

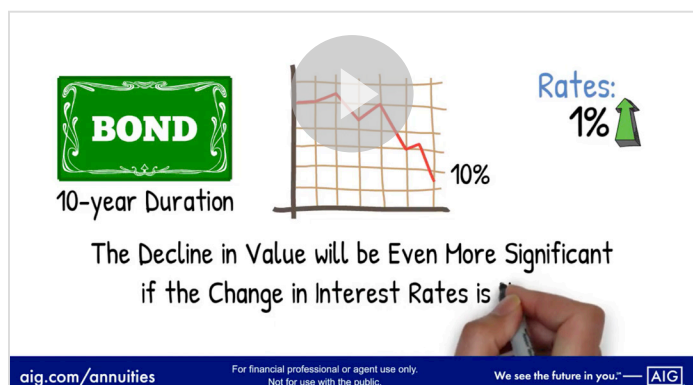
# The Fixed Income Alternative Toolkit

In today's low interest rate environment, enhance clients' portfolios by unlocking the power of fixed index annuities

Courtesy of AIG and Market Synergy Group

## Fixed index annuities—a new core allocation for retirement

With today's low yields, clients may need more income than what traditional fixed income assets can offer. This toolkit highlights the value of adding fixed index annuities (FIAs) like **The Power Series of Index Annuities**® to help provide clients with more growth potential, more principal protection, and more income for life.



### A powerful fixed income alternative for today's market

Discover the critical role that FIAs can play in portfolio construction as a fixed income alternative that offers protection against interest rate risk.

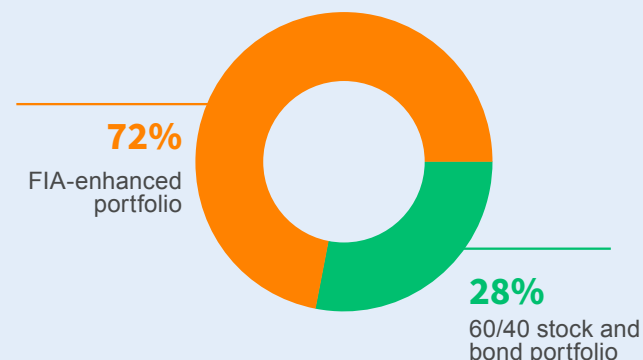
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## See how FIAs can improve portfolio outcomes

- **Learn more about the game-changing research** by AllianceBernstein (AB) on the value of adding FIAs, available exclusively from AIG.
- **Explore our online calculator** to see the hypothetical range of interest an FIA could generate in different markets.
- **Access our client white paper** to help clients build a portfolio with more upside potential and less downside risk.

## The FIA-enhanced portfolio beats a 60/40 portfolio 72% of the time or more

Frequency of outperformance



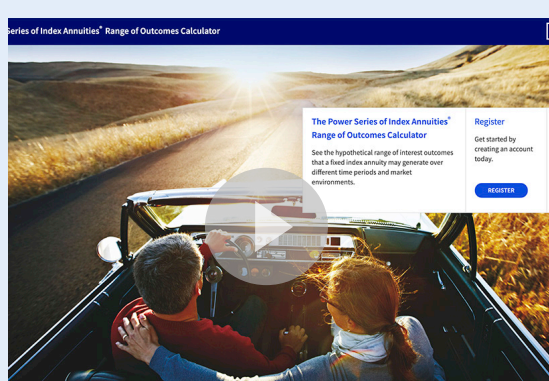
Based on AB research of hypothetical scenarios. Results are not guaranteed.



### Rethinking the “40” in the 60/40 AB white paper—exclusively from AIG!

See how an FIA-enhanced portfolio can outperform a 60/40 stock and bond portfolio between 72%-92% of the time, depending on the interest rate environment.\*

[DOWNLOAD](#)



### Power Series Range of Outcomes Calculator & video

Calculate the hypothetical range of outcomes an FIA may generate over different market environments. Visit [PowerSeriesCalc.com](https://PowerSeriesCalc.com) today.

[PLAY VIDEO](#)



### Solving the Fixed Income Quandary client white paper

Show clients how an FIA can provide growth potential, principal protection and lifetime income in a diversified portfolio.

[DOWNLOAD WHITEPAPER](#)

## Additional resources

[Fixed income allocation sales idea](#)

[Accumulation case study](#)

[Lifetime Income Plus Flex client brochure](#)

[Lifetime Income Plus Multiplier Flex client brochure](#)

[Product comparison guide](#)

[Power Series client brochure](#)

## Put the power of The Fixed Income Alternative Toolkit to work to help grow your business

Contact your insurance marketing representative for more information on the Power Series of Index Annuities.

\*Based on AB research of hypothetical scenarios. Results are not guaranteed.

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 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.

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.

Index annuities are issued by **American General Life Insurance Company (AGL)**, 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, not AIG. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states.

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