



Partnership Programs

from AIG Life & Retirement

Client Engagement

Business Development

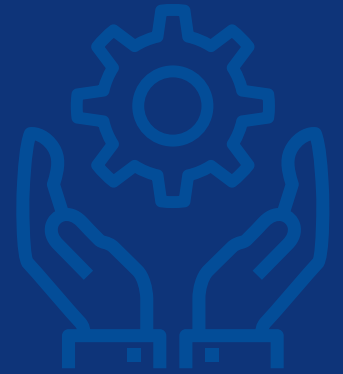
Research & Partner Specialty

Annuities are issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where they are issued by The United States Life Insurance Company in the City of New York (US Life). Contract and optional benefit guarantees are backed by the claims-paying ability of the issuing insurance company.

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Addressing the needs of financial professionals today.



What type of support is most important to financial professionals today? Based on findings from a recent advisor survey, the three most valued activities are providing Market Insights, Access to Product/Portfolio Specialists, and Value-Add/Practice Management programs.*

92% of financial professionals cite Value-Add/Practice Management programs as important, with 47% saying it is very important—outranking Websites, Marketing and Traditional Wholesaling support.

AIG Life & Retirement is a leader in providing award-winning client engagement and business development programs to help financial professionals elevate the growth of their practice, increase client retention and enhance client satisfaction.

Award-winning programs, resources and tools

Our award-winning programs can be optimized through a range of opportunities, including:

- Firm-sponsored conferences
- Break-out sessions / sponsored panels
- Webinars / financial professional lunch & learns
- Focus campaigns & sales desk promotions
- Online resources
- Client and FP videos
- Firm newsletters & marketing libraries
- Social media posts
- Link to AIG Life & Retirement's Client Connections microsite

*Fuse Advisor Trend Monitor Series, March 2021

Client Engagement Programs

Annuity Education Guide.
Solving for today's retirement savings and income needs with annuities.
Begin

CHECK OFF THE BASICS
A GUIDE TO PLANNING FOR RETIREMENT EXPENSES IN RETIREMENT

- INTERESTS
- MEDICARE
- UTILITIES
- TRANSPORTATION
- GYM MEMBERSHIP
- TRAVEL

ANNUITY EDUCATION

This new education program offers a series of tools and resources that highlight the value and importance of using annuities to help address clients' retirement accumulation and income needs—particularly in today's low interest rate environment.

- Annuity Fundamentals includes interactive "[Annuity Education Guide](#)" for clients and "[Annuity Basics](#)" educational presentation for FPs
- [Fixed Income Alternative Toolkit](#) education solution with FP presentation, white paper, emails and calculators
- [Check Off the Basics](#) from the Alliance for Lifetime Income helps clients take important first steps in creating a plan for protected lifetime income in retirement [M6108F11](#)

SOCIAL SECURITY SAVVY

This client education and prospecting program is designed to help raise awareness about integrating Social Security benefits with other sources of retirement income.

- Making Smart Decisions Client Brochure [M5358CBR](#) includes strategies for Married, Divorced and Widowed Clients
- Medicare Client Brochure [M5358MED](#)
- Client Powerpoint Presentation [M5358CPT](#)
- Fillable PDF Invitation [M5358IN1](#)

Also available on <https://clientconnections.aig.com/social-security-savvy/>

Social Security Savvy

Making smart decisions for your future.

We see the future in you. — AIG

Social Security Savvy

Making smart decisions for your future.

We see the future in you. — AIG

Social Security Savvy

Making smart decisions if you are married

For married couples, deciding when to start collecting Social Security benefits can be especially important. That's because you may have a greater number of choices that will impact the benefits you and your spouse receive for life, along with various benefits.

Spousal benefits
If you are married, you will generally receive the greater of:
• Your own benefit based on your individual earnings record, if available; or
• The spousal benefit, 50% of your spouse's full benefit.

Retirement benefits
As a married couple, you may be able to coordinate the timing of when each spouse starts collecting benefits, which may generate a higher combined benefit that can help with your income needs and goals. For married couples, you may choose to collect benefits at a higher retirement age, when the rate you receive has risen to its peak and you're in relatively good health. This can be a particularly powerful strategy for couples who have a large income gap, and/or who have higher working expenses to offset benefits.

