



## AIG Introduces Polaris Select Investor<sup>SM</sup>—A New Variable Annuity with a Deep and Broad Investment Platform

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*Polaris Select Investor<sup>SM</sup> offers potential for long-term investment accumulation needs.*

LOS ANGELES--(BUSINESS WIRE)--Nov. 11, 2014-- American International Group, Inc. (NYSE: AIG) today announced the launch of Polaris Select Investor, a new variable annuity that offers clients a deep and broad investment platform for their long-term investment accumulation needs. Polaris Select Investor is issued by American General Life Insurance Company, except in New York where it is issued by The United States Life Insurance Company in the City of New York.

"As Americans take even greater personal responsibility for their financial futures, developing industry leading products that meet their evolving needs becomes increasingly important," said Bryan Pinsky, Senior Vice President, Individual Retirement Products. "Polaris Select Investor is one of the many products that AIG has developed to help individuals prepare financially for retirement. There's a growing segment of consumers today who are specifically looking for products that offer accumulation and investment opportunities within a tax-advantaged investment. Polaris Select Investor has been carefully constructed with their needs in mind."

The new variable annuity offers clients more investment choice with 33 top-tier money managers and 90+ portfolios that cross 22 asset classes, as well as professionally designed asset allocation models. Polaris Select Investor also provides enhanced access to alternative and risk-managed investment strategies once reserved for hedge funds and institutional investors.

"With Polaris Select Investor, we've brought together a select group of highly respected money managers—all of whom have been specifically chosen for their area of specialization, investment process, investment management style and depth of experience," said Doug Loeffler, Vice President, Investment Product Management. "The long-term track records for this product are also impressive; they include 70 portfolios with 10-year track records; 31 of which also have 20-year or longer track records."<sup>1</sup>

Additional product highlights include:

- **Enhanced investment flexibility** with three different ways to invest. Clients have the option to build a customized allocation, choose an asset allocation model designed by Ibbotson Associates, Inc.—or choose a Select Strategy that combines a model with a pre-selected allocation of six alternative investments.
- **Valuable family protection** with an optional Return of Purchase Payment Death Benefit available for an additional annualized cost.
- **More control through the power of tax deferral.** Clients may benefit from tax-free transfers between portfolios, tax-free rebalancing and tax-deferred growth of investment earnings for greater long-term growth potential.<sup>2</sup>

**For more information on Polaris Select Investor**, or other retirement planning products and services from AIG, please visit [aig.com/annuities](http://aig.com/annuities).

<sup>1</sup>Past performance is no guarantee of future results.

<sup>2</sup>Tax qualified plans, such as an IRA, defer payment of taxes on earnings until withdrawal. If your clients are considering funding a tax-qualified plan with an annuity, they should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment provided by the tax-qualified plan itself. **In addition, while other variable annuities may provide more robust insurance benefits, such as optional guaranteed living benefits and optional enhanced death benefits, the Polaris Select Investor's insurance benefits are limited to the optional Return of Purchase Payment Death Benefit and standard annuitization options.**

*Polaris 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. Please contact your insurance-licensed financial advisor or call 1-800-445-7862 to obtain a prospectus. Please read the prospectus carefully before investing.*

The Polaris Portfolio Allocator models are designed and licensed by Ibbotson Associates, Inc. ("Ibbotson"). The models are provided for educational purposes only and should not be considered investment advice. Ibbotson does not endorse and/or recommend specific financial products that may be used in conjunction with the models. Clients should consult their financial advisor for assistance in developing a portfolio specific to their needs and objectives before investing. Ibbotson Associates, Inc. is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. Ibbotson is not acting in the capacity of an advisor to individual investors. Ibbotson Associates, Inc. and Morningstar are not affiliated with the insurance companies listed below.

This material was prepared to support the marketing of Polaris Variable Annuities. Please keep in mind that American General Life Insurance Company, The United States Life Insurance Company in the City of New York, and their distributors and representatives may not give tax, accounting or legal advice. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. Such discussions generally are based upon the company's understanding of current tax rules and interpretations. Tax laws are subject to legislative modification, and while many such modifications will have only a prospective application, it is important to recognize that a change could have retroactive effect as well. Please seek the advice of an independent tax advisor or attorney for more complete information concerning your particular circumstances and tax statements made in this material.

Annuities are long-term investments 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 Polaris involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested.

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, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of the issuing insurance company. The purchase of Polaris is not required for, and is not a term of, the provision of any banking service or activity. Product and features may vary by state and may not be available in all states.

Polaris Select Investor Variable Annuity, form number AG-803 (7/13), is issued by **American General Life Insurance Company** (AGL). In New York, Polaris Select Investor Variable Annuity, form number US-802 (5/14), is issued by **The United States Life Insurance Company in the City of New York** (US Life). **Distributed by AIG Capital Services, Inc.** (ACS), Member FINRA, 21650 Oxnard Street, Suite 750, Woodland Hills, CA 91367-4997, 1-800-445-7862. AGL, US Life and ACS are members of American International Group, Inc. (AIG).

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.

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