>3</sup> Greenwald & Associates and CANNEX, “Diverging Attitudes about Lifetime Income in the COVID-19 Era”, survey conducted 7/30/20 – 8/13/20, among Americans age 55 to 75.

<sup>4</sup> Greenwald & Associates and CANNEX, “Top 10 Key Findings – A Study Summary of the Sixth Annual Guaranteed Lifetime Income Study (GLIS), conducted 2/13/20–2/21/20 among Americans age 55 to 75.

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Annuities are long-term products designed for retirement. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract, as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. An investment in a variable annuity involves investment risks, including possible loss of principal.

Variable annuities are sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. A prospectus may be obtained by calling 1-800-445-7862. Clients should read the prospectus carefully before investing.

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