Cost-of-living benefits
The advantage of the cost-of-living benefit (COLA) is that it is indexed to your cost-of-living index (CPI) and is adjusted each year. It is available to anyone who has worked for at least 40 quarters (10 years) under Social Security.

Healthcare benefits
If you are a retiree, you may be eligible for Medicare. You may also be eligible for Medicaid, which can help pay for long-term care costs. You may also be eligible for Veterans Affairs (VA) benefits, which can help pay for long-term care costs. You may also be eligible for Veterans Affairs (VA) benefits, which can help pay for long-term care costs.

We see the future in you. — AIG

Social Security Savvy

Making smart decisions if you are divorced

If you are divorced, you will generally receive the greater of:
• Your own retirement benefit based on your individual earnings record; or
• The spousal benefit, up to one-half your former spouse's full benefit, provided that certain requirements are met—such as if your former spouse has retired.

Timing requirements
In order to qualify for spousal benefits based on your former spouse's earnings record, there are certain requirements that must be met:
• You must be at least 62 years old and currently unmarried.
• Your former spouse must have been at least 62 years old when he or she started collecting Social Security.
• Your former spouse must have been at least 10 years older than you when he or she started collecting Social Security.
• Your former spouse must have been at least 10 years older than you when he or she started collecting Social Security.

Retirement benefits
If you are a retiree, you may be eligible for Medicare. You may also be eligible for Medicaid, which can help pay for long-term care costs. You may also be eligible for Veterans Affairs (VA) benefits, which can help pay for long-term care costs.

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Social Security Savvy

Understanding your Medicare options.

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Social Security Savvy

Making smart decisions if you are widowed

If you are widowed, you can collect Social Security benefits at age 60—before an earlier benefit. The benefit amount is based on your spouse's Social Security benefit and your age.

• If you are at Full Retirement Age or older:
You will receive 100% of your deceased spouse's benefit amount.

• If you are age 60 to Full Retirement Age:
You will receive a reduced benefit amount based on your deceased spouse's benefit amount.

• If your spouse was receiving reduced benefits:
You will receive a reduced benefit amount based on their reduced benefit amount.

Other things to consider:
• If you are a retiree, you may be eligible for Medicare. You may also be eligible for Medicaid, which can help pay for long-term care costs.
• If you are already receiving retirement benefits based on your own earnings record, you can continue the full Social Security benefit you're already receiving. You may also be eligible for a higher benefit as a widow or widower.

Next steps?
Making smart decisions about your retirement income isn't always easy, but a financial professional can help you understand your options and make a more informed decision that can help you meet your retirement goals. We'll help you understand your options and make a more informed decision that can help you meet your retirement goals. We'll help you understand your options and make a more informed decision that can help you meet your retirement goals.

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Client Engagement Programs



INCOME SAVVY®

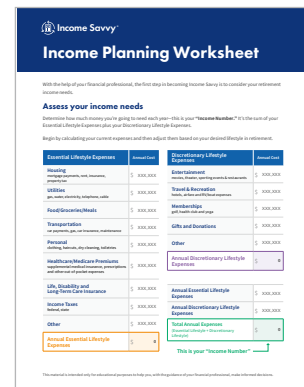
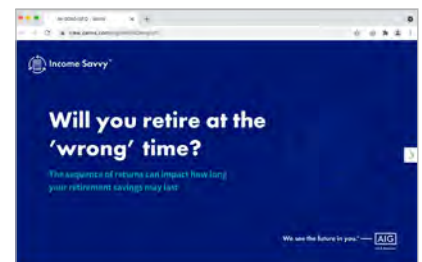
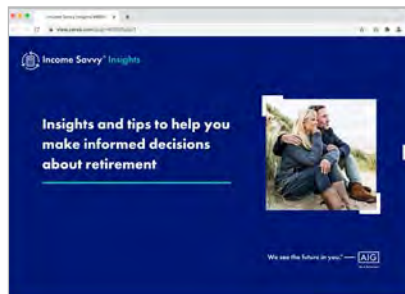
This award-winning program offers a systematized and repeatable process for helping clients shift their focus from saving for retirement to generating income. Income Savvy provides tools to use with clients to review their savings and how they're positioned for retirement income.

