UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 18, 2016

AMERICAN INTERNATIONAL GROUP, INC.
(Exact name of registrant as specified in its charter)

Delaware	**1-8787**	**13-2592361**
(State or other jurisdiction of incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

175 Water Street
New York, New York 10038
(Address of principal executive offices)

Registrant's telephone number, including area code: (212) 770-7000

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Section 7 — Regulation FD

Item 7.01. Regulation FD Disclosure.

American International Group, Inc. (the “Company”) is furnishing the Investor Presentation, dated November 18, 2016, attached as Exhibit 99.1 to this Current Report on Form 8-K (the “Investor Presentation”), which will be presented at the Company’s Investor Day conference on November 18, 2016, and which the Company may use from time to time in presentations to investors and other stakeholders. The Investor Presentation will also be available on the Company’s website at www.aig.com.

Section 9 — Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Investor Presentation dated November 18, 2016 (furnished and not filed for purposes of Item 7.01).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AMERICAN INTERNATIONAL GROUP, INC.
(Registrant)

Date: November 18, 2016	By:	/s/ James J. Killerlane III
		Name: James J. Killerlane III
		Title: Associate General Counsel and Assistant Secretary

EXHIBIT INDEX

Exhibit No.	Description
99.1	Investor Presentation dated November 18, 2016 (furnished and not filed for purposes of Item 7.01).

Exhibit 99.1

AIG

Investor Day

NOVEMBER 18, 2016

Cautionary Statement Regarding Forward Looking Information

This document and the remarks made within this presentation may include, and officers and representatives of American International Group, Inc. (AIG) may from time to time make, projections, goals, assumptions and statements that may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These projections, goals, assumptions and statements are not historical facts but instead represent only AIG's belief regarding future events, many of which, by their nature, are inherently uncertain and outside AIG's control. These projections, goals, assumptions and statements include statements preceded by, followed by or including words such as "will," "believe," "anticipate," "expect," "intend," "plan," "focused on achieving," "view," "target," "goal," or "estimate." It is possible that AIG's actual results and financial condition will differ, possibly materially, from the results and financial condition indicated in these projections, goals, assumptions and statements. Factors that could cause AIG's actual results to differ, possibly materially, from those in the specific projections, goals, assumptions and statements include: changes in market conditions; negative impacts on customers, business partners and other stakeholders; the occurrence of catastrophic events, both natural and man-made; significant legal proceedings; the timing and applicable requirements of any new regulatory framework to which AIG is subject as a nonbank systemically important financial institution and as a global systemically important insurer; concentrations in AIG's investment portfolios; actions by credit rating agencies; judgments concerning casualty insurance underwriting and insurance liabilities; AIG's ability to successfully manage run-off insurance portfolios; AIG's ability to successfully reduce costs and expenses and make business and organizational changes without negatively impacting client relationships or AIG's competitive position; AIG's ability to successfully dispose of, or monetize, businesses or assets, including its ability to successfully consummate the sale of United Guaranty Corporation (UGC or United Guaranty) and certain related affiliates to Arch Capital Group Ltd. (Arch); judgments concerning the recognition of deferred tax assets; judgments concerning estimated restructuring charges and estimated cost savings; and such other factors discussed in Part I, Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations (MD&A) in AIG's Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2016, Part I, Item 2. MD&A and Part II, Item 1A. Risk Factors in AIG's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2016, Part I, Item 2. MD&A and Part II, Item 1A. Risk Factors in AIG's Quarterly Report on Form 10-Q for the quarterly period ended March 31, 2016, and Part II, Item 7. MD&A and Part I, Item 1A. Risk Factors in AIG's Annual Report on Form 10-K for the year ended December 31, 2015.

AIG is not under any obligation (and expressly disclaims any obligation) to update or alter any projections, goals, assumptions or other statements, whether written or oral, that may be made from time to time, whether as a result of new information, future events or otherwise. This document and the remarks made orally may also contain certain non-GAAP financial measures. The reconciliation of such measures to the most comparable GAAP measures in accordance with Regulation G is included in the Third Quarter 2016 Financial Supplement available in the Investor Information section of AIG's corporate website, www.aig.com, as well as in the Appendix to this presentation.

Nothing in this presentation or in any oral statements made in connection with this presentation is intended to constitute, nor shall it be deemed to constitute, an offer of any securities for sale or the solicitation of an offer to purchase any securities in any jurisdiction.

Agenda

Time	Content	Management
8:00 – 8:30	Registration	
8:30 – 8:45	Overview & Outlook	Peter D. Hancock, *President & Chief Executive Officer*
8:45 – 9:05	Financial Outlook	Sid Sankaran, *Executive Vice President & Chief Financial Officer*
9:05 – 9:55	Commercial Insurance	Robert S. Schimek, *Executive Vice President & Chief Executive Officer of Commercial*
9:55 – 10:45	Consumer Insurance	Kevin Hogan, *Executive Vice President & Chief Executive Officer of Consumer*
10:45 – 11:05	Break	
11:05 – 11:20	Legacy	Charlie Shamieh, *Chief Executive Officer, Legacy*
11:20 – 11:35	Investments	Douglas A. Dachille, *Executive Vice President & Chief Investment Officer*
11:35 – 12:15	Recap and Q&A	Peter D. Hancock & team

Overview & Outlook

Peter D. Hancock
President and Chief Executive Officer

AIG

Industry Leadership | Value Creation | Execution

Hierarchy of Goals

Primary focus is growth in intrinsic value

AIG

Consistent Accomplishments

Returned
$25B of capital to shareholders since 9/30/14[1]

Completed
or announced **16** divestitures and equity sales transactions valued at **over $12B**

Improved
Normalized Return On Equity by **150 bps** since FY'15

Reduced
run-rate General Operating Expense, Operating Basis, by **over $1B** since end of 2014

Note: Since 9/1/14 or as noted.
1) Through November 17, 2016.

AIG

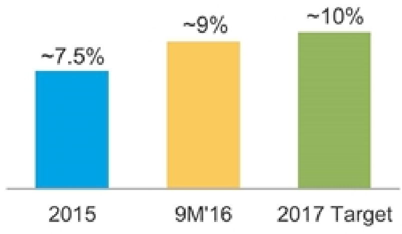
Financial Outlook

Sid Sankaran
Executive Vice President &
Chief Financial Officer

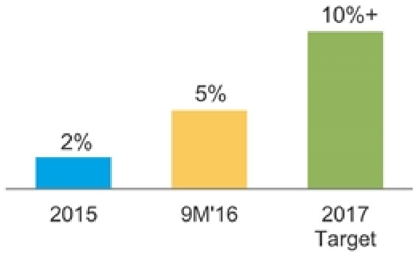
Financial Targets

AIG Normalized ROE

Operating Portfolio Normalized ROE[1]

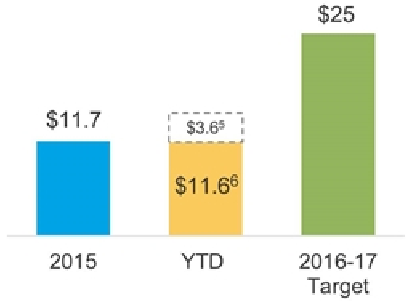


Book Value Per Share Growth[2] (ex. AOCI and DTA)



Commercial AYLR, As Adjusted

Capital Return ($bn)



GOE Reduction, Operating Basis[7]

Target: $1.4bn (Net of Reinvestment)

1) Normalized ROE excluding AOCI & DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.
2) Including dividend growth.
3) Excludes the benefit of the UGC quota share reinsurance arrangement.
4) The ratio represents quarter-end exit run rate.
5) Amount remaining under authorization.
6) Includes additional $1.8 billion of share and warrant repurchases from October 1, 2016 through November 17, 2016.
7) On a constant dollar basis. Adjusted for sale of AIG Advisor Group and sale of UGC.

AIG Best Valued in Three Main Parts

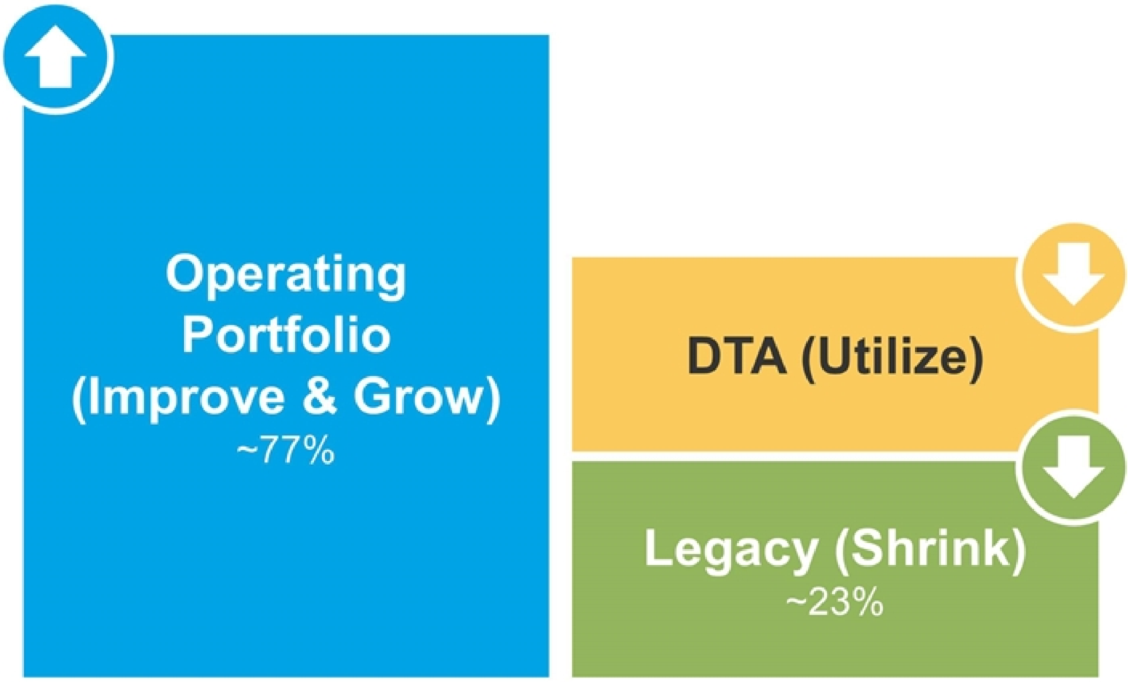
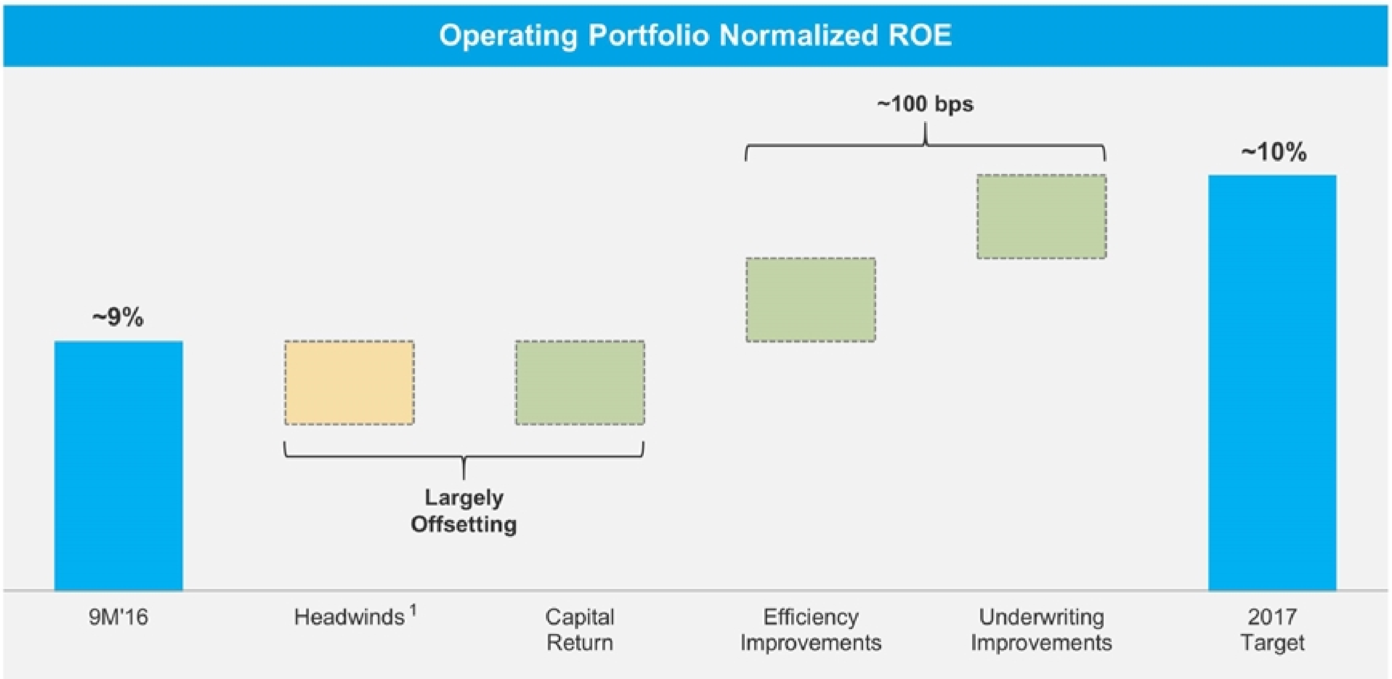


Illustration purposes only: Based on $70.4B GAAP equity ex. AOCI and DTA at YE'15.

