## 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?



<sup>1</sup>Source: Finance.yahoo.com and treasury.gov. Figures shown have been rounded. <sup>2</sup>Source: AIG 2019 Plan for 100 Survey. <sup>3</sup>As of 6/30/21.

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.

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.

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. An investment in variable annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. An investment in a variable annuity within a retirement account, such as an IRA, provides no additional tax-deferred treatment beyond that provided by the retirement account.

Income protection features may be standard or optional. Additional fees, age restrictions and other limitations apply. With variable annuities, investment requirements also apply, Depending upon investment performance and income needs, clients may not need to rely on the protection provided by an income protection feature.

All contract and optional 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.

Products and features may vary by state or may not be available in all states. The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity.

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). Polaris Platinum Elite Variable Annuity is issued by The Variable Annuity Life Insurance Company (VALIC), except in New York. AGL and VALIC do not issue annuities in New York. Variable annuities are distributed by AIG Capital Services, Inc. (ACS), Member FINRA. AGL, US Life, VALIC and ACS are members of American International Group, Inc. (AIG).

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