



AIG Announces Partnership between AGL and Market Synergy Group to Offer Newly Enhanced Index Annuities

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American General Life Insurance Company (AGL) and Market Synergy Group Introduce an Index Annuity Solution That Can Guarantee Rising Income for Up to 10 Years and Offers the Potential to Double Retirement Income

HOUSTON--(BUSINESS WIRE)--Apr. 24, 2014-- American International Group, Inc. (NYSE: AIG) announced today that American General Life Insurance Company (AGL) has partnered with Market Synergy Group to offer enhanced index annuity solutions. These index annuities, developed exclusively for Market Synergy Group and issued by AGL, provide individuals with a powerful combination of principal protection and growth potential, plus the opportunity for guaranteed rising income.

Market Synergy Group represents nine independent marketing organizations (IMOs) with over \$8 billion of index annuity sales annually.

"Market Synergy Group brings the support and services of some of the top annuity IMOs in the country," said Rob Scheinerman, Executive Vice President, Individual and Group Retirement, AIG Life and Retirement. "Lance Sparks and his team at Market Synergy Group bring tremendous marketing resources and expertise to the table, and I'm confident that through this partnership, we will reach many of the best independent producers in the country."

"We are very excited to be partnering with AIG, one of the world's largest insurance organizations," said Lance Sparks, President, Market Synergy Group. "We are confident AIG will be a dominant player in the index annuity space and look forward to working with the company."

"We've worked closely with Market Synergy Group to develop a suite of index annuities that help address some of the key retirement challenges facing Americans today," Scheinerman added.

The new Power Select Plus IncomeSM Index Annuity can provide lifetime income that is guaranteed to rise for up to 10 contract years, even after withdrawals begin. Through the enhanced Lifetime Income Plus living benefit rider, which is automatically included for a 1.10% annual fee, individuals can receive a partial income credit during the first 10 contract years to help provide them with more future retirement income, as long as withdrawals are taken in accordance with the rider's terms. Individuals also have the opportunity to double their retirement income potential, when no withdrawals are taken before the 10th contract anniversary. Guarantees are backed by the claims-paying ability of American General Life Insurance Company.

"While we've seen tremendous growth in the index annuity market, we believe our enhanced products and our partnership with Market Synergy Group will help us grow our market share," said Scheinerman. "We are fully committed to expanding our presence in the index annuity space as part of our mission to be the premier provider of protection, investment, and income solutions needed for financial and retirement security."

Annuities are issued by American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019.

Contract Numbers: Power Select Builder and Power Select Plus Income Modified Single Premium Deferred Fixed Index Annuities, Contract Number AG-801 (12/12).

Rider Form Numbers: Market Value Adjustment (MVA) Rider, Form Number AGE-8000 (12/12); Premium Enhancement Rider, Form Number AGE-8001 (12/12); Lifetime Income Plus (Formal Name: Optional Guaranteed Living Benefit Rider), Form Number AGE-8002 (9/13); Annual Point-to-Point Index Interest Account Rider, Form Number AGE-8003 (12/12); Monthly Point-to-Point Additive Index Interest Account Rider, Form Number AGE-8005 (12/12); Terminal Illness Rider, Form Number AGE-8007 (12/12); Extended Care Rider, Form Number AGE-8008 (12/12); Activities of Daily Living Rider, Form Number AGE-8009 (12/12); and Periodic Average Index Interest Account Rider, Form Number AGE-8024 (9/13).

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Product and features may not be available in all states and may vary by state.

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 withdrawal charges. Withdrawals may also 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.

Lifetime Income Plus has an annual fee of 1.10% of the Income Base (1.0% in Minnesota). Restrictions and limitations apply. Contract and living benefit guarantees are backed by the claims-paying ability of AGL.

The Income Base is the amount on which lifetime withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium and premium enhancement; it is adjusted for excess withdrawals and is increased each time an eligible premium and corresponding premium enhancement, if any, is made. On each contract anniversary, the Income Base is set to equal the greater of (1) the anniversary value, if it is higher than all previous anniversary values or (2) the current Income Base increased by any available income credit. On the 10th contract anniversary, the Income Base may be increased to the Minimum Income Base (200% of eligible premiums, which do not include premium enhancements), if no withdrawals have been taken from the contract.

AIG Life and Retirement is the enterprise name of a group of companies offering insurance, retirement and investment services through a diverse family of financial services companies, including AGL. AIG Life and Retirement and AGL are part of the American International Group, Inc. (AIG) family of financial services companies. Not all products are available in all firms.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGInsurance](https://twitter.com/AIGInsurance) | LinkedIn: <http://www.linkedin.com/company/aig> |

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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

Source: American International Group, Inc.

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Linda Malamut, 310-772-6533

linda.malamut@aig.com