AIG

Operating Portfolio: Normalized Return On Equity Expansion

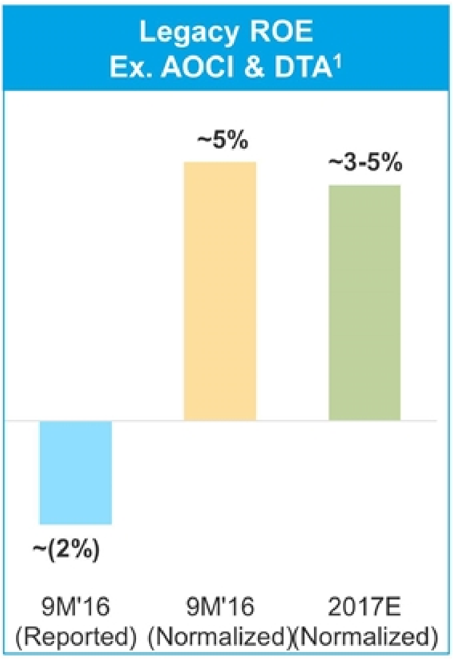
ROE expansion to date has been driven by the Operating Portfolio; we expect further improvement in 2017

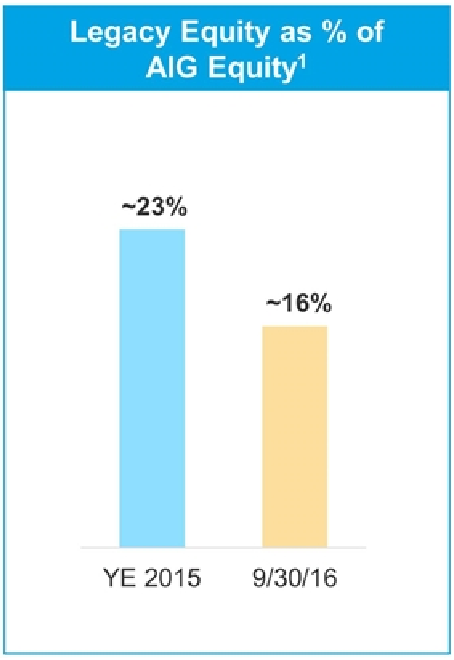


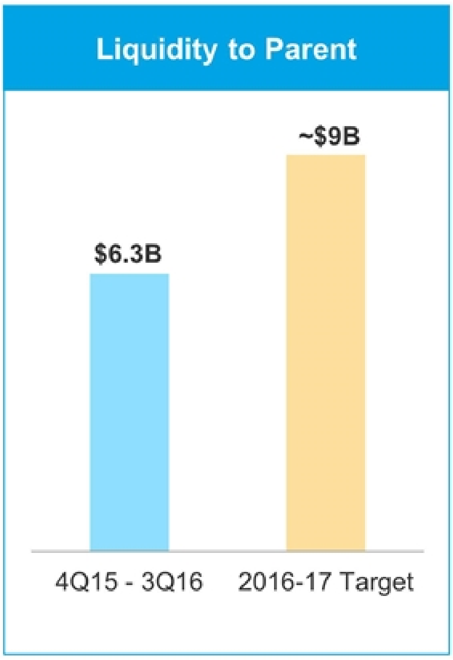
Note: For illustrative purposes only. Normalized ROE excluding AOCI & DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.
1) Primarily represents interest rate environment and timing impact of divestitures.

Legacy Portfolio

Shrinking Legacy has reduced risk and increased liquidity to AIG Parent







1) Excludes AOCI & DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.

General Operating Expenses, Operating Basis

Expect to exceed two year target

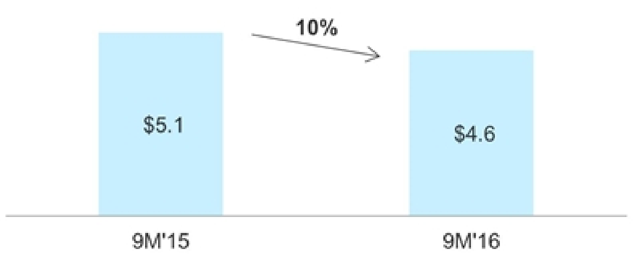
($ in billions)

GOE Reduction, Operating Basis[1]
Target: $1.4bn (Net of Reinvestment)

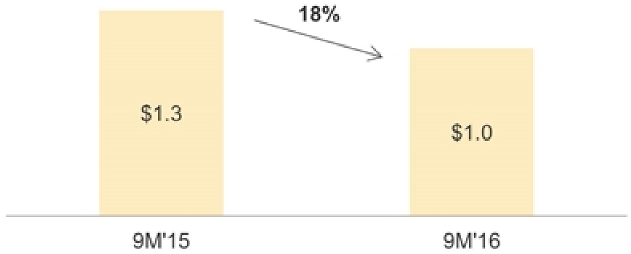
Key Principles

- Simplification
- Modularity
- Automation

Compensation & Benefit Expenses[1]



Professional Service Fees[1]



1) On a constant dollar basis. Adjusted for sale of AIG Advisor Group and sale of UGC.

Strategic Divestitures

Transaction	Counterparty	Status	Announced Date	Closing Date / [Anticipated Close]	Estimated Net Gain (Loss) After-Tax[1]
Completed					
AIG's consumer business in Taiwan	Nan Shan Life	Closed	6/11/15	9/1/16	NM
AIG Advisor Group	Lightyear Capital / PSP Investments	Closed	1/26/16	5/6/16	$155M
NSM Insurance Group	ABRY Partners	Closed	8/5/16	8/31/16	NM
Whole Life Reinsurance Agreement	Hannover Re	Closed	-	3Q'16	NM
Sale of IFC Seoul	Brookfield	Closed	11/17/16	4Q'16	~$300M
Pending					
AIG's local insurance operations in El Salvador, Guatemala, Honduras and Panama	Assa Group	Partially Closed[2]	10/15/15	[4Q'16]	NM
United Guaranty Corp. (UGC)	Arch Capital Group Ltd.	Signed	8/15/16	[4Q'16 / 1Q'17]	~$365M
Ascot[3]	Canada Pension Plan Investment Board	Signed	9/16/16	[November'16]	~$120M
AIG's local insurance operations in Turkey and certain LAC and CEE markets[4]	Fairfax Financial Holdings Limited	Signed	10/18/16	[Rolling closings in 2017]	~($90M)
AIG Fuji Life	FWD Group	Signed	11/15/16	[2Q'17]	~($430M)

Remaining Liquidity Expected to be Received: $4.3bn

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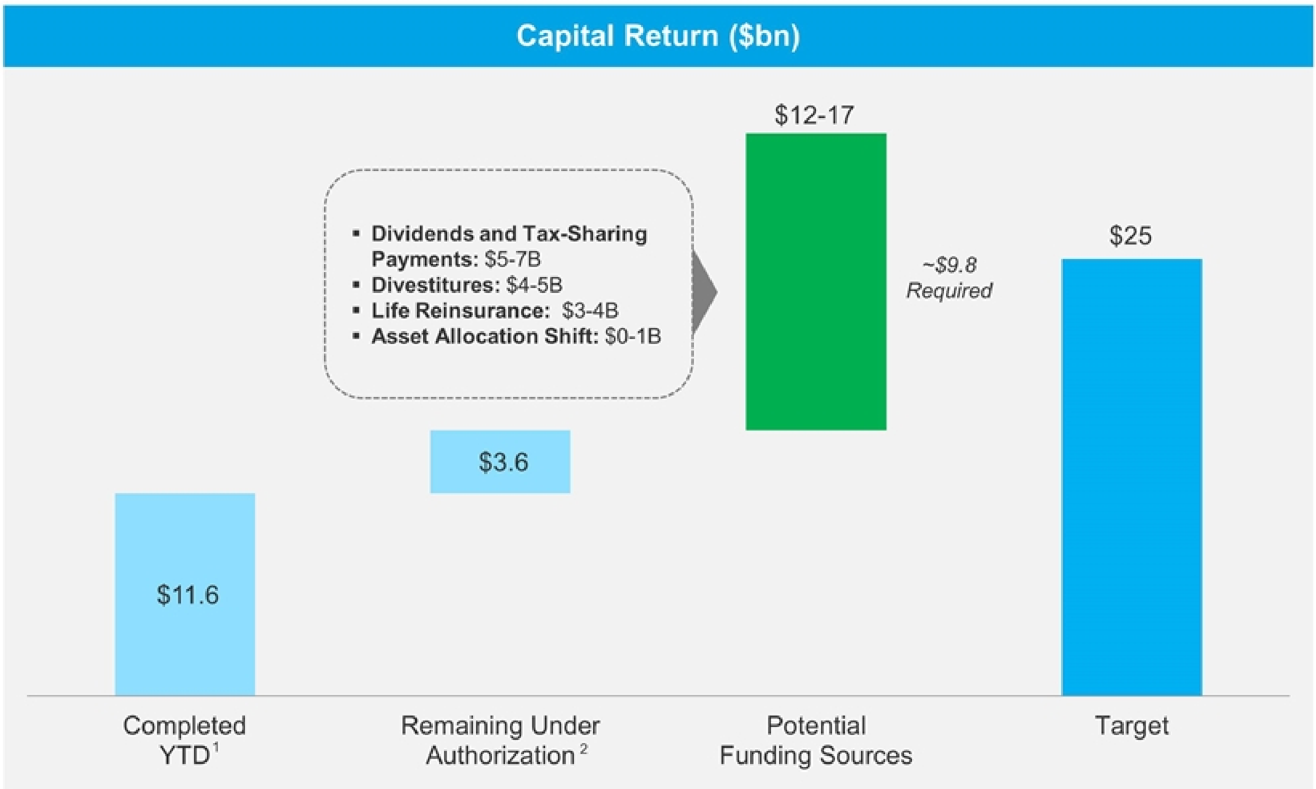
Notes: (1) Tax impact assumes 35% tax rate except IFC Korea and Fuji Life where a combination of foreign and US taxes apply. (2) The sales of Panama and El Salvador have closed; regulatory approvals for the sales of Guatemala and Honduras are expected to be received in 4Q'16. (3) Inclusive of AIG's interest in Ascot Underwriting Holdings Ltd. (AUHL) and related syndicate-funding subsidiary, Ascot Corporate Name Ltd. (ACNL) (together, "Ascot "). (4) Includes AIG's Latin America (LAC) insurance operations in Argentina, Chile, Colombia, Uruguay and Venezuela. Fairfax will also acquire renewal rights for the portfolio of local business written by AIG's Central and Eastern European (CEE) operations in Bulgaria, Czech Republic, Hungary, Poland, Romania and Slovakia, and assume AIG's CEE operating assets and employees.

Capital Return

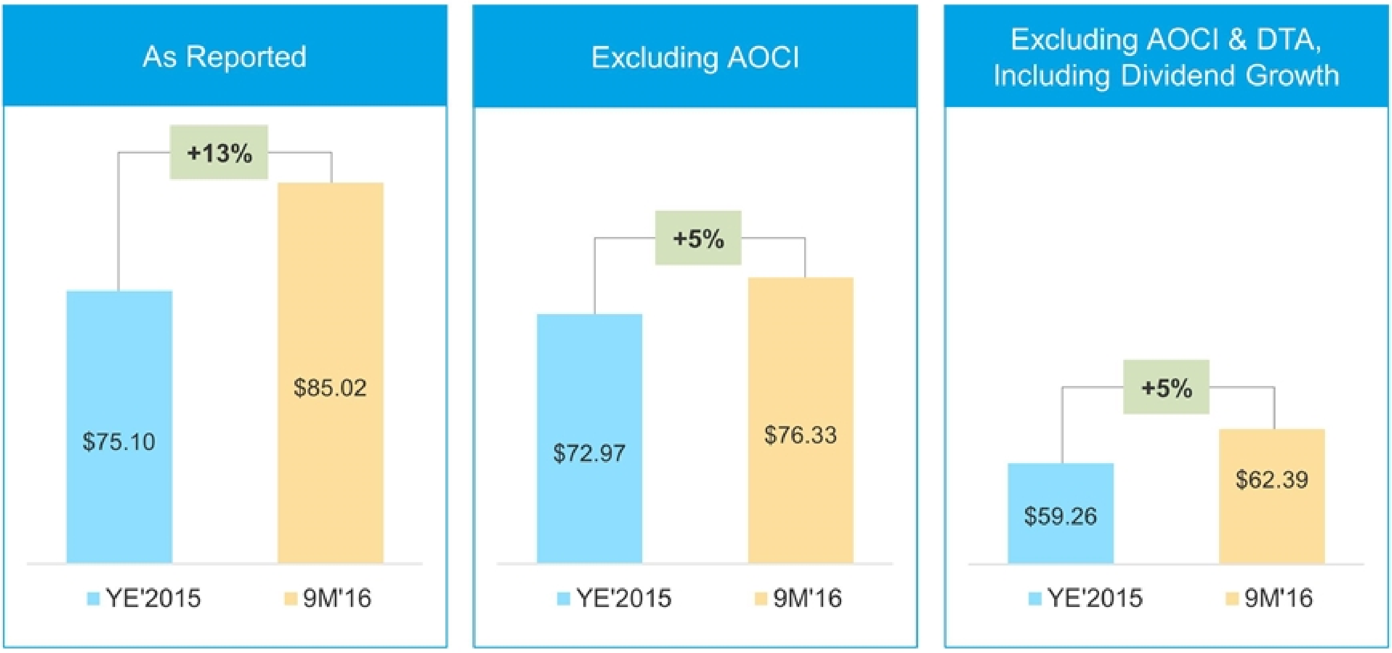
On track to reach $25B capital return target



1) Includes additional $1.8 billion of share and warrant repurchases from October 1, 2016 through November 17, 2016.
2) Does not include declared shareholder dividend for 4Q16.

Book Value Per Share Growth

Growth reflects earnings, DTA utilization and accretive share and warrant repurchases



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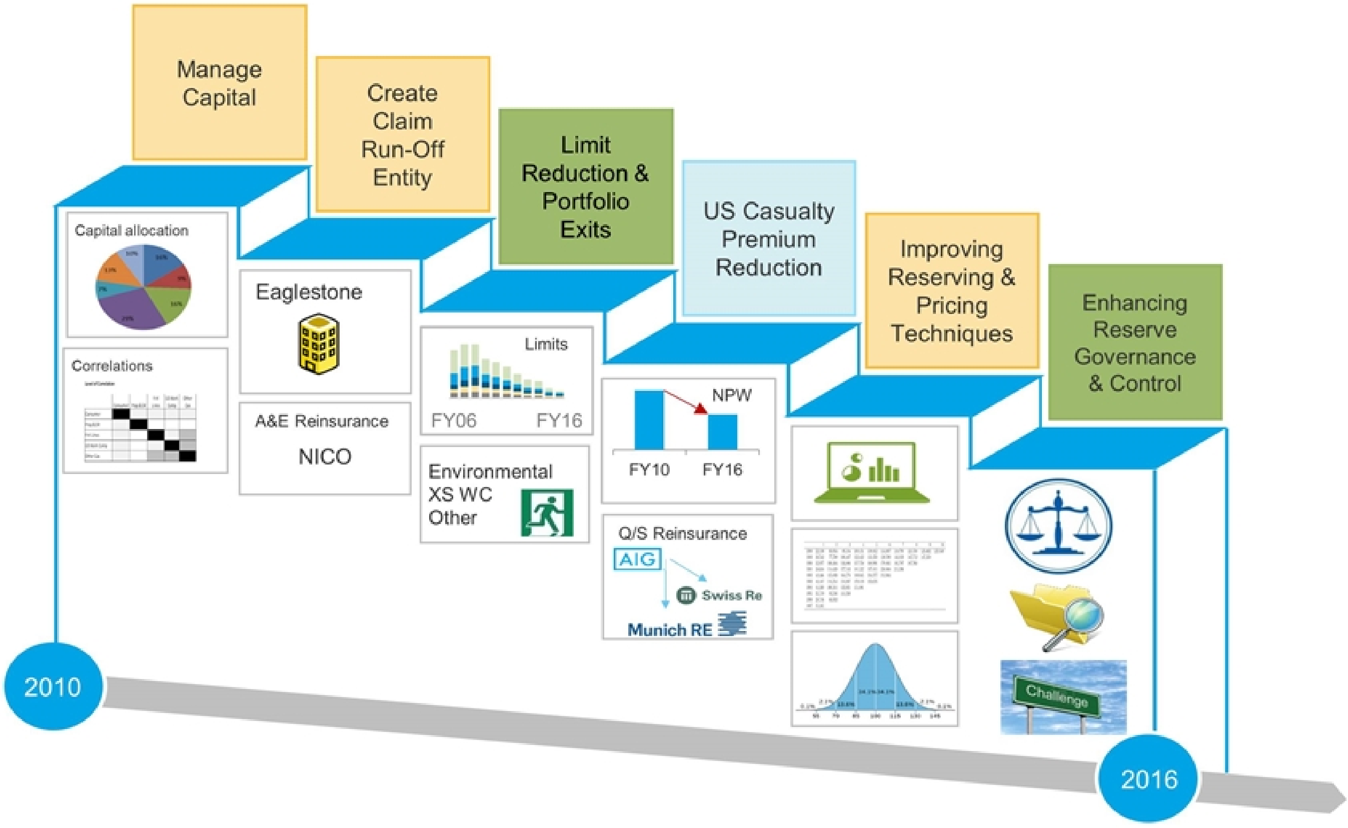
Reserve Risk Reduction

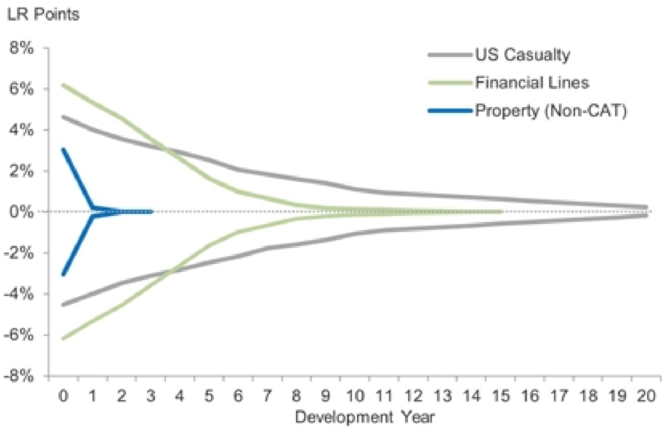
Improving Risk Profile, Controls and Transparency



Note: Reserve risk is expected to decrease as a result of the actions described above, but risk variation is an inherent characteristic of our business.