Developed in partnership with Wade Pfau, PhD, CFA®, RICP and Michael Finke, PhD, CFP®, well-known academics published frequently in research and financial journals, the program sets the stage for deep and effective discussions to educate customers and help identify guaranteed income solutions for their retirement income needs.

Income Savvy Business-Building Support

- Client Brochure [M6060CBR](#)
- Client Seminar [M6060CPT](#)
- Seminar Invitation [M6060INV](#)
- Income Savvy Insights and Tips Flip Book [M6060FBK*](#)
- Q&A with Dr. Finke & Dr. Pfau [M6060QA](#)
- Will You Retire at the Wrong Time (Sequence of Returns) Client Brochure [M6060SEQ*](#)
- Visualize Retirement Client Workbook [M6060WBK](#)
- Client Worksheet [M6060WKS](#)
- Microsite <https://clientconnections.aig.com/income-savvy/>

* Interactive digital version available on <https://clientconnections.aig.com/income-savvy/>



Consumer-Based Research

- Enhancing Retirement Satisfaction Whitepaper [M6060CWP](#)

Client Engagement Programs

Tax Savvy
Tax-smart strategies for retirement.

Please join us for
Tax Savvy
Tax-Smart Strategies for Retirement

We'll take a look at tax smart strategies that may help you reduce your current taxes and help you meet your long-term financial objectives. Now is an opportune time to review your retirement savings and investment strategies to help make sure you're being tax savvy.

Month xx, xxxx
10:00 a.m. PST / 1:00 p.m. EST

Add this event to your calendar

Avoid the Social Security tax trap

How much of your Social Security benefits could be taxed?

How much of your Social Security benefits could be subject to federal income tax? That's what we'll discuss. We'll also discuss how to avoid the Social Security tax trap. We'll also discuss how to avoid the Social Security tax trap. We'll also discuss how to avoid the Social Security tax trap.

Tax Facts and Tables
2022 at a Glance

We see the future in you.™ — AIG

TAX SAVVY

This educational and prospecting program is designed to help clients take a fresh look at their retirement savings and investment strategies with the goal of reducing current taxes.

- Tax Smart Strategies for Retirement Client Brochure [M6057CBR](#)
- Webinar Invite [M6057INV](#)
- Client Seminar [M6057CPT](#)
- Avoid the Social Security Tax Trap Worksheet [M6057SSW](#)
- Prospecting Letter [M6057PL1](#)
- Tax Facts and Tables Brochure [M6057RCK](#)
- Factor Taxes Into Your Saving Strategy Placemat [M6057MAT](#)

FUTURE PLANNING/FINANCIAL PREPAREDNESS

Help clients take stock of their financial matters and assess their preparedness with resources from our Financial Preparedness Toolkit.

- Year-end Checklist [M6335CHK](#)
- Designate Your Annuity Beneficiaries Educational Flyer [M6335FL1](#)
- Be Prepared Fillable Financial Preparedness Journal [M6335GDE](#)

Year-end checklist

With the current year drawing to a close, now may be a good time to review your financial matters and prepare for the year ahead. This reminder checklist can help you get started.

- Review your beneficiary designations on all your accounts. Do all accounts have beneficiaries named? Do your designations still reflect your intended intent? If you have a will and/or trust, consider any updates you need to be made.
- Review your financial plan with your financial professional. Are you on track to meet your goals? Are you taking advantage of your current investment strategies that may be helpful in a portfolio being in the red?
- If you're nearing retirement, consider how adding protected lifetime income to your portfolio with an annuity can help you "check off the boxes." An annuity can help cover your essential expenses (e.g., housing, utilities, food) to ensure the best possible performance.
- Take an inventory of your retirement accounts. Consider whether you want to consolidate multiple catch-up accounts and investment accounts to help simplify your finances.
- Review your current contributions to your retirement accounts (e.g., 401(k), 403(b), IRA, etc.). Consider any opportunities to make catch-up contributions if you're age 50 or older.
- Start preparing for tax season. Begin grouping your deductions and make an appointment with your tax advisor for the new year.
- Review your tax withholding (if applicable). Consider if any adjustments are needed before the year end or start of the new year.

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Be Prepared
Will you be ready in the event of an emergency?

