

Max Accumulator+
Index Universal Life Insurance



A life insurance product designed to help you on your life's journey.



Policies issued by American General Life Insurance Company (AGL) member of American International Group, Inc. (AIG).



The primary reason to buy life insurance is to provide a generally income tax-free death benefit to the ones you love — the people who depend on you.¹

This doesn't have to be the only reason to buy life insurance any longer.

More people are turning to life insurance for:

- Protection
- Supplemental retirement income
- Tax diversification
- Long-term wealth accumulation

¹ Based on current federal income tax law.

Why Index Universal Life (IUL)?

When you purchase a Max Accumulator+ IUL policy, you have the power to choose what works for you. You can decide, within policy guidelines, to:

You can also withdraw cash value or borrow against the policy tax-free¹ for any reason later on, for example, but not limited to:

- Supplementing retirement income
- Starting a business
- Paying for college or a wedding
- Covering emergency or business expenses
- Purchasing a vacation home or taking a vacation
- Making home improvements

It's really up to you—it's just nice to have a policy that you can use to help meet some of life's challenges.

- **Pick your death benefit**
Purchase an amount that fits your needs. Increasing over time? Level? Your choice.
- **Pick your premium amount**
As long as certain rules are followed, your premiums can be flexible. Start low and increase later? Put more in now and slow down later? Your call.
- **Pick your premium frequency**
If you like contributing annually, no problem. Twice per year works, too. Quarterly is just fine. Monthly? Also good! You pick!
- **Pick how your policy cash value grows**
You have five ways to earn interest on your policy. Do you want 100% in one account? Or 25% into each of the index interest accounts? Any mix that you can imagine, we can, too!

¹ Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

How does it work?

Max Accumulator+ Index Universal Life (IUL), also called cash value life insurance, is a flexible life insurance policy that may fit many needs. An IUL policy can provide you with tax-free income and a greater potential for growth than a traditional universal life policy while safeguarding against market downturns.¹ That’s because an IUL policy offers the potential to credit interest based in part on the upward movement of a stock market index. Additionally, an IUL policy offers protection against the impact of market downturns because no less than 0% interest can be credited to the various account options within the policy.² Plus, there’s a crediting bonus guaranteed at no less than 0.25% through an Account Value Enhancement in policy year 6 and later.

We call it, **“upside potential and downside protection.”**

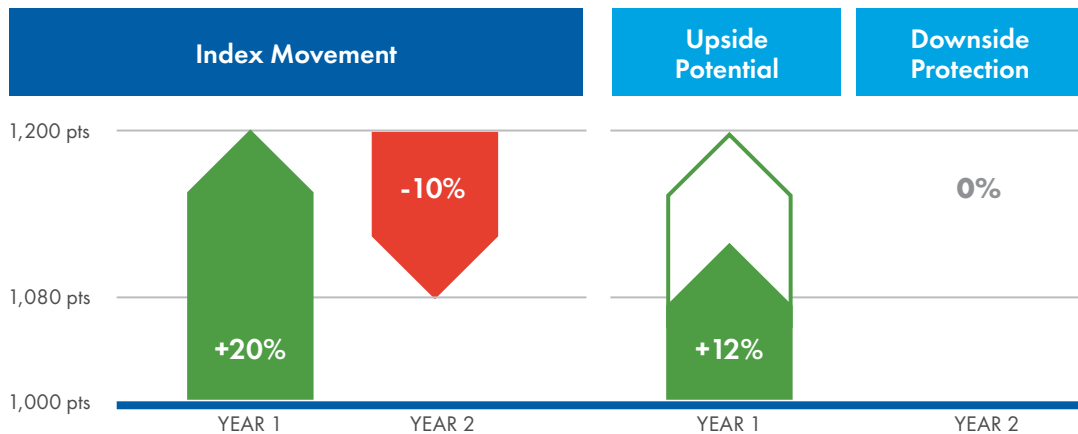
It is important to note that IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You cannot invest directly in an index.

We also offer a Declared Interest Account option based on the current interest rate environment that is credited at the end of each policy month (as opposed to the one year point-to-point strategy), but has no ties to index market performance. The minimum declared interest is guaranteed never to be less than 2.0%. There is also a crediting bonus on the Declared Interest Account from year 6 and after, which is guaranteed no less than 0.25%.

How do IUL accounts share in the upside and protect against the downside?