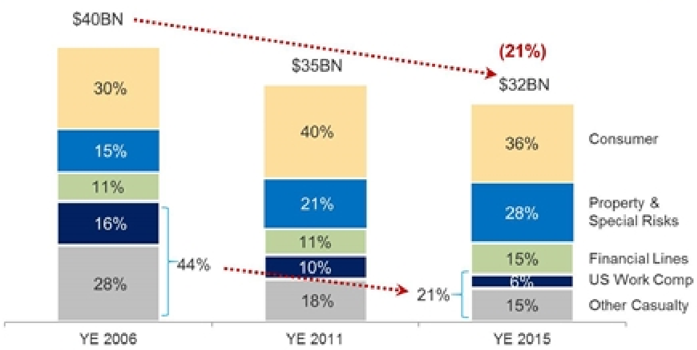
P&C Reserves

Uncertainty in AY LR Estimates by Development Age

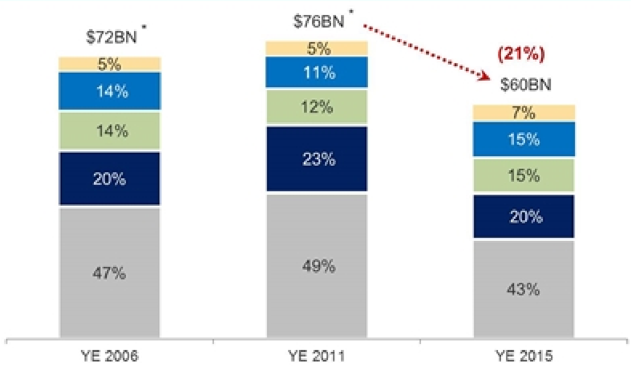


- For Casualty business:
  - Premiums have fallen by ~60% since 2006
  - Reserves have fallen by $11BN since 2011
- Duration of reserves has shortened by about 10% since 2011
- Pre 2010 reserves aggregate to $21BN and generate $1BN+ NII per year. Approximately 55% of this balance is made up of IBNR

NPW Distribution



Loss Reserve Distribution



* Net reserve balances reflect subsequent PYD of approximately $5BN for YE 2011 and $9 BN for YE 2006.

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Modularity

Modular units enhance transparency and accountability, driving improvement and flexibility over time

Segment	Operating Portfolio
Commercial	Property and Special Risks
Commercial	Liability and Financial Lines
Consumer	Group Retirement
Consumer	Individual Retirement
Consumer	Life, Health and Disability
Consumer	Personal Insurance
Other Operations	Includes Parent liquidity portfolio, unallocated corporate GOE, debt and capital not attributed to modules, as well as UGC and Institutional Markets, excluding transfers to Legacy

Segment	Legacy Portfolio
Legacy	Includes Run-off Insurance Portfolio, Gains Harvesting Portfolio and Legacy Investments

Geography
United States
Europe
Japan

Economic Metrics of PRAP and VONB Driving Capital Allocation

AIG

Note: New operating segments to be in effect beginning in 4Q16.

Commercial Insurance

Robert S. Schimek
Executive Vice President &
Chief Executive Officer of Commercial

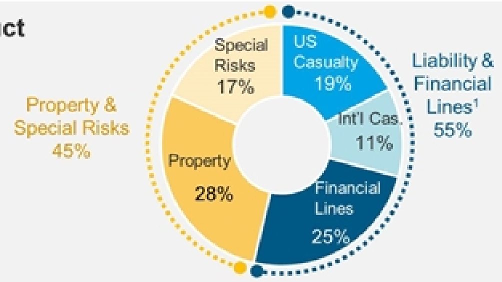
A Market Leading Commercial Insurer

Offering a range of simple to highly customized insurance solutions and services tailored to specific client needs

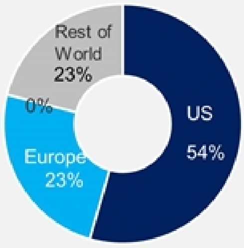
- Leading Global Commercial Insurer
  - #1 in U.S. Financial Lines & Cyber
  - #3 in U.S. Specialty; #4 in U.S. Casualty; #5 in U.S. Property
  - Largest foreign Property Casualty insurer in Europe and Asia Pacific and strategically positioned in key growth markets
  - Well diversified by product, geography and client
  - Deep bench of risk expertise
- Insurer to 89% of the Fortune Global 500 and 99% of the Fortune 500
- Serve 6,500 Multinational clients and issue over 40,000 local policies

9M'16 Net Premiums Written: $13.0 BN

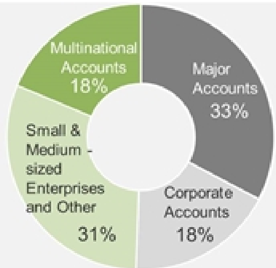
Product



Geography



Client[2]



Note: Excludes the benefit from the UGC quota share agreement. Market Data is based on SNL, AXCO and Local publications.
1) Including Environmental previously included in Specialty
2) Based on Gross Premiums Written

Competitive Advantages | Market Leadership

Becoming Our Clients' Most Valued Insurer

Best Overall Carrier &

#1

in 13 out of 20 lines of business in National Underwriter's 2016 Risk Manager Choice Awards

94%[1]

Client Retention in Major Accounts

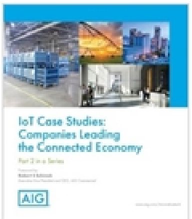
Organizing by Industry to provide more tailored solutions

Market Leading Capacity

$2.5 billion in Commercial Property limits

$1 billion in Property terrorism limits

$500 million in CAT limits

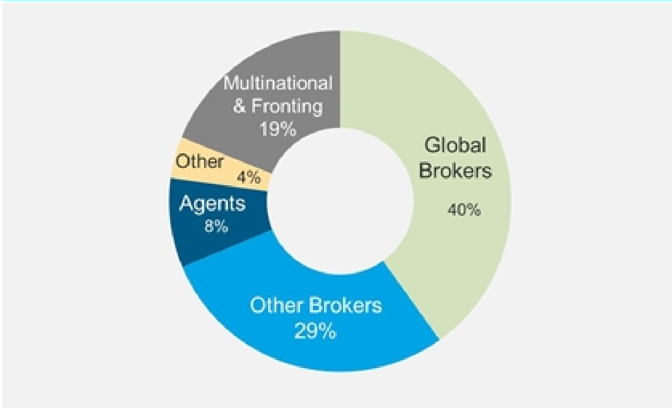


Thought leadership lowering our clients' overall cost of risk

Client Advisory Councils focused on solving for risks of today and the future

Strong Distribution Relationships

Diversity by Distribution Channel[2]



Alignment of priorities to drive mutual accountability

Evaluate quality of relationship through quarterly governance process at global and regional levels

Value Metrics established based on Commercial's strategic targets and business mix objectives

1) As of 9M'16.
2) Excluding the benefit from the UGC quota share agreement. Based on Gross Premiums Written.

Competitive Advantages | Collaborative Innovation

attune

Technology based SME joint venture with Hamilton and Two Sigma

First Commercial Insurer invited to the Consumer Electronics Show

Won **10** **Business Insurance Innovation Awards** over the last 7 years

New Products to address emerging risks

Crowdfunding Fidelity

D&O coverage for costs associated with **Brexit**

Building **supercomputing capabilities**

Over **600** engineers and **250** analysts & modelers providing enhanced risk solutions

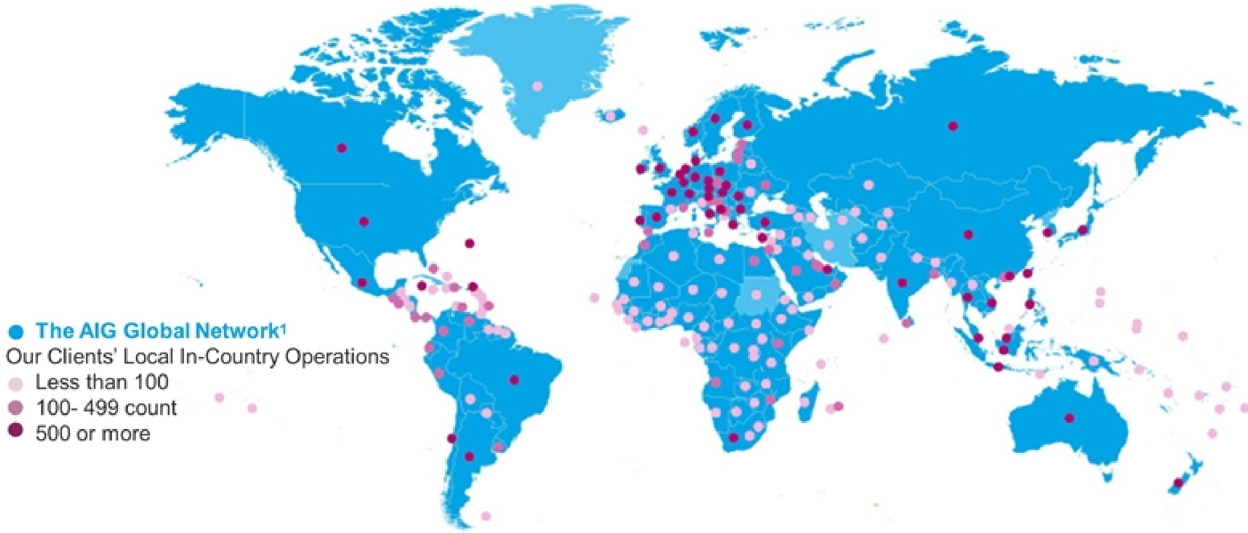
Wearable technology to improve workplace safety

CyberEdge Plus and partnerships to mitigate and manage cyber risk

Innovation in Fronting

Co-founder of **Together for Safer Roads and telematics pilots** with Europcar to promote smoother driving

Competitive Advantages | Multinational Capabilities

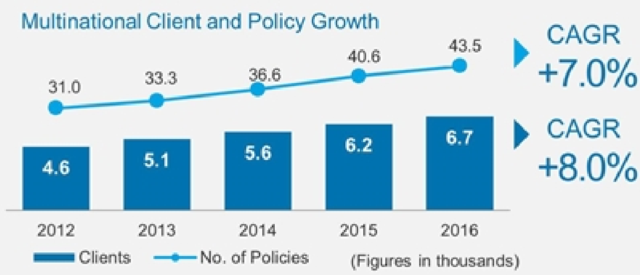


AIG Global Network spanning over **200** Countries

Issuing over **40,000** local policies

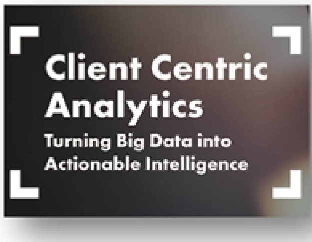
Supported by **500** dedicated multinational employees

Through an End-to-End, Technology Driven Process

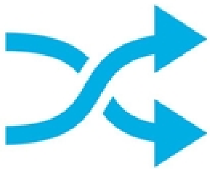


1) As of November 18, 2016

Competitive Advantages | Data and Claims



Pay over
$75 million
in claims every business day



Data informed decision making across Underwriting, Reserving and Claims

5,000+ Experienced Claims Professionals

M&A Claims Data Study
Drawing insights from 1,000 deals worth more than $200 billion

Ranked #1 in Casualty Claims Service[1]
by U.S. clients
with over $1 billion in revenue

Commercial Lines U.K. Claims Team of the Year[2]

Drone inspections for loss control and claims response

Global Recovery Services reducing the cost of paid losses

Medical Management Services that protect clients and reduce claims costs

Fraud Investigators in 30 countries

1) 2015 Advisen Claims Satisfaction Survey.
2) By Insurance Post.