We see the future in you.™

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Designate your annuity beneficiaries.

Properly designating a beneficiary will ensure your annuity death benefit goes to the person(s) or entity of your choice. The annuity funds are disbursed directly to your beneficiary(ies), generally avoiding the delay and potential cost of the probate process.

- Who can be your beneficiary?** A spouse, blood relative, friend, business organization, trustee or charity. You can name several people or entities – just be sure you specify the percentage of the benefit.
- Designate a primary and contingent beneficiary** If your primary beneficiary is deceased or cannot be located, the death benefit will be paid to the contingent beneficiary.
- Be specific when naming beneficiaries** If you're named for one or more beneficiaries, consider your designations as precise and specific as possible. For example, if you clearly designate "my children," you may be naming a child or grandchild (not naming each child) instead, they have no claim on the beneficiary funds.
- What if you don't designate a beneficiary?** If the case, the death benefit will go to your estate, which could result in a lengthy and costly probate process, delaying distribution of the proceeds. Account generally will provide the beneficiaries as named.
- As part of your year-end financial review, review the beneficiary designations on your accounts** Life events, such as a marriage, divorce, the birth or adoption of a child, can prompt you to change your initial selection.

Please see us for additional information.

We see the future in you.™ — AIG

Retirement income solutions for a changing market

Retirement income solutions for a changing market

Presenter
Title

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RETIREMENT INCOME SOLUTIONS FOR A CHANGING MARKET

This insightful program can help educate clients on the challenges of investing for retirement and the need for guaranteed income.

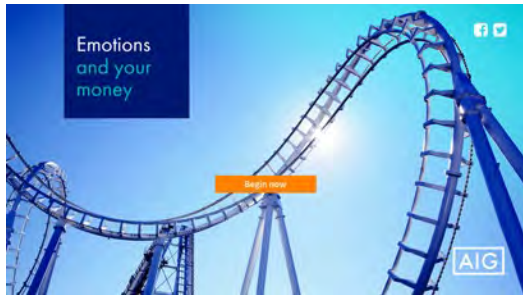
- Client Brochure [M4781CBR](#)
- Client Seminar [M4781CPT](#)
- Client Seminar Invitation [M4781INV](#)

Client Engagement Programs

FINANCIAL KNOW HOW FOR WOMEN

This targeted program is designed to help address the financial planning concerns many women face when preparing for retirement.

- Tips and Strategies Client Brochure [M5787CBR](#)
- Client Seminar [M5787CPT](#)
- Client Seminar Invitation [M5787INV](#)
- 8 Tips for Investors [M5787TPG](#)
- Advisor Brochure [M5787BRO](#)



EMOTIONS AND YOUR MONEY

This powerful program is designed to help clients avoid costly emotional mistakes and use time-tested strategies to navigate through volatile markets.

- Interactive Client Presentation [W4882CBR](#)
- Client Seminar [M4882CPT](#)
- Client Seminar Invitation [M4882IN3](#)
- Client Flyer [M4882SL1](#)

TRANSFORMATIONAL CONVERSATIONS—COMING SOON!

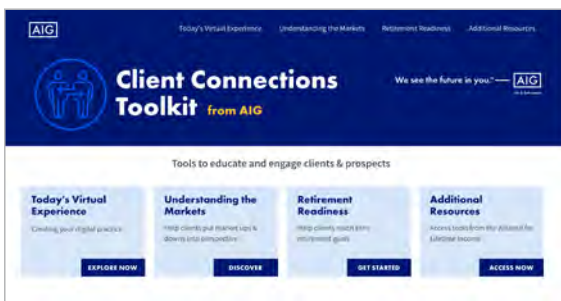
Blueprints from America's top advisor teams

How can we learn from America's fastest-growing, highest-retaining advisor teams? What are they doing differently to drive their success?

Transformational Conversations brings together and distills some of the industry's best client engagement research and ideas—offering financial professionals practical applications to help elevate their practice.



Business Development Programs



CLIENT CONNECTIONS FROM AIG

Client Connections from AIG® is designed to help financial professionals grow their practice and engage clients with 360° support tools and programs.

The Client Connections microsite provides easy access to our signature business development and client education programs, plus additional tools and resources to help strengthen client connections and build a more digitally savvy practice.

