



AIG Announces Elite Index II ®

March 31, 2014

New Product Offers Universal Option to Accelerate Death Benefits

HOUSTON--(BUSINESS WIRE)--Mar. 31, 2014-- American International Group, Inc. (NYSE: AIG) today announced the launch of Elite Index II® cost-effective universal life insurance with simplified guarantees, an optional chronic illness accelerated benefit rider, increased cap rates (now at 13 percent), and higher participation rates (now at 70 percent), which provide greater opportunity for growth in a well-performing market.

Elite Index II is offered with the Accelerated Access SolutionSM, an innovative rider that provides policy holders the option to accelerate the death benefit, income tax free (based on current tax laws), in the event of a chronic illness if all applicable criteria are met.

"We've designed Elite Index II to be not only a smart choice for our distribution partners to sell, but also a smart solution for many consumers to buy, as it offers upside potential and downside protection," said James A. Mallon, President, Life Insurance, AIG Global Consumer Insurance. "Elite Index II offers an affordable death benefit and a simplified no-lapse guarantee for 20 years or until age 80, whichever comes first, as well as the potential for growth in policy value and the ability for clients to access the funds while still living. It is life insurance you don't have to die to use."

With Elite Index II, clients can choose from among three interest-crediting accounts to fit individual needs:

- A declared interest account with a 2 percent guaranteed minimum annual interest rate.
- A choice between two index interest accounts with interest crediting linked to the S&P 500® with a minimum annual guaranteed interest rate of 0.25 percent, regardless of index performance. These index accounts provide the potential for higher crediting interest rates when the index is up and the safety of a minimum guaranteed interest rate.
- Further flexibility is provided through a Choice Loan option, which allows Elite Index II policy holders to access their funds, but also have the loan collateral eligible for index interest.

For more details on the features, customization options, and benefits of Elite Index II — life insurance that clients don't have to die to use — visit www.RetireStronger.com.

¹ The S&P 500 (the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by AGL. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"). These trademarks have been licensed to SPDJI and sublicensed for certain purposes to AGL. Elite Index II is not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of paying premiums for Elite Index II nor do they have any liability for any errors, omissions, or interruptions of the Index.

Policies issued by American General Life Insurance Company (AGL). Issuing company AGL is responsible for financial obligations of insurance products and is a subsidiary of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of AGL. May not be available in all states and product features may vary by state. Policy Form Number 13717; Policy Form Number 13717N; Accelerated Access Solution (Chronic Illness Accelerated Death Benefit Rider) Policy Form Number 13600.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. 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. Products or services may not be available in all countries, and coverage is subject to actual policy language. 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: www.linkedin.com/company/aig |

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