Strategic Actions Enhancing Shareholder Value

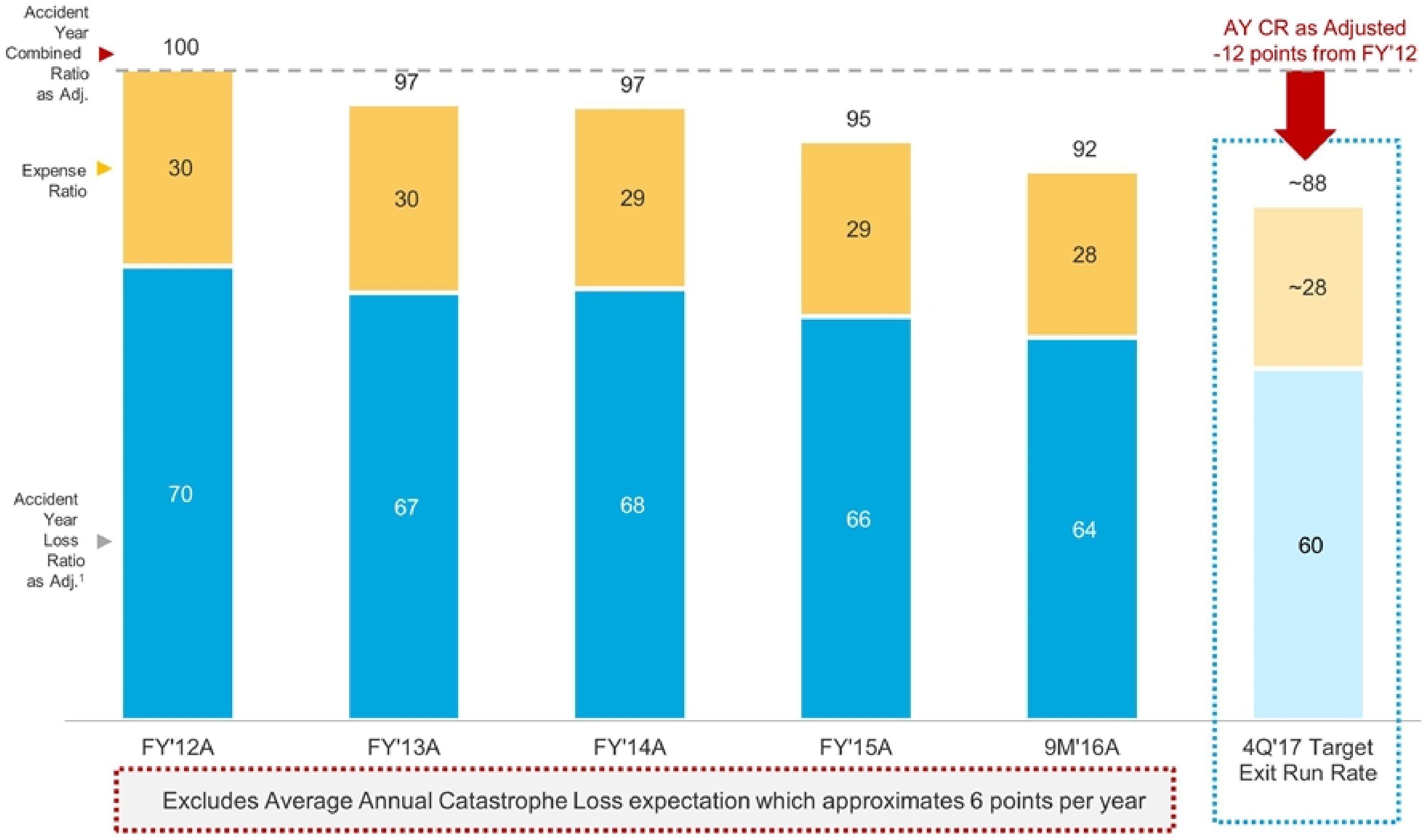
Create a leaner, more focused, and highly profitable Commercial Insurance organization

Ongoing Strategic Actions:

Portfolio "Exits"	Client Focus	Risk Selection / Account Level Actions	Strategic Use of Reinsurance	Innovation for Growth
▪ Exit unprofitable lines of business ▪ Exit non-core (Ascot) or unprofitable business (select U.S. Programs)	▪ Refine our focus on client segmentation ▪ Expand our Multinational capabilities	▪ Use of data analytics and technical pricing at granular account level ▪ Maintain and grow profitable accounts	▪ Alter business mix without impacting client and broker relationships ▪ Manage earnings volatility	Enhancements in ▪ New Products and Services ▪ Technology ▪ Engineering & Modeling ▪ Data Analytics

Accident Year Combined Ratio, as Adjusted Trend

Making consistent progress on both the Adjusted Accident Year Loss Ratio, as adjusted, and Expense Ratio



Note: Excludes the benefit from the UGC quota share agreement.

1) Accident Year Loss Ratio has been adjusted with 4Q'15 Prior Year Development push-back to each Accident Year.

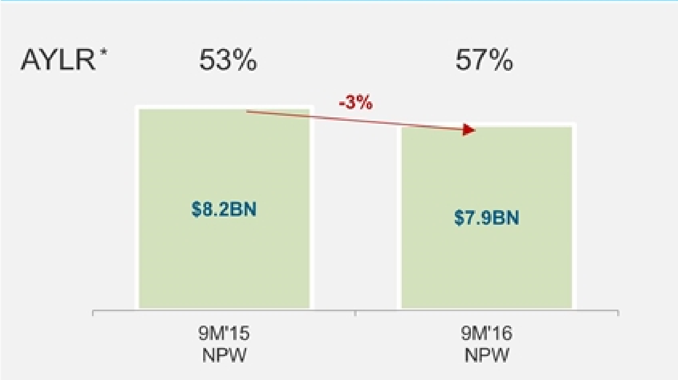
Business Mix Shift

Significant improvement in Commercial's mix of business and Adjusted Accident Year Loss Ratio

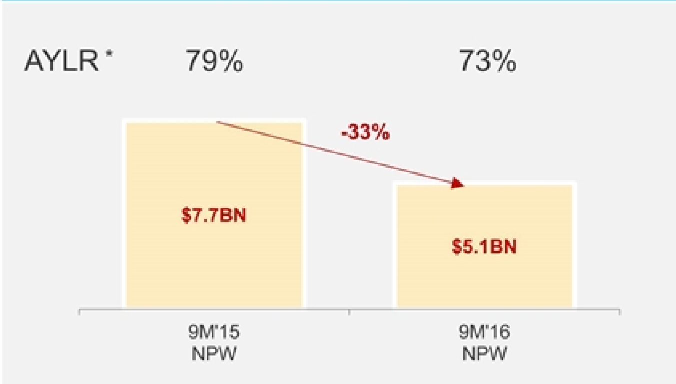
Product Set Movement

	Set	Product Set# 1 (Grow)	Product Set# 2A (Maintain)	Product Set# 2B (Improve)	Product Set# 3 (Remediate)
FY'15	NPE	15%	35%	35%	15%
FY'15	AYLR*	41%	59%	73%	91%
	Avg. AYLR*	54%		79%	
9M'16	NPW	17%	44%	31%	8%
9M'16	AYLR*	49%	60%	68%	87%
	Avg. AYLR*	57%		73%	

Grow & Maintain



Improve & Remediate

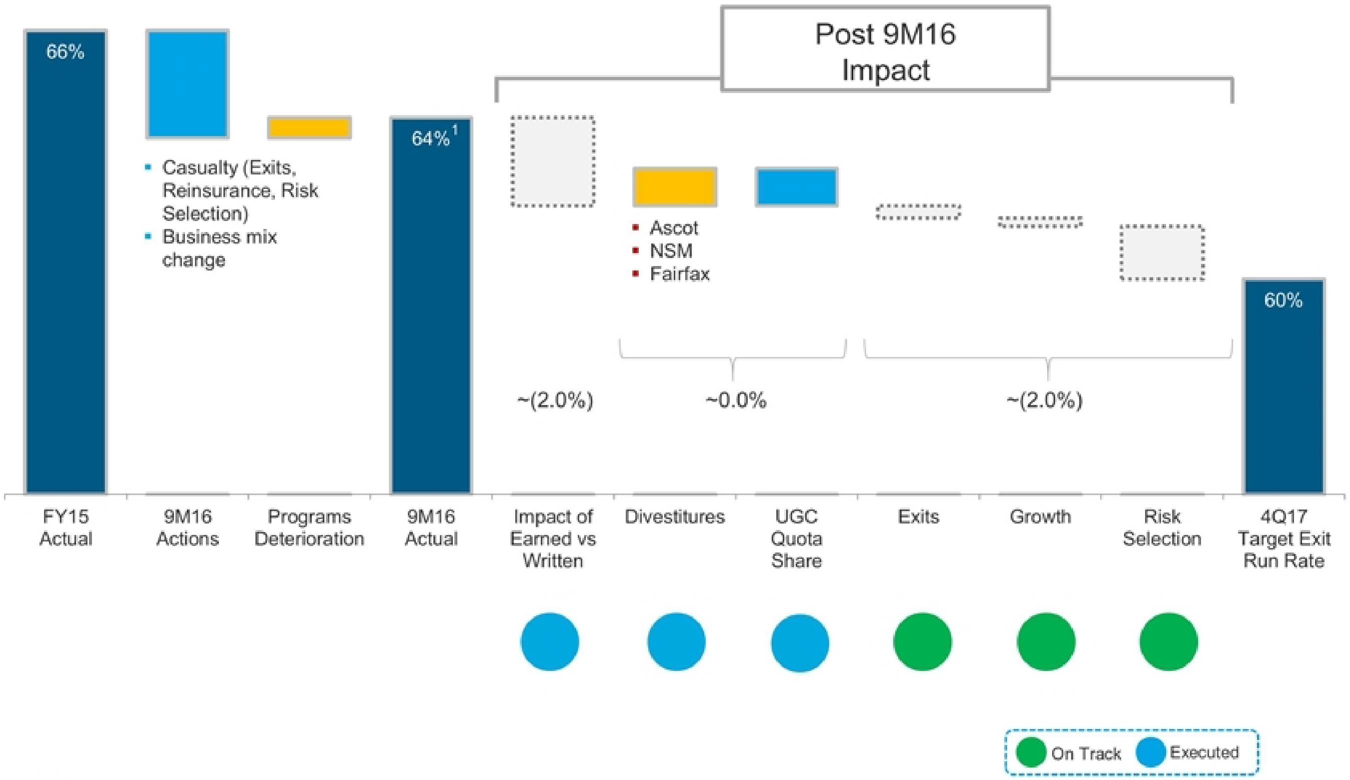


AIG

Excludes the benefit from the UGC quota share agreement.
* Accident Year Loss Ratio is on adjusted basis.

Accident Year Loss Ratio, as Adjusted

On track to achieve 4Q17 exit run rate target as the benefits from strategic actions are reflected in earnings



1) Excludes the benefit from the UGC quota share agreement.

Portfolio Optimization

Value-based decision making across the portfolio

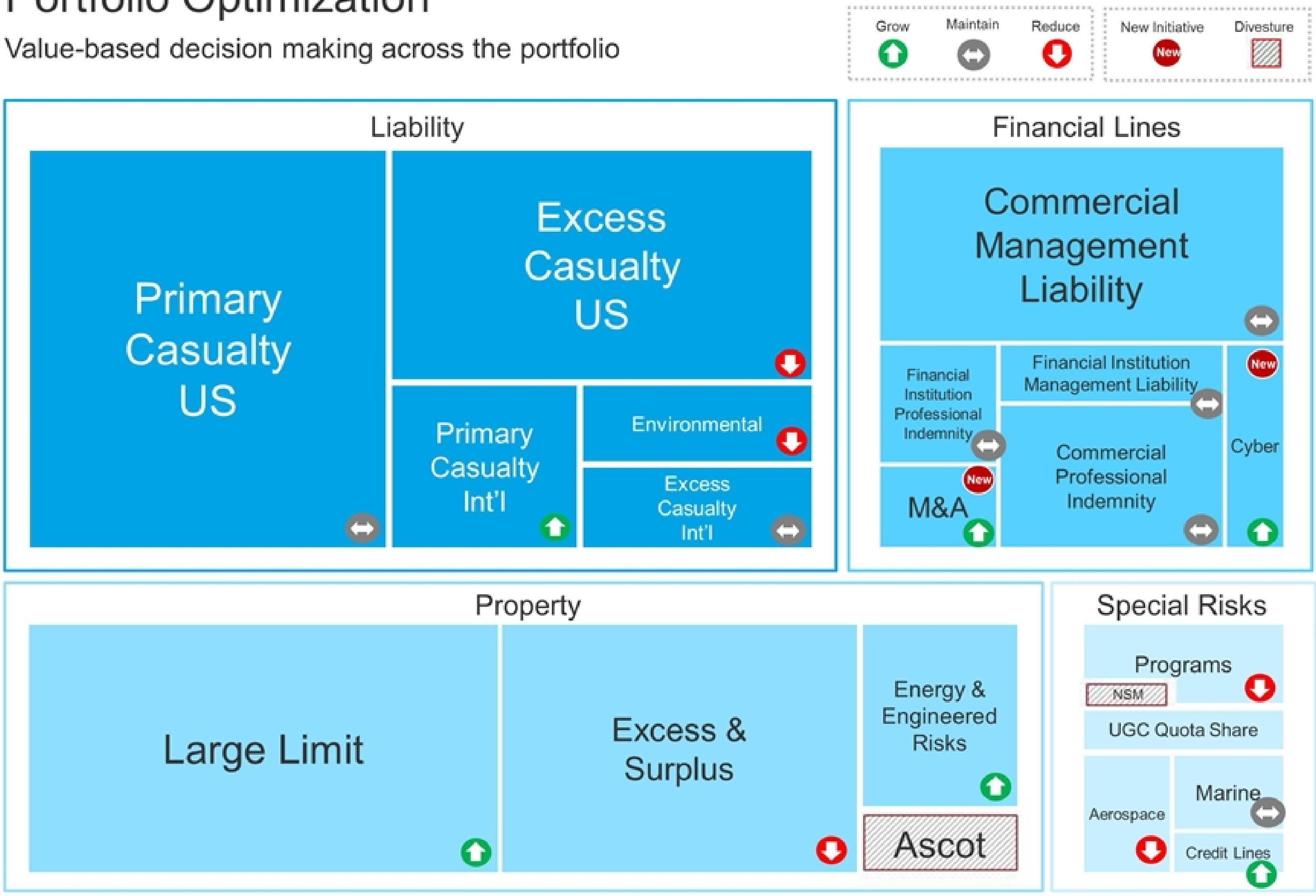
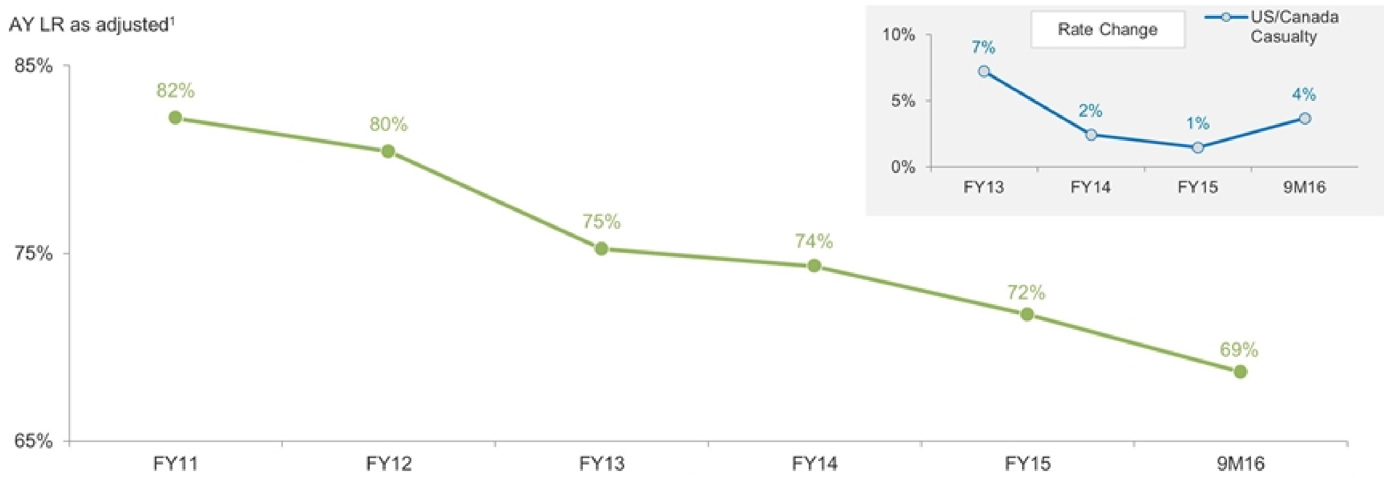
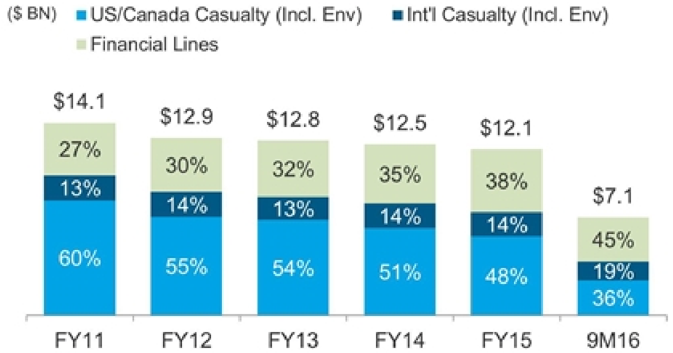


Illustration Purposes only: Based on relative capital consumption at YE'15.