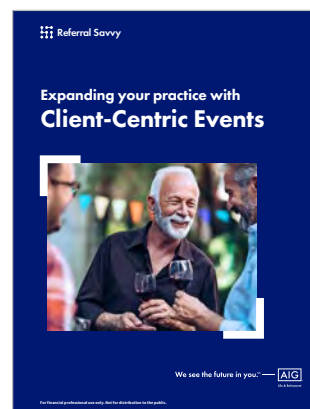
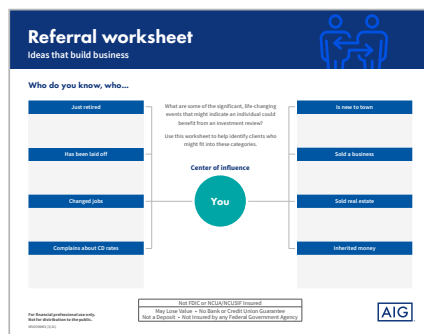
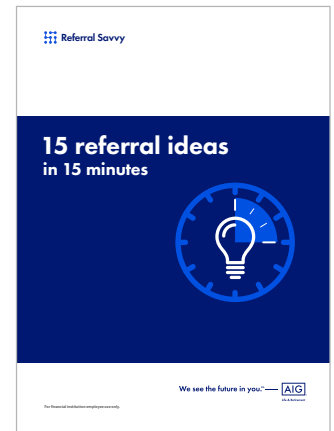
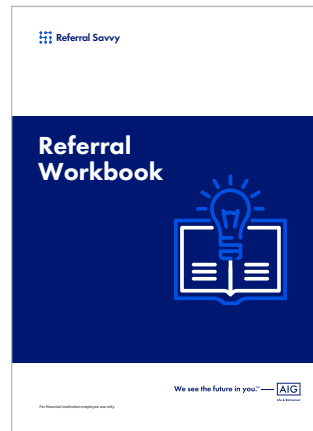
- Enhancing Your Game
- Income Savvy®
- Social Security Savvy
- Videos to Share
- Client Connections Toolkit
- Research & Insights

Visit ClientConnections.aig.com today.

REFERRAL SAVVY

This program is designed to help financial professionals maximize referrals from clients and business professionals to help expand their business.

- Referral Ideas Workbook for Advisors [M5659WKB](#)
- 15 Referral Ideas Brochure [M5659BR2](#)
- Who Do You Know Worksheet [M5659WK3](#)
- Client-Centric Event Planning Guide [M5945GDE](#)
- Branch Referral Program Brochure for bank and credit union employees [B5659MAN](#)



Business Development Programs



Lower your handicap

Strategies & techniques to help improve your game.

**Putting—
The magic number 31**

Is scoring really such a mystery?

Most of us know that scoring isn't really about choosing the ball being used, but it does seem that our putters are so different. One of the keys to success is choosing lower scores is simple. Just remember the number 31.

Almost without fail, most golfers have entirely too many putter strokes. With the number of greens around in an average round, an amateur player should have ample opportunities to get the ball up and down. The putts per hole is 36 putts, 18 on the up and 18 on the down with the total number of putts in a round about 36. There is no reason why the average player should take more than 31 putts per round. If you are a better player, you are averaging about 26 strokes per round, or 26 putts per round. If you are a professional, you are averaging about 21 strokes per round, or 21 putts per round. If you are a professional, you are averaging about 21 strokes per round, or 21 putts per round. If you are a professional, you are averaging about 21 strokes per round, or 21 putts per round.

The stroke

When a stroke, the first step is knowing your total number of putts per round. It is to have a solid stroke. It's actually important to be consistent. About your putting. If the ball only goes in the right direction when you hit a putt. This will simply be a matter of having a consistent and a positive outlook, expecting success. The elements of a good putting stroke are detailed in the right in Figure 1.

Tip

Practice your putting stroke, stand with the feet of your putter very close to a wall. Use your putter head and feet, making that the putter sits gently away from the wall on the backstroke and right on the wall through. This will ensure that your putter is swinging on plane and in the right direction.

We see the future in you! — AIG

9 fun facts for the back 9

Bill is a die-hard fan of the game. And Bill's 18th birthday is a special day for an official sponsor of the PGA of America's 18th birthday. And Bill's 18th birthday is a special day for an official sponsor of the PGA of America's 18th birthday. And Bill's 18th birthday is a special day for an official sponsor of the PGA of America's 18th birthday.

9 fun facts for the back 9

1. While you probably already know a lot about the game, here are some fun facts to discuss around the green.
2. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.
3. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.
4. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.
5. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.
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8. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.
9. The oldest known golf club is believed to be made of wood and is thought to have been used for hunting and war for many years.

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Enhancing your game

Tips and strategies to help prepare for a brighter future—on and off the course

We see the future in you! — AIG

Adding this event to your calendar and be sure to log in.

Health, Day, Year
 Title, First Name
 Address Line
 City, State, Zip

Handicap
 Handicap
 Address Line
 Address Line
 City, State, Zip

AIG | PGA

ENHANCING YOUR GAME

This golf-themed program is aimed at top clients and prospects, and provides an atmosphere for financial professionals to make stronger connections.

- Enhancing Your Game Client Presentation [M6271CPT](#)
- Webinar Invitation [M6271INV](#)
- Lower Your Handicap Golf Strategies and Techniques Guide [M6271BRO](#)
- Putting—The Magic Number 31 Golf Tips Flyer [M6271FL1](#)
- 9 Fun Facts for the Back 9— Golf Facts Flyer with annuity close [M6271NFF](#)

FINE WINE & FINANCE

This program is designed for clients and prospects and brings them together in an engaging atmosphere of fun and education. The presentation provides tips about selecting and enjoying different wines. It also offers strategies to help clients stay calm and focused in today's changing financial market.

- Client Seminar Fine Wine and Finance [M5599CPT](#)
- Fillable Client Seminar Invitation [M5599IN2](#)
- Client Vintage Wine and Callan Chart [M5599CAL](#)
- Client Wine Tasting Journal [M5599MWG](#)
- Advisor Brochure How to Host a Wine Tasting Event [M5599GDE](#)



Business Development Programs



ANNUAL BUSINESS PLANNING

This program helps financial professionals understand the importance of business planning and provides direction on efficient and effective ways of developing and executing a successful business plan.

- Business Plan Fillable Template [M5596BRO](#)
- Business Plan Quarterly Review worksheet [M5596BQR](#)
- Business Plan Webinar Presentation [M5596PP1](#)

SOCIAL MEDIA

This timely program offers tools to help financial professionals enhance their Social Media skills. The Playbook for Social Media can help financial professionals reach and engage clients—and attract new ones—in far-reaching and cost-effective ways.

- Social Media Playbook Presentation [M5616PPT](#)
- Social Media Playbook [M5616BRO](#)



CYBERSECURITY AWARENESS FOR FINANCIAL PROFESSIONALS

This important program provides valuable tips and tools to help financial professionals protect their practice from cyber risks, such as phishing and social engineering. Presentation includes tips on how to keep data safe in today's rapidly changing marketplace.

- Cybersecurity Presentation [M6004PPT](#)
- Cyber Awareness Checklist [M6004CHK](#)

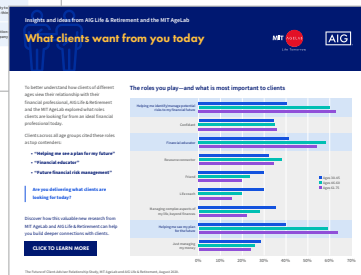
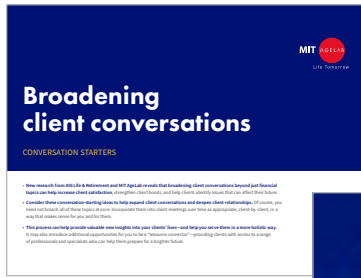
Research & Partner Specialty Programs

THE FUTURE OF CLIENT-ADVISOR RELATIONSHIPS

Developed in partnership with the MIT AgeLab, this research-based program reveals new opportunities to deepen client relationships by expanding conversations into more non-traditional areas that are of current interest and are highly relevant to your clients' long-term financial well-being.

Discover the available client-approved resources at <https://www.lifeandretirement.aig.com/financial-professionals/mit-age-lab-study>:

- White Paper
- Executive Summary



Additional tools and resources:

- Conversation Guide and Advisor Insights Digitized Presentation: <http://view.ceros.com/aig/conversation-guide-and-insights/p/1>
- Conversation Starters Advisor Brochure [M6166CS1](#)
- FP Conference Presentation [M6166PP1](#)
- Infographic—Not Just Finance [M6166IG1](#)
- What Clients Want from You [M6166FL1](#)
- Drivers of Client Satisfaction [M6166FL3](#)



PROGRAMS AVAILABLE FROM OUR MONEY MANAGERS

AIG Life and Retirement is proud to partner with some of the largest and most respected names in money management.

As part of our relationship with these premier organizations, we are pleased to provide you access to many of their signature specialty programs designed to help financial professionals enhance their practice and increase their level of engagement with clients and prospects.



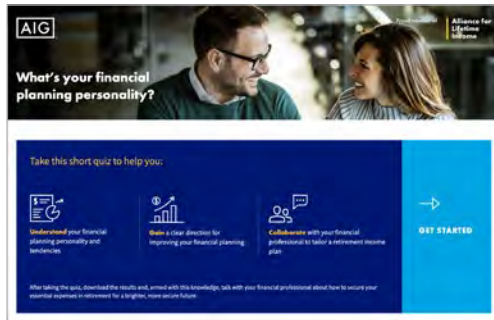
Research & Partner Specialty Programs

ALLIANCE FOR LIFETIME INCOME

AIG is proud to be a founding board member of the Alliance for Lifetime Income.

Through the Alliance, we're pleased to offer you client research, education and other tools to help clients understand the importance of protected lifetime income.

- Check of the Basics Planning Guide [M6108F11](#)
- Starting the Retirement Income Conversation Retirement Checklist [M6108AL5](#)
- Annuities Explained Flyer [M6108AL6](#)
- Annuities for Protection Article [M6108AL8](#)
- Healthcare Costs Article [M6108AL7](#)
- America's "Peak 65" Moment Article [M6275FL1](#)
- America's "Peak 65" Moment Infographic [M6275INF](#)
- Alliance for Lifetime Income Consumer Website: www.protectedincome.org



Resources for financial professionals

- Financial Planning Personality Quiz to share with clients and prospects
- Financial Planning Personality Profiles/ Planning Aid:

Hopeful Strivers [M6108F34](#)

Optimistic Dreamers [M6108F35](#)

Ambitious Risk-Takers [M6108F36](#)

Cautious Preparers [M6108F37](#)

Purposeful Planners [M6108F38](#)

- The Value of Protected Lifetime Income - Financial Professional Interview [M6108AL3](#)

- Alliance for Lifetime Income Financial Professional Resource Center: <https://resources.protectedincome.org>

Client Seminars at a Glance

Income Savvy

Help clients shift their focus from saving for retirement to generating income

- Client Seminar and Invitation [M6060CPT](#), [M6060INV](#)

Social Security Savvy

What clients need to know to help make smart decisions about their retirement income

- Client Seminar and Invitation [M5358CPT](#), [M5358IN1](#)

Tax Savvy Client Seminar

Help clients take a fresh look at their retirement savings and investment strategies with the goal of reducing current taxes

- Client Seminar and Invitation [M6057CPT](#), [M6057INV](#)

Retirement Income Solutions for a Changing Market

Help educate clients on the challenges of investing for retirement and the need for guaranteed income

- Client Seminar and Invitation [M4781CPT](#), [M4781INV](#)

Emotions and Your Money

Emotions such as overconfidence or fear can be costly for investors

- Client Seminar and Invitation [M4882CPT](#), [M4882IN3](#)

Financial Know-How for Women

Help women clients take control of their financial future

- Client Seminar and Invitation [M5787CPT](#), [M5787INV](#)

Fine Wine & Finance

Tips to enhance your clients' wine tasting and investing experience

- Client Seminar and Invitation [M5599CPT](#), [M5599IN2](#)

Enhancing Your Game

Tips to help clients enjoy potentially more success in golf and retirement

- Client Seminar and Invitation [M6271CPT](#), [M6271INV](#)
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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.

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 issued by **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX except in NY. **Variable annuities 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.

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