Generally speaking, when the index goes up, the amount of interest credited to the policy can go up. If the index goes down, there’s simply nothing credited, as you can see below.³

Imagine an index that goes up 20% in year one, but then then falls -10% the next. IUL index strategies are designed to help you share in the positive years while protecting your cash value in the negative years. So in year one, you get 12% of the upside, and in year two you experience no losses as a result of the downturn.



The above represents a hypothetical case for illustrative purposes only and is not a reflection or guarantee of future performance.

¹ Withdrawals and policy loans may be structured to provide tax-free income. You should consult your personal tax advisor with questions related to your particular circumstances.

² All guarantees are backed by the claims-paying ability of American General Life Insurance Company.

³ Due to administrative costs associated with the policy, reduction in cash value is a potential outcome in a down market year.

Accessing the value in Max Accumulator+

CONTRIBUTION

Premiums¹
AND
Interest Credited

Over time, you will be able to leverage multiple options to access cash value you have accumulated through your premium payments and any interest credited from upside market performance, or you can save some or all of the life insurance benefit for your beneficiaries.

Take a look at this graphic which describes the three phases of IUL policy ownership: **Contribution, Accumulation and Distribution.**

ACCUMULATION

Index Strategy
(4 options)
GROWTH
IS TAX DEFERRED

¹ Less premium expense charges

² Withdrawals and policy loans may be structured to provide tax-free income.

You should consult your personal tax advisor with questions related to your particular circumstances.

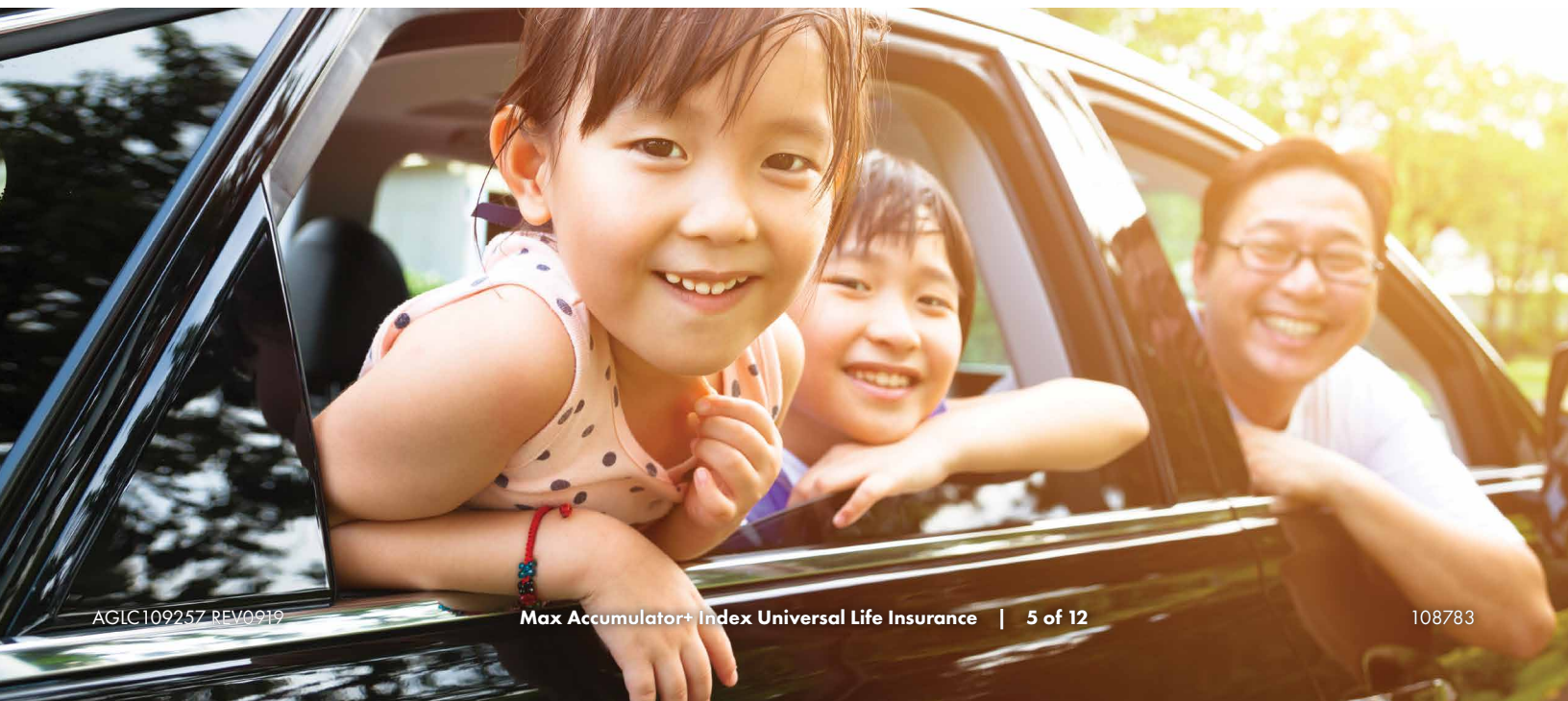
³ Plus administrative and expense charges