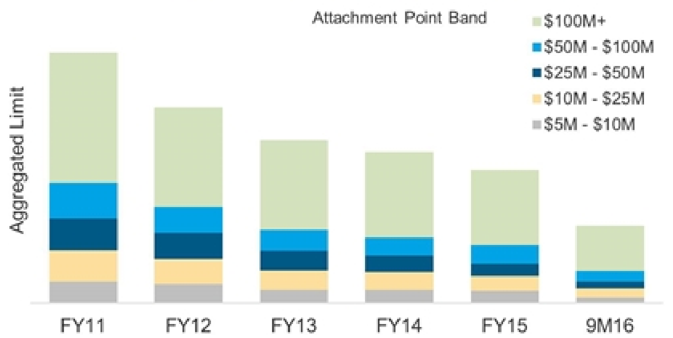
Portfolio Optimization | Liability & Financial Lines



NPW[2]

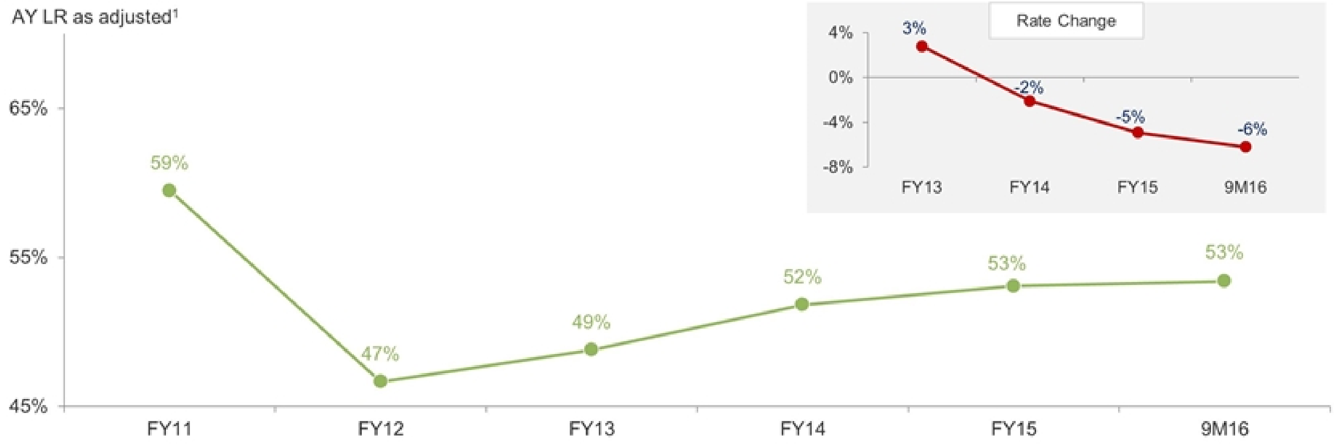


US/Canada Excess Casualty - Limit Profile

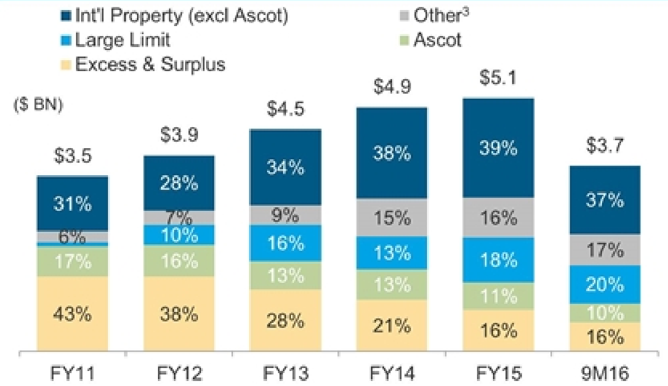


1) Accident Year Loss Ratio has been adjusted to reflect 4Q15 prior year development pushed back to each accident year. Amounts subject to change pending finalization of the reporting modules.
2) On a constant dollar basis.

Portfolio Optimization | Global Property



NPW[2]



Natural Catastrophe Exposure

1) Accident Year Loss Ratio has been adjusted to reflect 4Q15 prior year development pushed back to each accident year. Amounts subject to change pending finalization of the reporting modules.
2) On a constant dollar basis.
3) Other includes Energy & Engineered Risks and Middle Market.
4) AAL = Average Annual Losses PML = Probable Maximum Loss . The PML represents Property and excludes Specialty.

Well Positioned for the Future

Value creation driven by a comprehensive mix of business, focus and tools

Optimize Portfolio	Optimizing portfolio to balance profitability, growth and risk
Compelling Value Proposition	Focus on attractive segments, geographies and clients where we offer a compelling value proposition
Pricing & Risk Tools	Expanded suite of pricing and risk selection tools
Client Risk Solutions	Leading edge of innovation and technology to reduce clients' overall cost of risk
Talent Development	Reshaping the way we work and developing our strong bench of talent

Holistic Client-Centric View	Risk Partner vs. Risk Transfer	Adaptable Operational Platforms

AIG


AIG
Consumer Insurance
Kevin Hogan
Executive Vice President &
Chief Executive Officer of Consumer

Consumer: Operating Portfolio of Client-Centric Businesses

Individual Retirement
Premiums & Deposits: $12.9B
PTOI: $1.6B

Group Retirement
Premiums & Deposits: $5.5B
PTOI: $0.7B

Life
Premiums & Deposits: $3.9B
PTOI: $0.4B

Personal Insurance
NPW: $8.7B
PTOI: $0.6B

Illustration Purposes only: Based on relative capital consumption at YE'15.

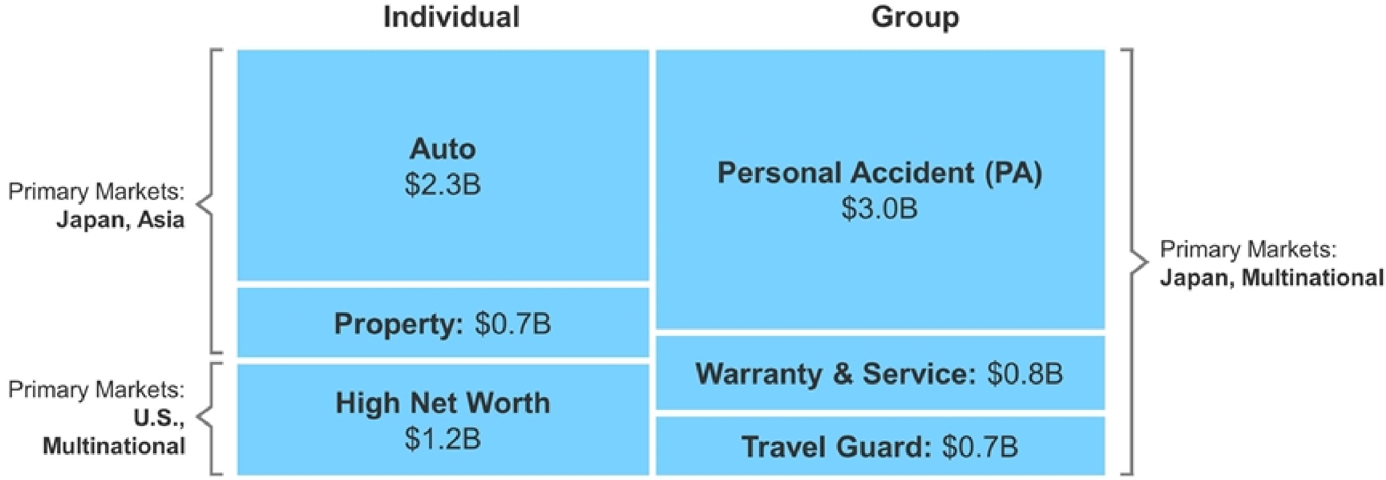
Premiums & Deposits, NPW and PTOI are year-to-date as of September 30, 2016

Note: Reflects segmentation as of September 30, 2016 which includes both Operating and Legacy. PTOI is not normalized for items such as the difference between actual and expected catastrophe losses, alternative investment returns, update of actuarial assumptions, and prior year loss reserve development.

Personal Insurance: Core Products and Targeted Segments

Business complements Commercial and provides valuable differentiation

Year-to-Date Net Premiums Written



Short tail with stable cash flows

Low reserve volatility

Nominal exposure to capital markets

Less prone to insurance market cycles

Note: Year-to-date Net Premiums Written as of September 30, 2016

Personal Insurance: Margin Expansion Through Increased Focus

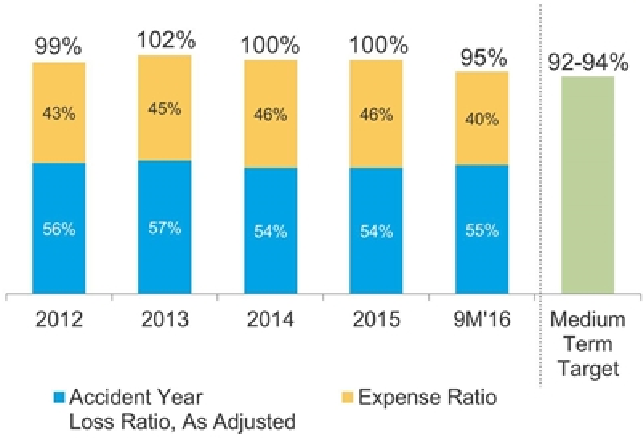
Management actions are driving combined ratio improvement

Number of Countries Selling Personal Insurance

	2010A	2016E	2017E
Individual	71	33	15
Group	81	54	35

Country and product exits represent less than 10% of total 2015 NPW

PI Accident Year Combined Ratio As Adjusted

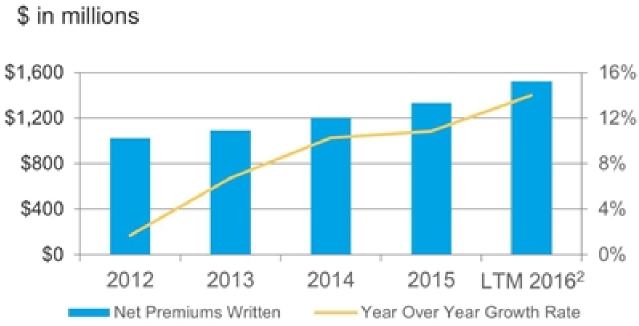


Personal Insurance: Investing In Private Client Group

Building off of strong U.S. position in attractive $30B customer segment[1]

- Significant new business momentum
- Targeted risk selection and pricing using advanced analytics
- Innovative multinational capabilities
- Strategic partnerships in key international markets

Net Premiums Written Up ~45% over 2012



Retention Ratios Remain Strong

1) Sourced: Conning, peer estimates, AIG internal analysis
2) Last twelve months as of September 30, 2016

Japan: Largest Foreign Property Casualty Insurer in Japan with History Dating Back to 1946

Leading positions in distinctive customer segments

Small/Medium Enterprises (SME)

- Leading market position
- 45+ year Hojinkai relationship
- #1 in Construction sub-segment
- Professional agency network

Individual and Household

- Over 6 million customers
- Leading Travel position
- #1 in Student sub-segment

Major / Corporate Accounts

- Complements SME segment
- Focus on non-keiretsu companies
- Growth in Manufacturing sub-segment

Industry leading loss ratios in Accident and Fire

Note: Market positions based on AIG internal analysis.

Japan: Transformation of Fuji Fire and Marine

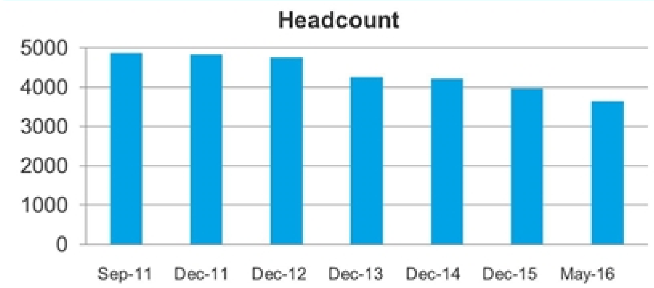
Increased professionalism, technical skills and capabilities

- Enhanced portfolio management analytics and underwriting discipline
- Improved pricing / producer segmentation
- Upgraded agency network and support systems
- Substantial expense reduction efforts through efficiency initiatives
- Completing merger remains a final priority to simplify product range and administration

