Help clients overcome ultra-low interest rates

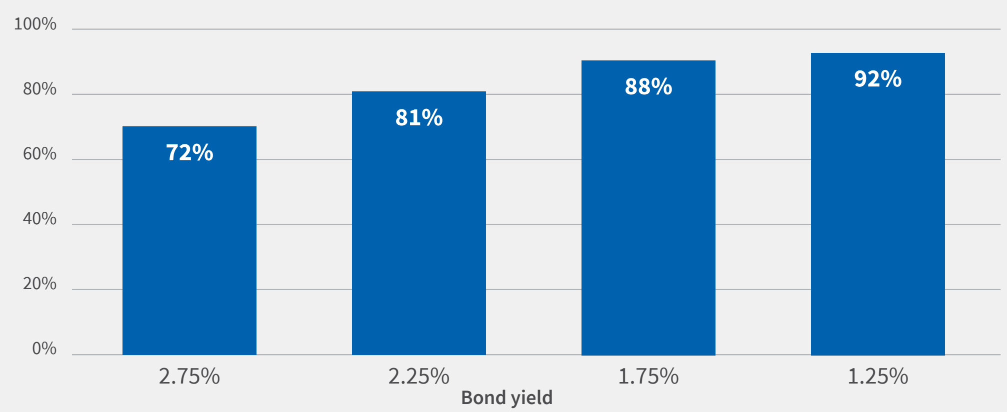
Feel the Power® of a fixed income alternative

Add the potential for yield and safety with a fixed index annuity

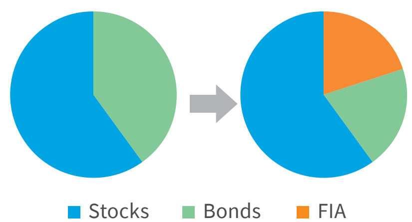
Are your clients using fixed income assets like CDs and bonds for yield, safety, or both? With 5-year CD rates at only 0.28% and bond yields at 1.95%[1], retirees relying on these assets to cover their expenses may not have enough income to meet their needs. Adding a **fixed index annuity** (FIA) can help protect against market downturns, while enhancing the performance potential of your clients' portfolios, according to recent research by leading asset manager AllianceBernstein (AB).

AB research showed that portfolio outcomes improved up to 92% of the time with a fixed index annuity

Frequency of outperformance of the FIA Enhanced Portfolio versus the 60/40 Portfolio at varying bond yields



Allocating half of the fixed income assets in a classic 60/40 portfolio to an FIA improved outcomes 92% of the time in a low bond yield environment of 1.25%, according to AB research.



Past performance is not a guarantee of future results.

The FIA Enhanced Portfolio is hypothetical and does not represent an actual portfolio or annuity contract. Individual results will vary. The 60/40 Portfolio represents a blend of the total returns of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. Price returns would be lower. The FIA Enhanced Portfolio represents 60% S&P 500 total return, 20% Bloomberg US Aggregate Bond Index total return and 20% fixed index annuity return based on the S&P 500 Index price return. Taxes are omitted, as assets are assumed to be held within qualified retirement vehicles. Based on distributions from 5,000 simulations of future returns provided by JourneyGuide retirement-planning over a 10-year period starting December 31, 2020. As of March 31, 2021. Source: Bloomberg Barclays, JourneyGuide, S&P and AB.

Stocks, bonds and CDs have different objectives, risk tolerance levels and time horizons than index annuities. For example, CDs offer a fixed rate of return and FDIC insurance backed by the full faith and credit of the U.S. government. Stocks and bonds are subject to risks, including the possible loss of principal. Earnings from a CD, stock or bond are subject to ordinary income tax. U.S. government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. Interest from Treasury bills and U.S. government bonds is exempt from state and local income taxes, but may be subject to federal income tax.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Clients should consult with their financial professional regarding their situation. For legal, accounting or tax advice, clients should consult the appropriate professional.

See reverse side for endnotes.

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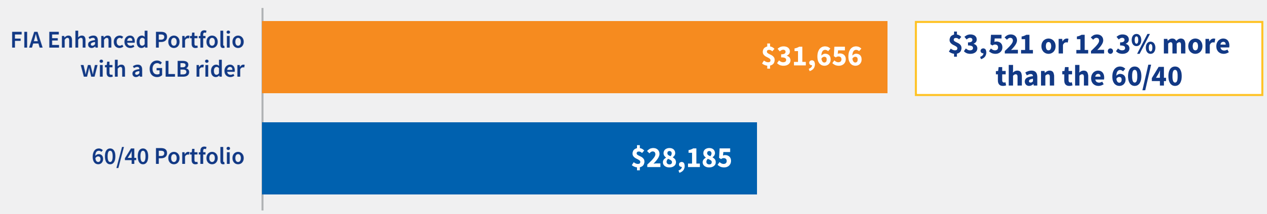
Adding a lifetime income benefit improved outcomes 99% of the time

AB also found that when it came to providing retirement income, adding an FIA with a guaranteed living benefit (GLB) rider enhanced results 99% of the time over a 60/40 portfolio. In the best-performing scenarios, the FIA Enhanced Portfolio with a GLB rider provided almost $3,500 more in annual retirement income, an increase of more than 12% over the 60/40 Portfolio.[2]

The FIA Enhanced Portfolio with a GLB rider provided up to 12.3% more in income



Past performance is not a guarantee of future results. See footnote 2 for more information.

Contact your AIG wholesaler or call 888-502-2900 (IMO/BGAs: 888-438-6933) to order your free copy of the AB White Paper or for more information.

[1] Source of CD rates: National Rates and Rate Caps, FDIC, January 18, 2022. Source of bond yield: Yahoo! Finance, iShares Core U.S. Aggregate Bond ETF, 2/1/22.

[2] The FIA Enhanced Portfolio is hypothetical and does not represent an actual portfolio or annuity contract. Individual results will vary. The 60/40 Portfolio represents a blend of the total returns of 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index. Price returns would be lower. The FIA Enhanced Portfolio represents 60% S&P 500 total return, 20% Bloomberg US Aggregate Bond Index total return and 20% fixed index annuity return based on the S&P 500 Index price return. Annuity includes optional GLB rider with an annual fee of 1% and an index rate cap of 4%. Taxes are omitted from the accumulation phase, as assets are assumed to be held within qualified retirement vehicles. Annuity and portfolio withdrawals (accounting for required minimum distributions) are taxed at ordinary income tax rates for individuals, increase with inflation and incorporate the sunsetting of the Tax Cuts and Jobs Acts in 2026. Standard deductions are assumed, as are state income taxes (using Indiana as an example). Based on distributions from 5,000 simulations of future returns provided by JourneyGuide retirement-planning over a 10-year period starting December 31, 2020, followed by an additional 30 years of retirement income withdrawals. **As of March 31, 2021. Source: Bloomberg Barclays, JourneyGuide, S&P and AB**

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all clients. Contract value may decline due to fees. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. or **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX. In New York, annuities are issued by **The United States Life Insurance Company in the City of New York** (US Life). AGL, VALIC and US Life are members of American International Group, Inc. (AIG). The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL, VALIC or US Life are its responsibility. Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho. AIG Financial Distributors is the sales and distribution arm for AIG's U.S. life insurance and retirement business.

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