⁴ Including applicable charges

DISTRIBUTION (WITHDRAWALS)

AUTOMATIC
PAYS FOR...
Income Tax-free² Death
Benefits and Rider Benefits³

OPTIONAL
CAN HELP...
Supplement Retirement
Income, Create an Emergency
Fund, Start a Business⁴...





Maximizing your distributions

Cash value can be disbursed through a variety of access points, depending upon your situation and at your discretion. Some are built-in. Some are optional. Some must be elected at the time of purchase.

For Loved Ones

I. Beneficiary disbursements:

- Lump sum death benefit
- Select Income Rider (installment payout plan)

Lump-sum life insurance benefit

Flexible funds for your family or business if you die too soon.

It is generally income tax free, distribution of policy death benefit to your beneficiary upon the passing of an insured.¹

You can use this option to help ensure your family or business lives on with a lump-sum life insurance payment.

Installment Payout Plan (Select Income Rider)

Flexible income for your family or business if you die too soon.

This option distributes the life insurance death benefit in installments rather than a lump sum, to help your beneficiaries manage ongoing expenses. Selecting this rider may also lower your policy's cost of insurance charges, which may enable your cash value to accumulate faster.

You can also opt for just a partial amount to be paid as a lump sum and the remainder in installments. The rider provides annual payout options over a specified period for the life insurance benefit amount chosen.

Important to note: this option is selected at issue and is irrevocable. It provides a guaranteed income stream for your beneficiaries that will grow at a fixed interest rate. There is no charge for this rider. If you elect this rider, it cannot be terminated following the Date of Issue.

¹ Withdrawals and policy loans may be structured to provide tax-free income. You should consult your personal tax advisor with questions related to your particular circumstances.

FOR YOU

II. Policy owner disbursements:

- Income for Life rider
- Accelerated Access Solution Rider® (Chronic Illness Rider)
- Policy loans & withdrawals¹

Guaranteed Income for Life (Income for Life Rider)

Flexible income for your retirement.

With this rider, your cash value can be used to produce a guaranteed stream of lifetime income for you, plus includes an optional annual cost-of-living increase.¹

Important to note: There is no additional charge to add this rider to the policy; a one-time only charge is deducted from the accumulation value when you choose to activate it.

Chronic Illness Rider

Accelerated Access Solution® (AAS)

Income to help if you get sick along the way.²

This rider allows you to access a portion of your death benefit if you suffer from a qualifying illness or condition.³

Choose from payments of 2%, 4% or an IRS per diem amount monthly. The tax-free income can be used to cover:⁴

- Medical expenses
- Long-term care
- Supplement lost income
- For any other purpose.

Important to note: AAS is elected at the time of policy purchase for an additional charge.⁵

Policy Loans & Withdrawals

Flexible income for you at any time, for any purpose

These are features that you can use any time, when eligible, to access cash value for any purpose you choose.⁶ You can select from one or a combination of three types of policy loans: Standard (Fixed), Preferred or Participating, that:

- Are potentially income tax free
- Offer fast access to cash when needed
- Provide potential for positive interest earnings on loaned money
- Have no repayment plan required

Interested in learning more about “Index Interest Crediting Strategies?”

With Max Accumulator+ IUL - it's simple.

There are four index interest crediting strategy choices available – we'll come back to those. For now, just know that two are Participation Rate (Par) types and two are Cap Rate types.

What is a Participation Rate?

Determines, by a specified percentage, how much of the positive performance from the index will be credited to the index interest account, (e.g., 60%, amount of 'participation') in positive index performance years, while the negative years receive no less than 0% interest.

We offer domestic and global options:

- Blend Participation Rate Strategy - based on ML Strategic Balanced Index® performance.
- Global Blend Participation Rate Strategy - based on PIMCO Global Optima Index® performance

What is a Cap Rate?