Auto and A&H Loss Ratio Reduction

~10 point loss ratio improvement in Auto and A&H

FFM Efficiency Actions

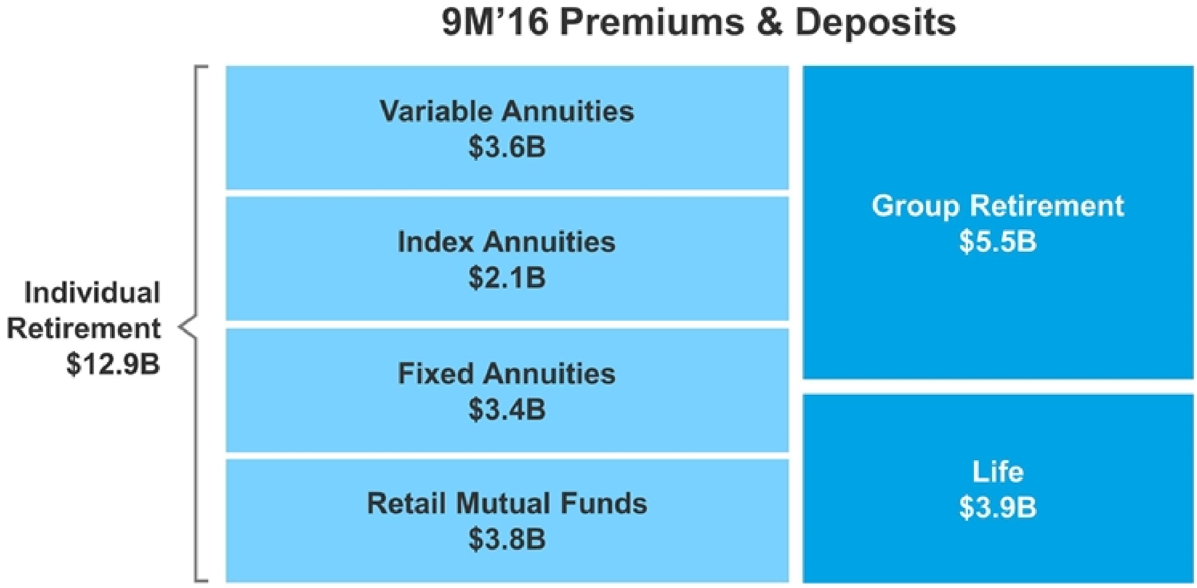


25% reduction in headcount since Sept 2011

AIG

Retirement and Life: Broad Product and Distribution Capabilities

Top 5 market position across major product lines

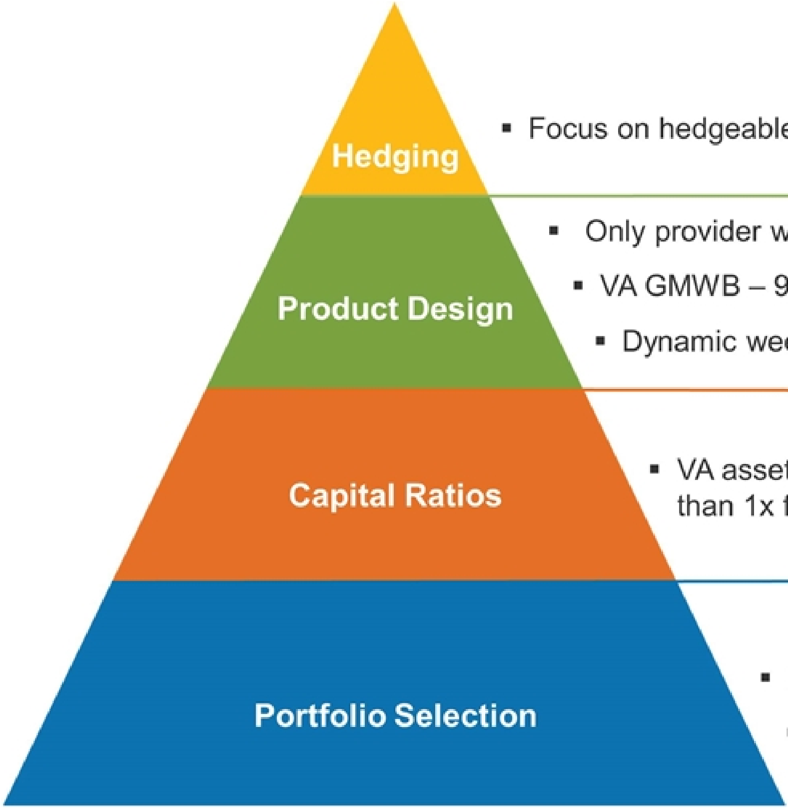


Agile Distribution

- Banks
- Broker-Dealers
- Wirehouses
- Independent Marketing Organizations
- General Agencies
- PPGA
- VALIC Financial Advisors
- AIG Direct

Note: Market position based on LIMRA year-to-date rankings as of June 30, 2016.

Individual Retirement: Comprehensive Risk Management



- Focus on hedgeable market risks

- Only provider with GMWB fees tied to Volatility Index (VIX)
- VA GMWB – 91% de-risked by account value[1]
- Dynamic weekly Fixed Annuity pricing

- VA assets with living benefits / total equity are less than 1x for AIG vs. over 2x for major competitors

- Balanced product mix
- Channel independence

1) De-risked benefits include features on contracts issued since 2010 (VIX indexing/volatility control fund in 2012) and pre-2010 partially de-risked benefits due to actual policyholder election of extension offers to-date.

Group Retirement: Competitive Positioning

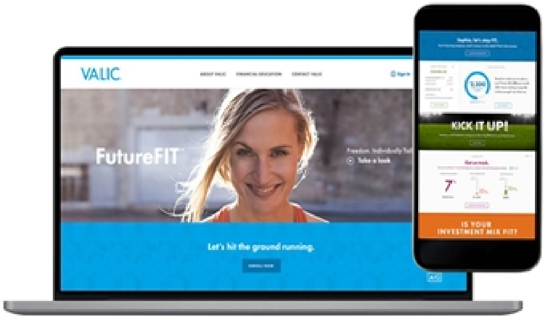
Trusted advisors paired with powerful tools

Asset Ranking

#2	#3	#4
K-12	Higher Ed	Healthcare

~1,200 financial advisors serving ~23,000 employer groups and ~2 million participants

Transforming the plan sponsor and participant experience



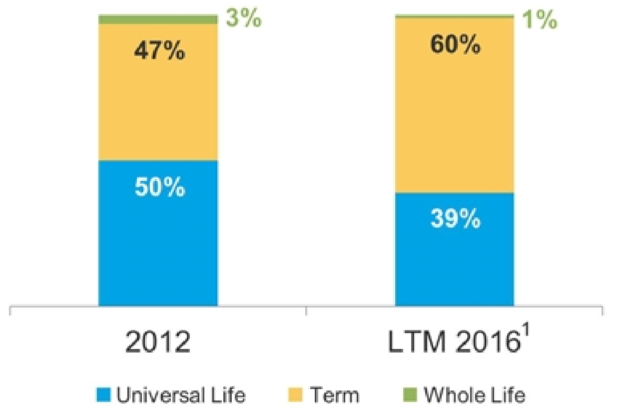
Unique service proposition improving group acquisition and retention results

Life: Continued Focus on ROE Enhancement

Results beginning to reflect improvement plan

- Rationalize product portfolio
- Emphasize independent distribution and AIG Direct
- Consolidated systems with state-of-the-art platform
- Innovative underwriting enhancements

% of U.S. Life CPPE Sales by Product



Shift from Universal Life to Term in low interest rate environment demonstrates focus on value

1) Last twelve months as of September 30, 2016.

Consumer: Well Positioned for the Future

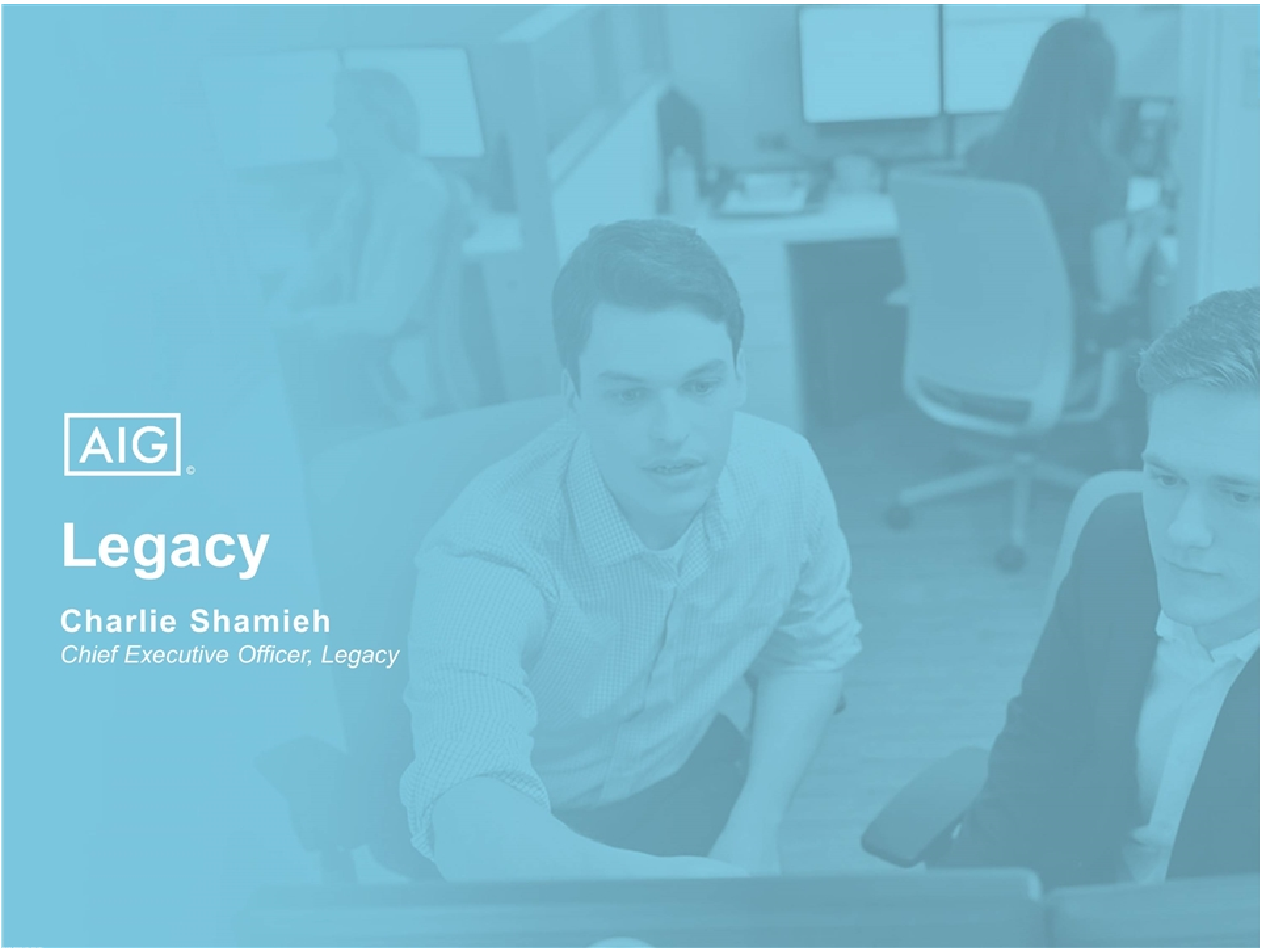
Executing strategic plan creates value

On path toward achieving efficiency goals and exceeding cost of capital by the end of 2017

Balanced portfolio of at-scale businesses

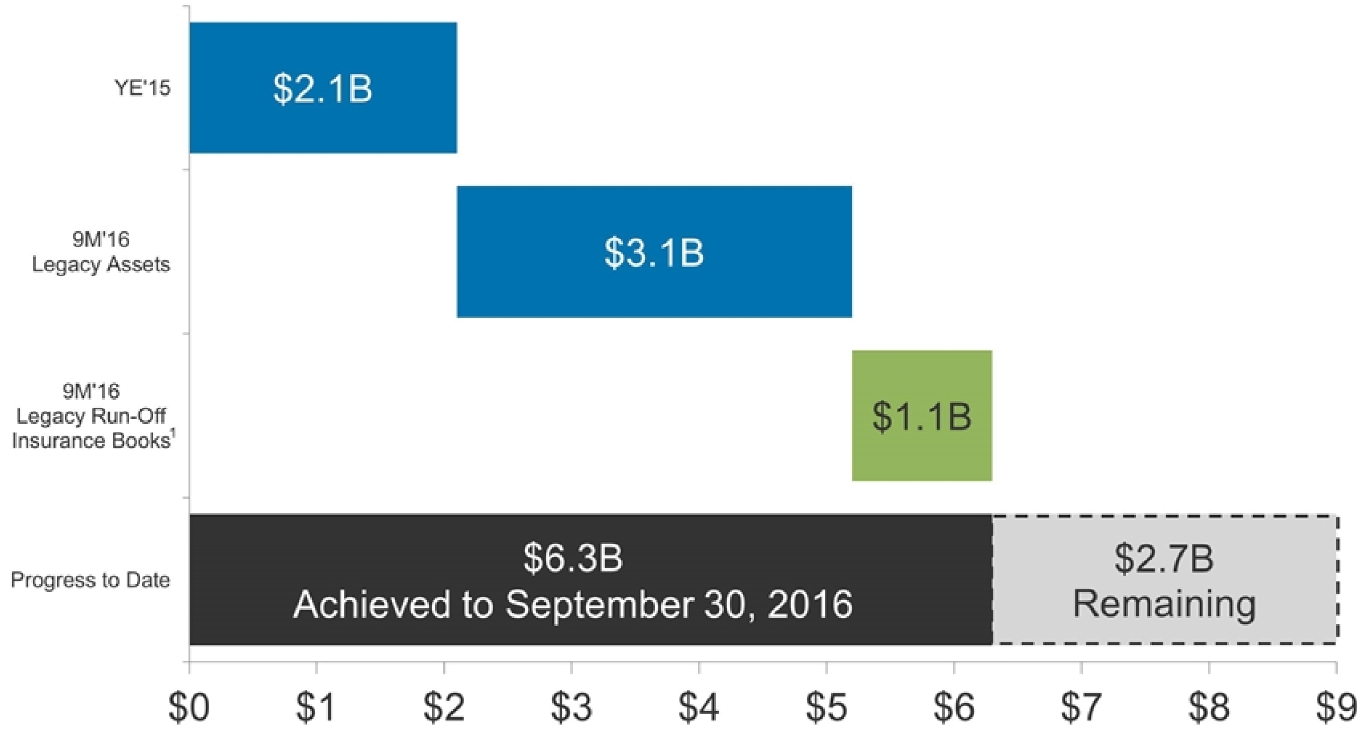
Disciplined focus on risk management

Industry leader in target markets


AIG
Legacy
Charlie Shamieh
Chief Executive Officer, Legacy

AIG Legacy Progress to Date

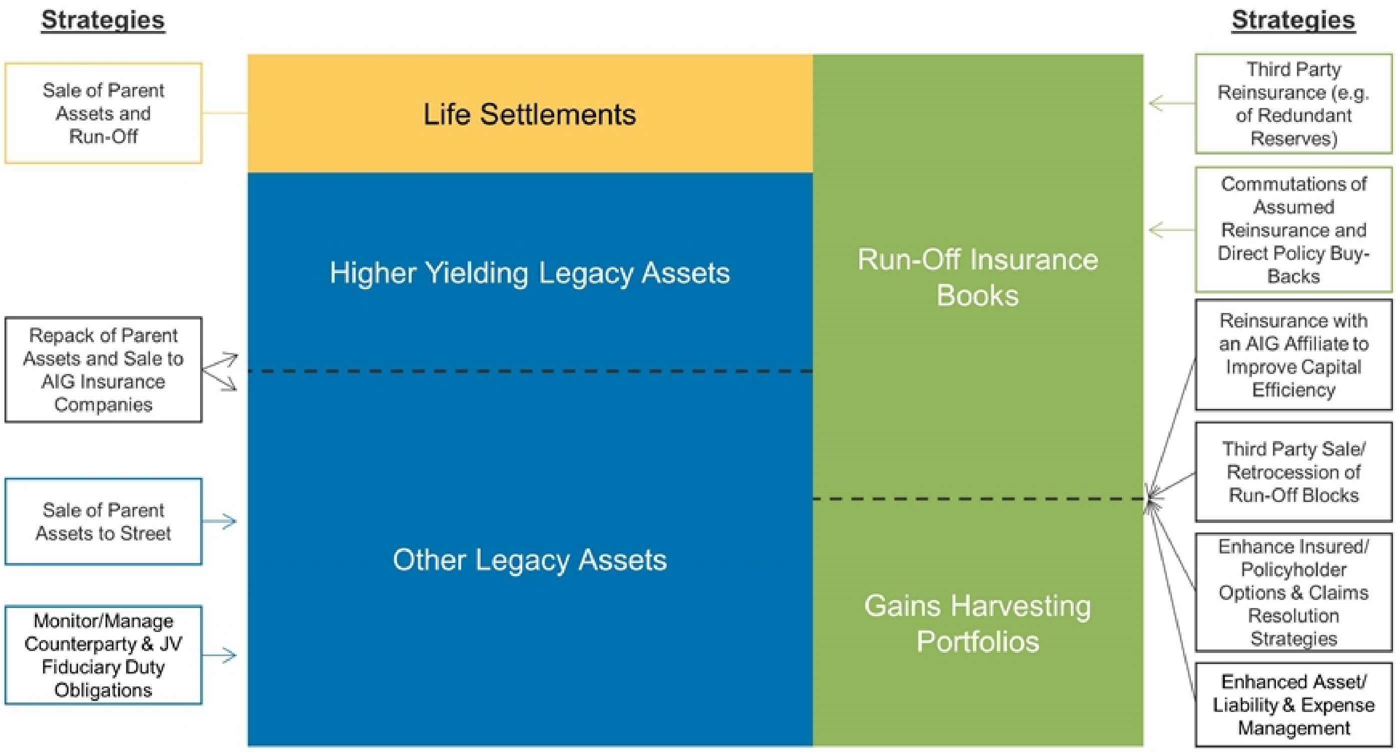
Achieved $6.3B out of $9.0B Release Target



1) Represents Dividends and Tax Sharing Payments.

