

Help Build a Bridge to Retirement with Annuities



Guaranteed Lifetime Income

“You can give yourself a better quality of life if you have a higher level of confidence that you’re not going to run out of money in retirement. That’s the danger of an investment only approach—you’re keeping that longevity risk and market risk on yourself.”¹

– Dr. Wade D. Pfau, PhD, CFA®

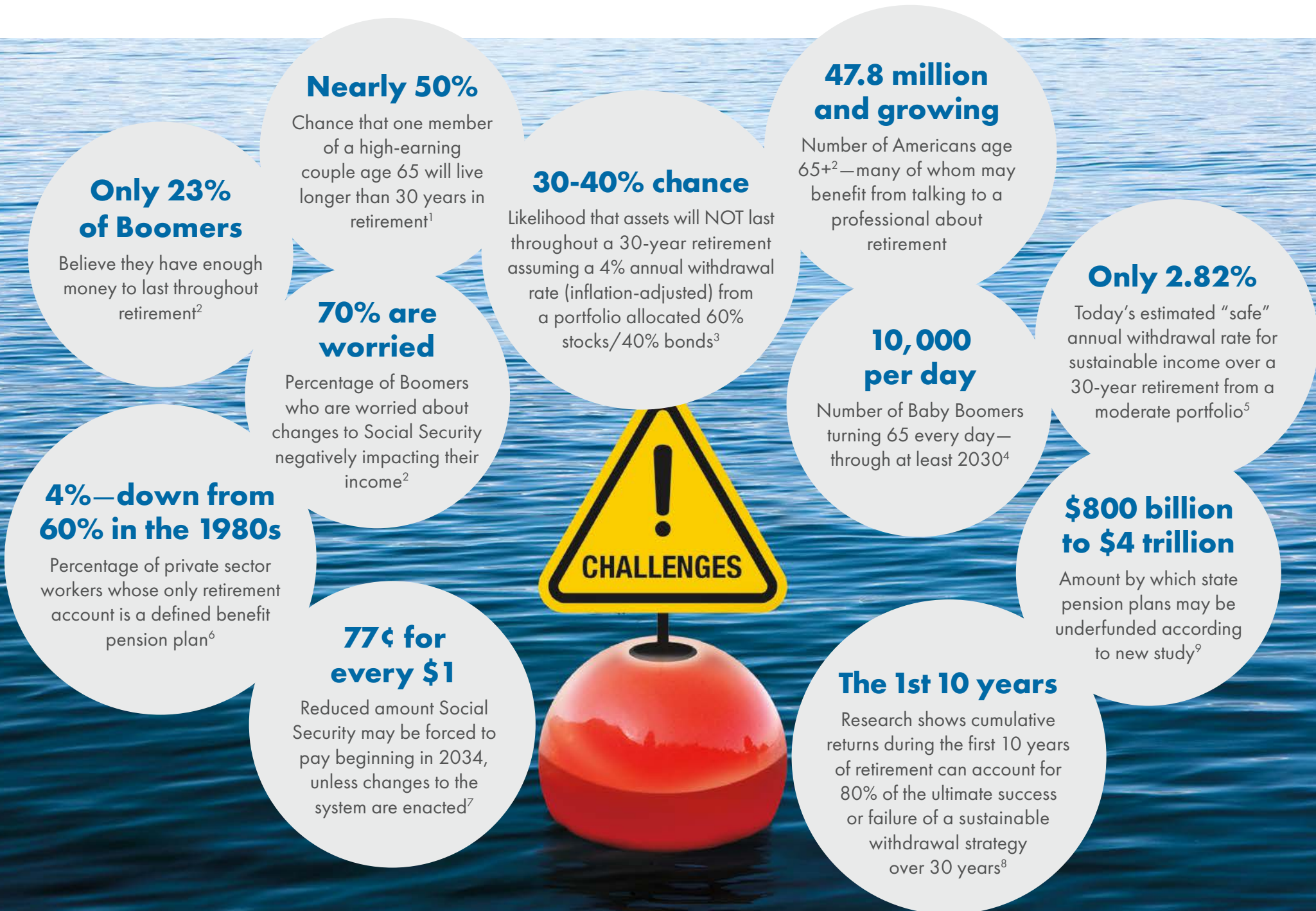
Professor of Retirement Income, The American College of Financial Services

Annuities are designed for retirement and can help clients address key retirement risks, such as those illustrated above. An investment in a variable annuity is subject to investment risk, including possible loss of principal. Guarantees are backed by the claims-paying ability of the issuing insurance company and are not the responsibility of AIG. Annuities are issued by American General Life Insurance Company (AGL) except in New York, where they are issued by The United States Life Insurance Company in the City of New York (US Life).

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Today's Retirement Needs and Challenges



The Annuity Solution—Guaranteed Lifetime Income

<p>90% value it Percentage of consumers age 55–75 who see value in having guaranteed lifetime income to supplement Social Security in retirement¹⁰</p>	<p>6 in 10 believe Number of consumers age 55–75 who believe financial advisors have a responsibility to present products that offer guaranteed lifetime income as part of a retirement income strategy¹⁰</p>	<p>Fixed, Variable, Index & Immediate Range of annuity income solutions available to help address diverse client income needs in retirement</p>	<p>Contribution flexibility Clients can put away as much as they want for retirement on a tax-deferred basis</p>
<p>Lifetime Income For TWO Income that can be generated from a single IRA by electing a Joint Life annuity income benefit</p>	<p>5% to 7% annually Withdrawal rates available at age 65 (Single Life) through income protection features offered in variable, index and fixed annuities from American General Life Insurance Company</p>	<p>Tax deferral Clients enjoy tax-deferred growth while they are saving for retirement, plus they have the benefit of tax-free transfers and tax-free rebalancing</p>	

¹ Dr. Michael Finke and Dr. Wade D. Pfau, "Enhancing Retirement Security with Guaranteed Income," 2017.
² "Boomer Expectations for Retirement – 2017," Insured Retirement Institute.
³ BlackRock, 2015. Note: Illustration is hypothetical in nature, does not reflect actual investment results and is not a guarantee of future results. Probabilistic (Monte Carlo) modeling is used in this illustration. Underlying each scenario presented in this analysis are certain capital market assumptions (e.g., rates of return, volatility as measured by standard deviation, correlation between asset classes). These are forward-looking rates of return developed by BlackRock. The capital market assumptions regarding rates of return for various asset classes and the probability analysis applied to these returns are key to the underlying results. In this analysis, stocks have an expected return of 7.25% and a standard deviation of 17% while bonds have an expected return of 3% and a standard deviation of 4.5%. Other investments not considered may have characteristics similar or superior to those being analyzed.
⁴ Insured Retirement Institute, "Boomer Expectations for Retirement 2016".
⁵ Wade D. Pfau, Ph.D., CFA, www.retirementresearcher.com/dashboard, Moderate portfolio assumes 50% stock/50% bonds, 90% success rate. Data as of April 2017.
⁶ "Ultimate guide to retirement," money.cnn.com, accessed 9/6/17.
⁷ The 2017 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds.
⁸ Dr. Wade D. Pfau, 2017.
⁹ Brian O'Connell, "State Pension Plans Worse Than Workers and Advisors Realize," insurancenewsnet.com, 8/11/17.
¹⁰ Greenwald & Associates/CANNEX, "The 3rd Annual Guaranteed Lifetime Income Study", 3/8/17.

Annuity Solutions from AIG

MORE Income, **MORE** Choice, **MORE** Flexibility®

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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