Determines, by a specified percentage, the maximum ('capped') rate of interest credited to a policy, regardless of how well the index performs, (e.g., 12%)

We offer two cap strategies both based on the S&P 500® Index:

- High Bonus
- High Cap

All index accounts will never be credited less than 0% interest. The High Bonus account will never be credited less than 0.25%.

What is an index?

An index is a statistical composite that measures changes in the financial markets. Indices are hypothetical portfolios of securities designed to represent a certain market, or portion of the overall market.

Most importantly, it's their positive or negative performance that help determine how much your IUL cash value will grow!

¹ Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.

² Limitations apply. Please review the rider. Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

³ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements. This rider is not available in all states.

⁴ Life insurance death benefits are generally tax-free for beneficiaries under IRC 101(a), but may under certain situations be taxable in part or whole

⁵ The rider must be selected at the time of policy purchase. There is no additional fee for this rider. Installment payments under this rider may be taxable.

⁶ Policy can lapse in the event that excessive loans are taken.



What indices are used in Max Accumulator+ IUL?

We offer four strategies which utilize three indices as the basis for interest crediting: S&P 500[®] Index, ML Strategic Balanced Index[®] and PIMCO Global Optima Index[®].

S&P 500 Index – Domestic

This index is often regarded as the standard for broad stock market performance. It is used to measure the average stock price changes of the 500 most widely held large capitalization companies representing over 100 specific industry groups.

ML Strategic Balanced Index – Proprietary Domestic

The ML Strategic Balanced Index provides a systematic, rules-based process of blending equity and fixed income indices—the S&P 500 (without dividends), which serves to represent the equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage volatility, the Index may also systematically utilize cash allocations. This index is designed to generate equal risk contribution to each asset class.

PIMCO Global Optima Index – Proprietary Global

The PIMCO Global Optima Index is a rules-based index with an equity focus for strong growth potential, global diversification for an enhanced opportunity set, and a design powered by PIMCO's time tested investment insights. The Index offers exposure to:

- Global Equity: U.S. large cap, U.S. mid cap, U.S. small cap, International and Emerging Markets
- Domestic Fixed Income: High-quality U.S. fixed income made up of treasuries, corporate bonds...
- Total return potential: Dividends are included in the performance calculation of the PIMCO Global Optima index

Additionally, this index adjusts the exposures across the Global Equity and Domestic Fixed Income components on a daily basis based on market volatility.

It's important to note that while an IUL credits interest based in part on the upward movement of an index, Max Accumulator+ is not an investment. Your cash value is never invested directly in the stock market.

And remember, the end goal for understanding all of these indices is to understand how they help provide you tax-free income over time, while protecting the future financial security of you and your beneficiaries.¹