Composition of AIG Legacy Portfolio

Legacy Portfolios (~$17B[1] of Equity as of Dec 31, 2015): generally comprised of Non-Strategic Businesses[2] that AIG has or intends to exit, Legacy Assets and Gains Harvesting Portfolios[3]

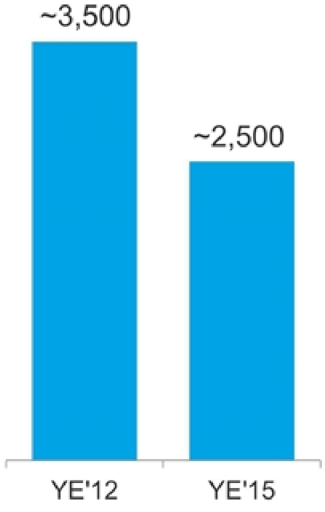


1) Shareholders' Equity, excluding AOCI and DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.
2) Includes largely discontinued Product Lines/ Policy Forms/Distribution Channels.
3) Gains Harvesting Portfolios include Pre April 2012 Structured Settlements – these portfolios were brought into loss recognition primarily because AIG sought to take advantage of its tax attributes before expiry in 2013/2014.

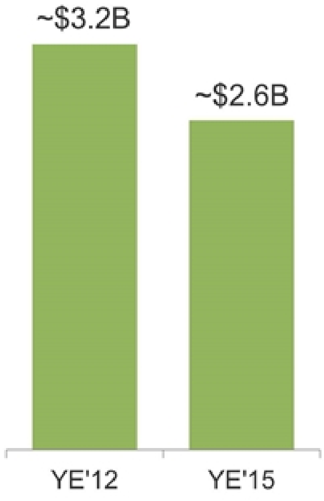
AIG's Run-Off Team – Seasoned Industry Experts

Case Study – Eaglestone Reinsurance Company Actively Managing Run-Off of AIG's Standalone Excess Workers' Compensation Portfolio

Pending Claims



Undiscounted Net GAAP Reserves



Run-Off Strategy Deployed Since AIG's Acquisition of Run-Off Talent

- Assumed Reinsurance Commutations
- Proactive Claim Settlement Strategy
- Direct Policy Buy-Backs
- Strategic Repatriation of Claims Control from TPAs and Self-Administrators
- Enhanced Medical Management

Since the book was reinsured to Eaglestone in 2011, AIG has recorded negligible aggregate Undiscounted Net Reserve development for this run-off book (less than $10M favorable)

Legacy Portfolios: Challenges

	Size ($B) as of 12/31/15	2017 Prospective Normalized ROE's[1]	Duration	Buyers/Reinsurers
Run-Off Insurance Books	~$26B GAAP Liabilities	**~3% to ~5%** Diverse reasons for low ROEs: ▪ Economic (e.g. adverse experience relative to pricing, high expense burden) ▪ Regulatory Capital (e.g. redundant reserves in U.S. Life) ▪ Accounting: (e.g. IMR of $1.4B[3] for Gains Harvesting Portfolio)	~9 years asset duration ~12 years liability duration	▪ Limited reinsurer counterparties of sufficient size and financial strength (~$49B liabilities and ~10% reinsured to date) ▪ Third party reinsurer solutions not feasible for some blocks without sublimits, exclusions, other restrictions
Gains Harvesting Portfolios	~$23B GAAP Liabilities			
Life Settlements	~$1.8B Net Assets ~$15B NDB[2]		~9-10 years future life expectancy[4]	▪ AIG has ability to "run-off"[5] or conduct small block sales to increase depth of competition
Higher Yielding Legacy Assets	~$3.0B Net Assets		~6-8 years asset and liability duration	▪ Sale to Street/repack and sale to AIG insurance companies as admitted assets
Other Legacy Assets	~$5.6B Net Assets			▪ Sales of unencumbered assets are feasible where AIG has sole control ▪ In other cases, AIG may have counterparty and JV fiduciary duty obligations

1) Future quarterly performance can be volatile. Normalized ROE excluding AOCI & DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.
2) Net Death Benefits.
3) Interest Maintenance Reserves as of Dec 31, 2015 held in U.S. Life Companies' Statutory Balance Sheets.
4) Based on third party Life Expectancy Provider's estimates.
5) Carrying Value Impairments in 2016 to September 30, 2016 ~$0.3 B.

Key Takeaways

We are executing our strategy to reduce Legacy capital

The promises we made to our policyholders and insureds are at the forefront

Reducing risk and releasing capital trapped in low yielding books can come with book value impairments

We have the talent to execute and are building capabilities of lasting value to shareholders and clients


AIG
Investments
Douglas A. Dachille
Executive Vice President &
Chief Investment Officer

Key Messages

Low and uncertain interest-rate environment shapes our strategic priorities and requires heightened focus on core strengths in executing key initiatives

Strategic Priorities	▪ Hone asset-liability management ▪ Optimize product design and pricing ▪ Exert greater internal control over investments and related risks ▪ Manage reinvestment risk and associated earnings pressure ▪ Free up capital to return to shareholders ▪ Pursue excess risk-adjusted returns efficiently
Core Strengths	▪ Diversification ▪ Long-term liquidity ▪ Scale ▪ Expertise in credit, real estate, structured finance and regulation
Key Initiatives	▪ Refine ALM processes and manage risks with greater precision ▪ Invest directly in whole loans to improve returns and control; securitize internally to allocate risks across life and non-life cos. and optimize economic capital consumption ▪ Increase allocation to residential mortgages to rebalance exposure after UGC sale ▪ Limit use of external managers to areas where we lack scale and expertise

AIG

Core Capabilities

AIG possesses significant investment capabilities across asset classes and sectors, and in portfolio design, analytics and asset-liability management

Investment Expertise	Key Functions	
Asset Management	Private Credit	Public Credit
	Commercial Real Estate Debt	Residential Real Estate
	Global Real Estate	Global Capital Markets
	Cross-Asset Initiatives	
Commercial & Consumer Portfolio Management	Commercial Portfolio Management	Consumer Portfolio Management
	Regional Portfolio Management	Portfolio Analysis
	Strategic Asset Allocation	
Investment Analytics	Property & Casualty Analytics	Annuity Analytics
	Structured Products	Alternatives / Scenario
	DIB/GCM	Computation Tech. Development
	Production	Asset-Liability Management

- Core asset-management expertise in public and private credit, real estate and structured finance
- Significant professional experience
  - Average of 10+ years of investing experience
  - Average of 8+ years with AIG
- Global perspective
  - Interact with AIG businesses internationally

1) As of September 30, 2016.

Key Initiatives – Direct Investments

Structuring direct investments in residential and commercial mortgages and other whole loans leverages AIG's core strengths and provides significant benefits

Core strengths leveraged

- Scale
- Expertise in credit, real estate, structured finance and regulation
- Diversification among short- and long-duration liabilities, life and non-life companies
- Capacity to bear liquidity risk

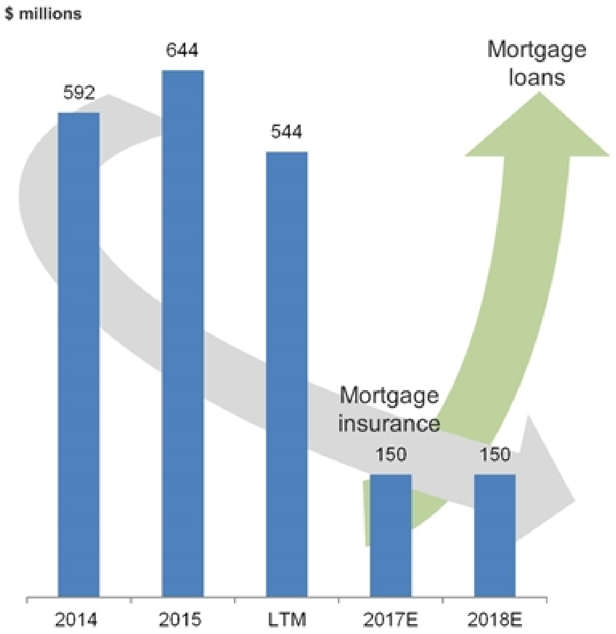
Strategic and financial benefits

- Higher returns than like-risk securitized products
- Greater control
- Improved transparency
- Enhanced asset-liability management
- Reduced economic capital consumption

Key initiatives – Residential Mortgage Exposure

Increasing allocation to residential mortgages rebalances exposure after UGC sale

PTOI from Residential Mortgage Insurance



- Exposure to residential mortgage risk declines with:
  - Sale of UGC
  - Run-off of quota share written on 2014-2016 business
  - Monetization of stake in Arch Capital Group
- Annual PTOI from residential mortgage insurance is expected to decline significantly
  - $544mm in the twelve months ended September 30, 2016
  - Approximately $150mm in 2017 and 2018, declining thereafter
- Direct investments in residential mortgages rebalances exposure
  - Current investments total ~$3.5bn
- Internal securitization allocates risk appropriately and maximizes capital efficiency
  - Duration and liquidity risk allocated to life companies
  - Credit risk allocated to non-life companies

Key Initiatives – External Managers

Limiting use of external managers to areas where we lack scale and expertise is expected to improve transparency, control, ALM, capital consumption and excess risk-adjusted returns

- Scaled internal platform to invest through external managers over past 5 years
- Assessed investments along multiple dimensions
  - Appropriateness of investment strategy
  - Alpha generation
  - Risk management
- Identified ~$5bn of redemptions
  - $2.7bn in redemptions through 9/30/16
- 100% of resultant portfolio
  - Overseen internally for enhanced monitoring and decision-making
  - Integrated with firm-wide ALM objectives
- Initiative eliminates fees paid to external advisor for oversight

AIG

1) As of 12/31/15.

Key Takeaways

Low and uncertain interest-rate environment leaves less room for performance deviations

Resultant areas of heightened focus include: ALM, product design and pricing, internal control of investments and related risks, capital consumption, and efficient pursuit of excess risk-adjusted returns

Core strengths we seek to leverage include: Diversification, long-term liquidity, scale, expertise in credit, real estate, structured finance and regulation

Key initiatives underway include: Refining ALM processes and managing risks with greater precision, limiting use of external managers to areas where we lack scale and expertise, investing directly in whole loans and securitizing internally to allocate risks across life and non-life companies, rebalancing residential mortgage exposure after UGC sale

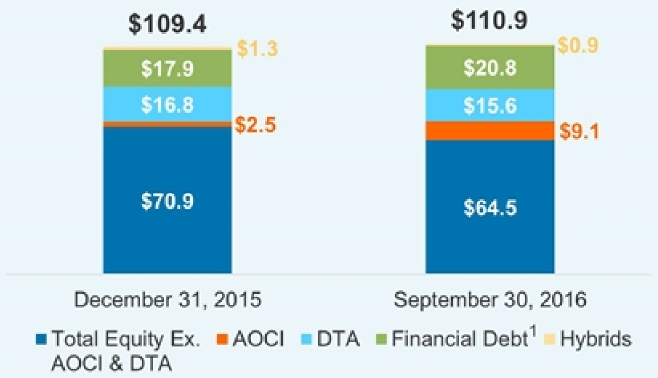
Q&A and Closing Remarks

Industry Leadership | Value Creation | Execution

Appendix

Strong Capital Position

Capital Structure ($ in Billions)



Ratios:	Dec. 31, 2015	Sept. 30, 2016
Hybrids / Total capital	1.2%	0.8%
Financial debt / Total capital	16.3%	18.8%
Total Hybrids & Financial debt / Total capital	17.5%	19.6%

Capital Return ($ in Millions)

	3Q16	9M'16
Share repurchases	$2,258	$8,506
Warrant repurchases	-	263
Dividends declared	338	1,051
Total	$2,596	$9,820

Risk Based Capital Ratios[2]

Year-end	Domestic Life Insurance Companies	Domestic Non-Life Insurance Companies
2014	534% (CAL)	432% (ACL)
2015	502% (CAL)	403%[3] (ACL)

Credit Ratings[4]

	S&P	Moody's	Fitch	A.M. Best
AIG – Senior Debt	A-	Baa1	BBB+	NR
AIG Non-Life – FSR	A+	A2	A	A
AIG Life – FSR	A+	A2	A+	A

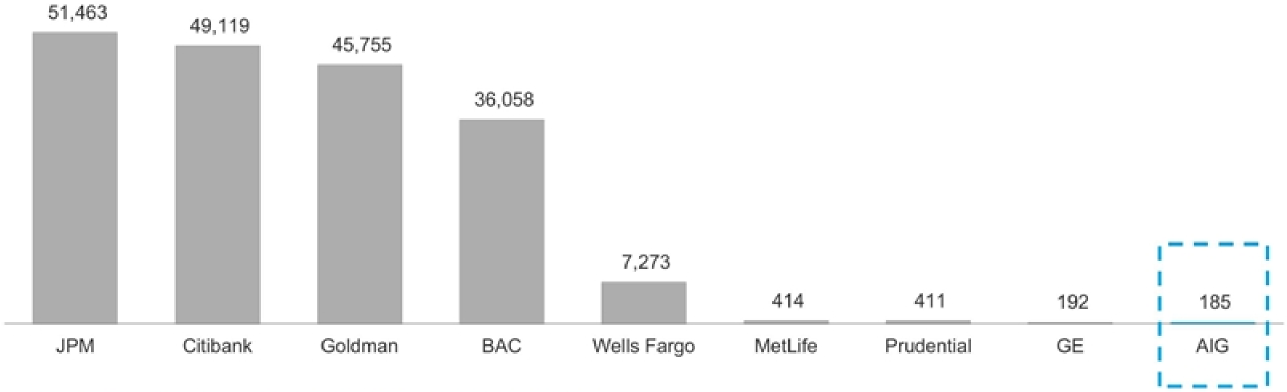
- Additional $1.8 billion of share and warrant repurchases from October 1, 2016 through November 17, 2016.

