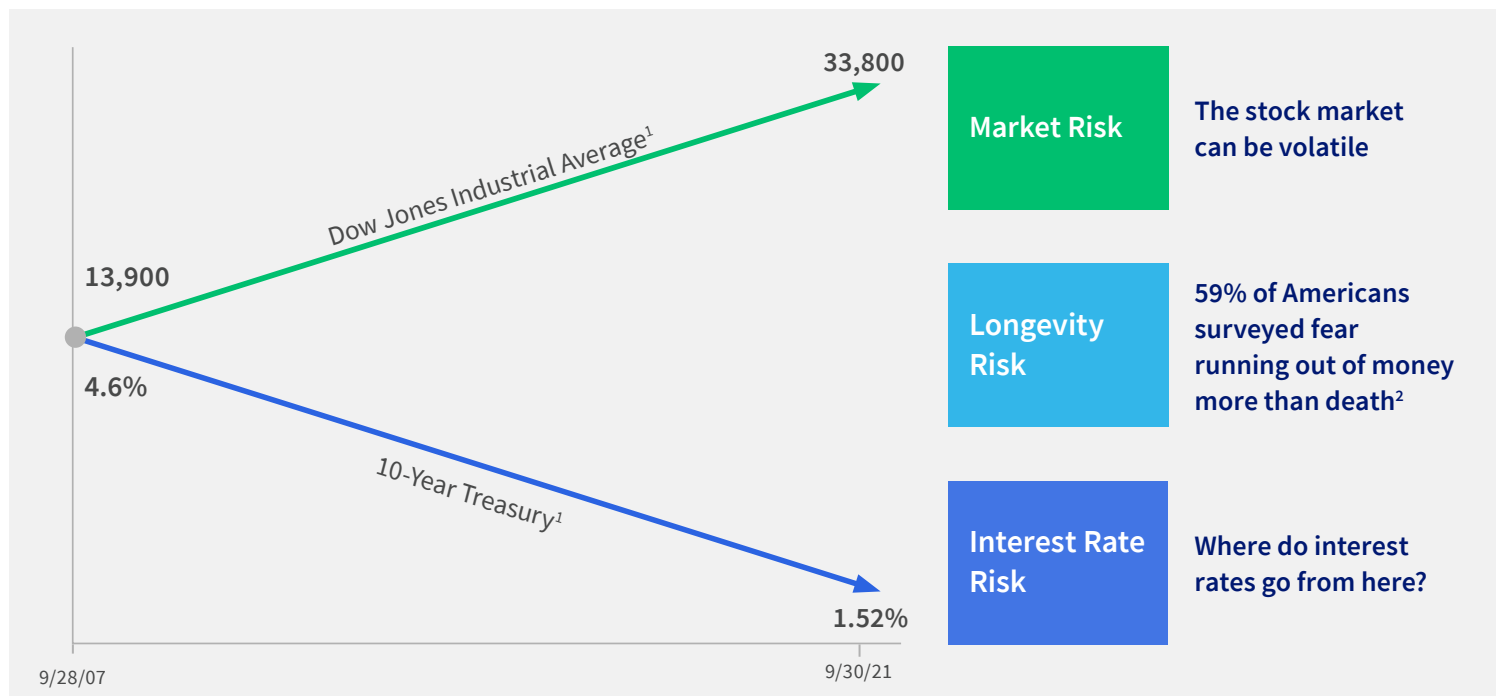


Today's key retirement risks



With an AIG annuity and an optional guaranteed lifetime withdrawal benefit, you can help clients mitigate risks to their overall retirement strategy and generate protected lifetime income that cannot be outlived—no matter which direction the market or interest rates go in the future.

How are your clients managing today's retirement risks?



¹Source: Finance.yahoo.com and treasury.gov. Figures shown have been rounded. ²Source: AIG 2019 Plan for 100 Survey.

Annuities are issued by AIG member insurance companies.
Guarantees are backed by the issuer.

See reverse for details.

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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



To learn more about our annuity solutions, contact your AIG Annuities wholesaler.

Past performance is not indicative of future results.

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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. The purchase of an annuity within a retirement account, such as an IRA, provides no additional tax-deferred treatment beyond that provided by the retirement account. However, annuities do provide other features and benefits.

Income protection features may be standard or optional. Additional fees, age restrictions and other limitations apply.

All contract and optional benefit guarantees, including annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity.

AIG Annuities is a marketing name used to represent annuity contracts issued by **American General Life Insurance Company** (AGL), Houston, TX, except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life). Certain annuities are issued by **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX, except in New York. **Variable annuities are distributed by AIG Capital Services, Inc.** (ACS), Member FINRA. Issuing companies AGL, US Life and VALIC are responsible for financial obligations of insurance products. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products and services may not be available in all states and product features may vary by state. Please refer to the contract.

AIG Life & Retirement consists of four operating segments: Individual Retirement, Group Retirement, Life Insurance and Institutional Markets. It includes the following major U.S. life insurance companies: American General Life Insurance Company; The Variable Annuity Life Insurance Company; and The United States Life Insurance Company in the City of New York.

All companies are members of American International Group, Inc. (AIG).

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