¹ If structured correctly with the use of withdrawals and policy loans

Tailor Your Max Accumulator+ Policy with Rider Options*

Income for Life Rider	<ul style="list-style-type: none"> • Issue Ages: 0-75 • Converts cash value into guaranteed income stream • Optional annual adjustments for cost of living increases: 0%, 1%, 2%, or 3% options • Exercise ages between 55-85 • Accumulation/waiting period: policy must be in force for 10 years • Step up: guaranteed lifetime income amount can increase if index performance exceeds a certain level • Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances. • One-time charge applied from account value at time of election. Additional annual fee not to exceed \$25 for payment frequencies other than annual. • Requires Guideline Premium Death Benefit Compliance test
Select Income Rider	<ul style="list-style-type: none"> • Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments • Benefit schedule will be based on initial face amount of policy at issue and is irrevocable for the beneficiaries • Minimum percentage of life insurance benefit available to convert is 10% (up to 100%) • May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster • Schedule of life insurance benefit payments will be determined at issue • Life insurance benefit payments will increase annually at a rate set at issue
Dollar Cost Averaging Rider	<ul style="list-style-type: none"> • Automatic, free rider that allows the allocation of lump sum payments (both 1035s and non 1035s) to your chosen Index Interest Accounts over a number of months, so that the entire payment is not based upon the market performance of only one date. It is your choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest. • The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited daily. The amount of interest credited is determined by the Company, currently 3.40% but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. The transfers will be made in level installments over future Allocation Days; i.e. monthly, starting with the nearest Allocation Day (if the lump sum payment is received on an Allocation Day, the transfer would be made immediately). Note that transfers from the DCA Account to the declared interest account are not permitted
Accelerated Access Solution® (Chronic Illness Rider)	<ul style="list-style-type: none"> • Premium paying rider provides income for qualifying chronic condition. • Three options available: 2% of AAS benefit per month; 4% of the AAS benefit per month; IRS per diem maximum of the AAS benefit per month • Monthly benefit is capped at the maximum IRS daily rate at the time of claim. • The 2019 maximum per diem is \$370/day or \$11,254/month. Subsequent years may be higher.
Accidental Death Benefit Rider (ADB)	<ul style="list-style-type: none"> • Provides an additional death benefit if death resulted from certain accidental injuries • Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance • Minimum: \$25,000; Maximum: The lesser of \$250,000 or the initial sum insured under the policy
Children's Insurance Benefit Rider (CIB)	<ul style="list-style-type: none"> • Pays a benefit to the insured parent upon the death of an insured child • Minimum death benefit is \$1,000; maximum is \$25,000 • May be issued for parent's ages 17-50, up to Table D; and children ages 15 days through 18 years. Lasts until child's age 25 or parent's age 65, whichever comes first • Covers all eligible children
Overloan Protection Rider	<ul style="list-style-type: none"> • Rider guarantees that base policy will not lapse due to an outstanding loan • Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived. • Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary
Terminal Illness Accelerated Benefit Rider	<ul style="list-style-type: none"> • Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (24 months or less to live) • One-time acceleration benefit up to 50% of the base policy death benefit (less policy loans and excluding riders) • Maximum: \$250,000 • Subject to an administrative fee • Some states require a signed disclosure form at time of application
Waiver of Monthly Deduction Rider	<ul style="list-style-type: none"> • Waives the monthly deduction while the insured is disabled after six months of disability • Rider charges are based on the insured's attained age and increase annually • Rider not available for face amounts greater than \$5 million
Waiver of Specified Premium Rider	<ul style="list-style-type: none"> • Issue ages: 15-55 • Proof of total disability is required • Eligibility requirements: Total disability has existed continuously for at least six months, and total disability began while this rider is in force • There is a charge for the rider

* There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.

AI G is one of the world's largest insurance organizations and serves more than 18 million customers across America. For nearly a century, we have been dedicated to providing innovative solutions to help our customers secure and enhance their financial futures.

Disclosures from Index Companies

Information about the ML Strategic Balanced Index[®]

The ML Strategic Balanced Index[®] provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of the two underlying indices.

Important Note: The ML Strategic Balanced Index[®] embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company. The Company's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes the Company's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”) indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch's prior written approval. The products of licensee American General Life Insurance Company have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch.

BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index (the “Index”) is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated. Note that the ML Strategic Balanced Index[™] is not available for policies issued in the State of New York.

Information about the S&P 500[®] Index

The S&P 500 Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), and has been licensed for use by AGL and US Life. Standard & Poor's[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and US Life. AGL and US Life's Max Accumulator+ is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Information about the PIMCO Global Optima Index

The PIMCO Global Optima Index[®] (the “Index”) is a comprehensive equity and bond index, offering exposure to global equity and U.S. fixed income markets. The Index is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use for certain purposes by American General Life Insurance Company (“the Company”) with this life insurance policy (“the Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO does not provide investment advice to the Company with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product.

The Licensed PIMCO Licensed Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Licensed PIMCO Indices rely on a variety of publically available data and information and licensable equity and fixed income sub-indices. All disclaimers referenced in the Agreement relative to PIMCO also apply separately to those entities that are owners of the constituents of the Licensed PIMCO Indices. The constituents of the Licensed PIMCO Indices include: MSCI Inc., FTSE International Limited, FTSE TMX Global, Debt Capital Markets, Inc., Frank Russell Company and certain ETFs. The Licensee expressly agrees to include the following disclaimer and limited language in connection with the use of the Licensed PIMCO Indices for the Permitted Purposes.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information, contact your financial professional.



Ask how you can take your **Life To The Max** with an interactive tool that helps you smooth the road to retirement and beyond.



Policies issued by American General Life Insurance Company (AGL), Houston, TX. 19646, ICC19-19646; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82410, ICC18-18012, 18012, 18012N, ICC18-18012, 18012, 18012N, ICC18-18004, 88012, 14306, 07620, 15997, 15996, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your contract.

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant

© AIG 2019. All rights reserved.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE |
NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED