Important Product Updates from AIG Annuities

In response to the changing interest rate environment, we will be **lowering** income and income credit rates associated with our annuity lifetime income benefits **effective 3/30/20**.



Please click on the below link to see the upcoming changes and the New Business Transition Rules for:

Power Select Plus Income®

New NAIC Product-Specific Training Requirement

Please remember that effective on 2/24/2020, completion of a new NAIC training module for The Power Series of Index Annuities[®] is required for all financial professionals and agents submitting new business. Please work with your insurance marketing representative.

If you have any questions, please contact your Insurance Marketing Organization or AIG representative.

Thank you for your continued support.

We remain committed to the annuity market—and to further educating Americans about the importance and value of protected lifetime income.

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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 individuals.

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.

All contract and benefit guarantees, including any fixed account crediting rates or 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, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any

representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The Power Series of Index Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas. AGL is a member company of American International Group, Inc. (AIG). The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not issue products in the state of New York. Annuities and riders may vary by state and are not available in all states.

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