Notes (1) Includes AIG notes, bonds, loans and mortgages payable, and AIG Life Holdings, Inc. (AIGLH) notes and bonds payable, and junior subordinated debt. (2) The inclusion of RBC measures is intended solely for the information of investors and is not intended for the purpose of ranking any insurance company or for use in connection with any marketing, advertising or promotional activities. ACL is defined as Authorized Control Level and CAL is defined as Company Action Level. RBC ratio for Domestic Life Insurance Companies excludes holding company, AGC Life Insurance Company. (3) Reflects $2.9B capital contribution to Non-Life Insurance Companies on January 25, 2016 as a result of the 4Q15 reserve strengthening. (4) As of the date of this presentation, all ratings have stable outlooks, except for S&P ratings on AIG, Inc., which have a negative outlook. For Non-Life Insurance Companies FSR and Life Insurance Companies FSR, ratings only reflect those of the core insurance companies.

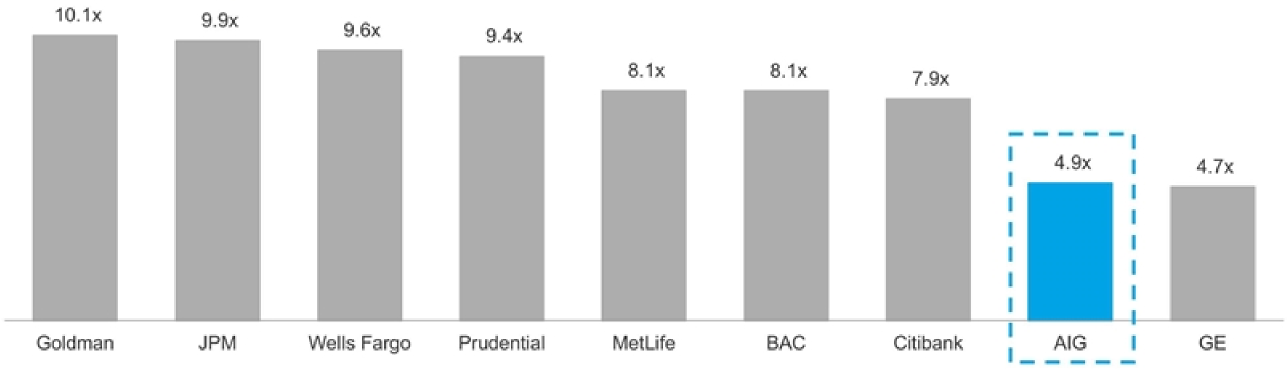
Large Financials' Risk Metrics

Notional Derivatives[1] (as of September 30, 2016)

($ in billions)



Leverage Ratio[2] (as of September 30, 2016)

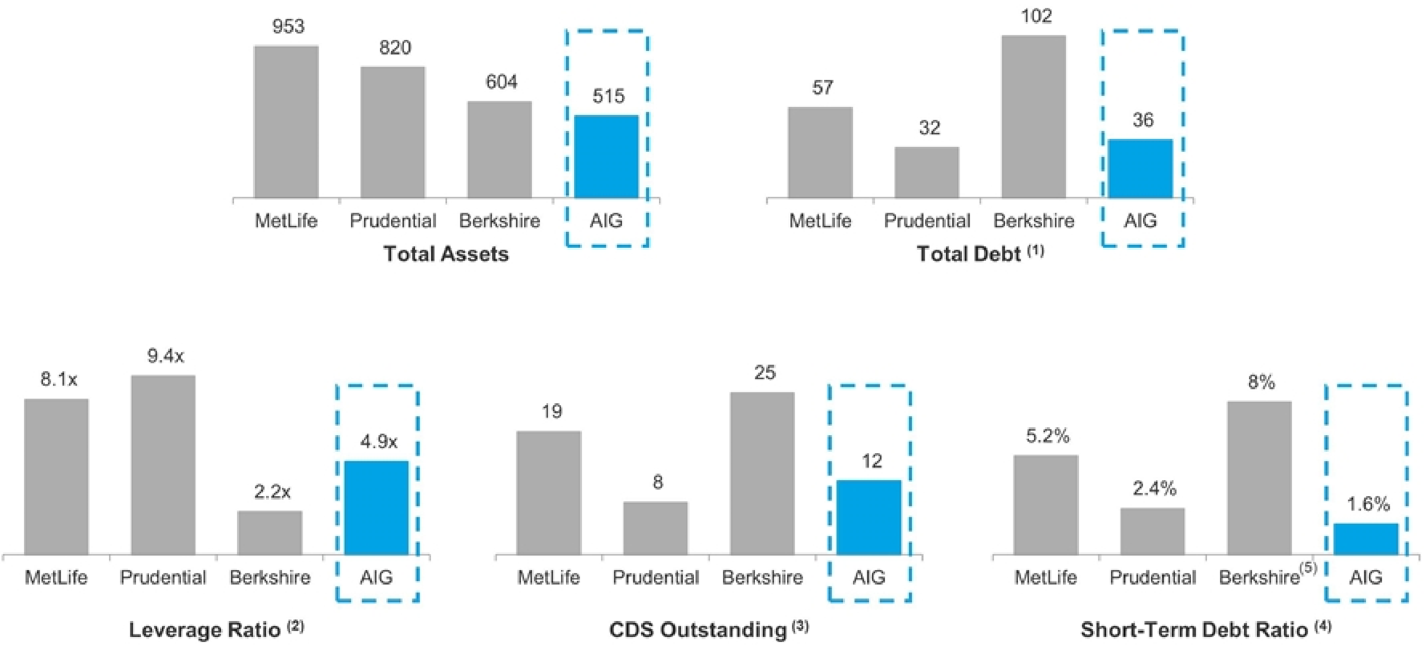


Source: Company filings.
Notes: (1) Gross notional derivatives includes derivatives for portfolio hedging purposes, and excludes notional amounts for embedded derivatives for the insurance companies listed. (2) Leverage ratio is calculated as Total Assets excluding Separate Account Assets / Shareholders' Equity for the insurance companies listed, and Total Assets / Shareholders' Equity for the other companies listed.

Large Insurers' Financial Metrics

As of September 30, 2016

(in $ billions, unless otherwise stated)

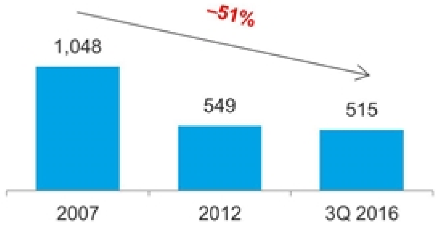


Source: Company filings.

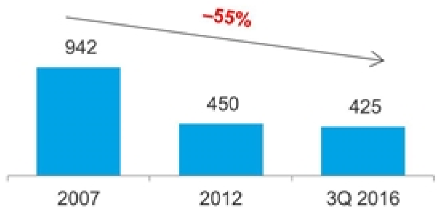
Notes: Figures as of September 30, 2016 unless otherwise noted. (1) Total debt includes securities lending payable and repurchase agreements. (2) Calculated as Total Assets excluding Separate Account Assets / Shareholders' Equity. (3) Data from the Depository Trust & Clearing Corporation, as of Sep 30, 2016. (4) As a percentage of Total Assets excluding Separate Account Assets. Short-term debt includes sum of short-term debt (including current portion of long-term debt), securities lending payable and repurchase agreements. If maturities of securities lending payable and repurchase agreements are not disclosed, they are all classified as short-term. (5) Berkshire Hathaway's short-term debt ratio as of Dec 31, 2015; more current data not available.

AIG Balance Sheet Since the Financial Crisis

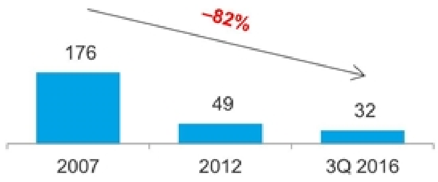
(in US$ billions, unless otherwise stated)



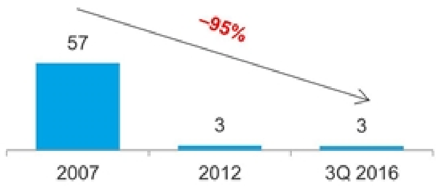
Total Assets



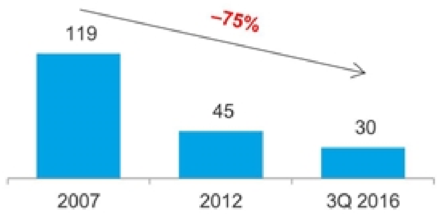
Total Liabilities



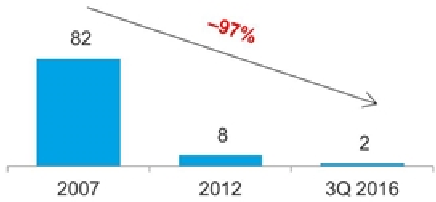
Total Debt (1)



Short-Term Debt (1)



Long-Term Debt

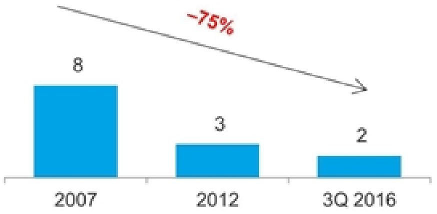


Securities Lending Payable

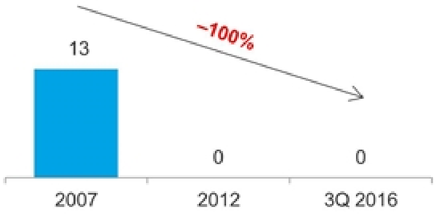
Source: Company filings.
Notes: 2007 and 2012 figures are as of December 31 and 3Q 2016 figures are as of September 30, unless otherwise stated. (1) Does not include securities lending payable and repurchase agreements.

AIG Balance Sheet Since the Financial Crisis (Cont'd)

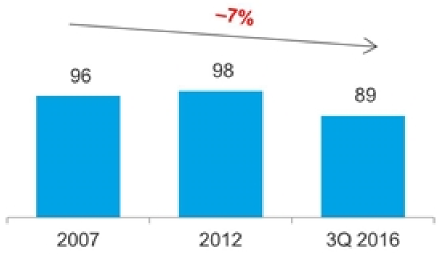
(in US$ billions, unless otherwise stated)



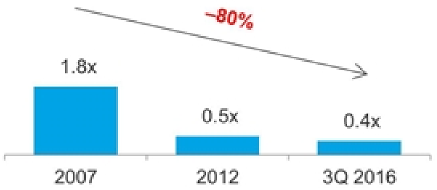
Securities Sold Under Agreement to Repurchase



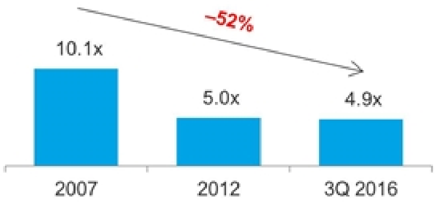
Commercial Paper and Extendible Commercial Notes



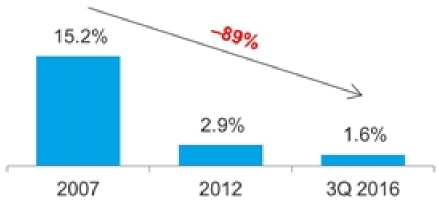
Shareholders' Equity



Debt-to-Equity Ratio (1)



Leverage Ratio (2)



Short-Term Debt Ratio (3)

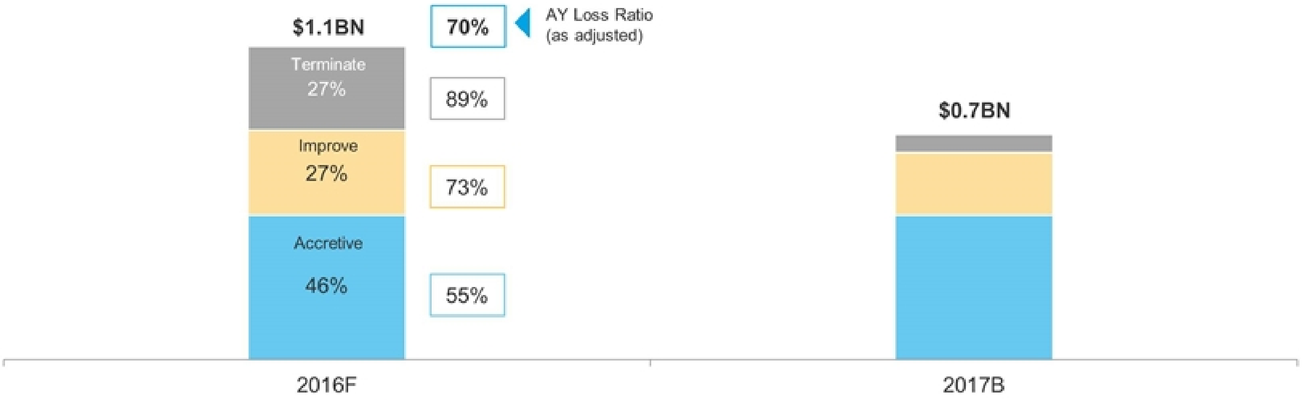
Source: Company filings.

Notes: 2007 and 2012 figures are as of December 31 and 3Q 2016 figures are as of September 30. (1) Calculated as Total Debt (excluding Securities Lending Payable and Repurchase Agreements) / Shareholders' Equity. (2) Calculated as Total Assets excluding Separate Account Assets / Shareholders' Equity. (3) As a percentage of Total Assets excluding Separate Account Assets. Short-term debt includes sum of short-term debt (including current portion of long-term debt), securities lending payable and repurchase agreements.

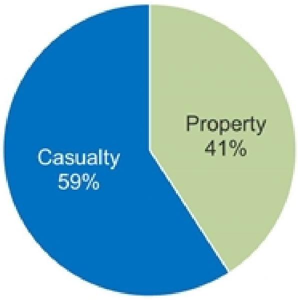
US & Canada Programs

Segmentation strategy to improve profitability through focus on accretive programs

Net Premiums Written



2016 Product Mix[1]



1) The entire Programs business is reported in Property and Special Risks.

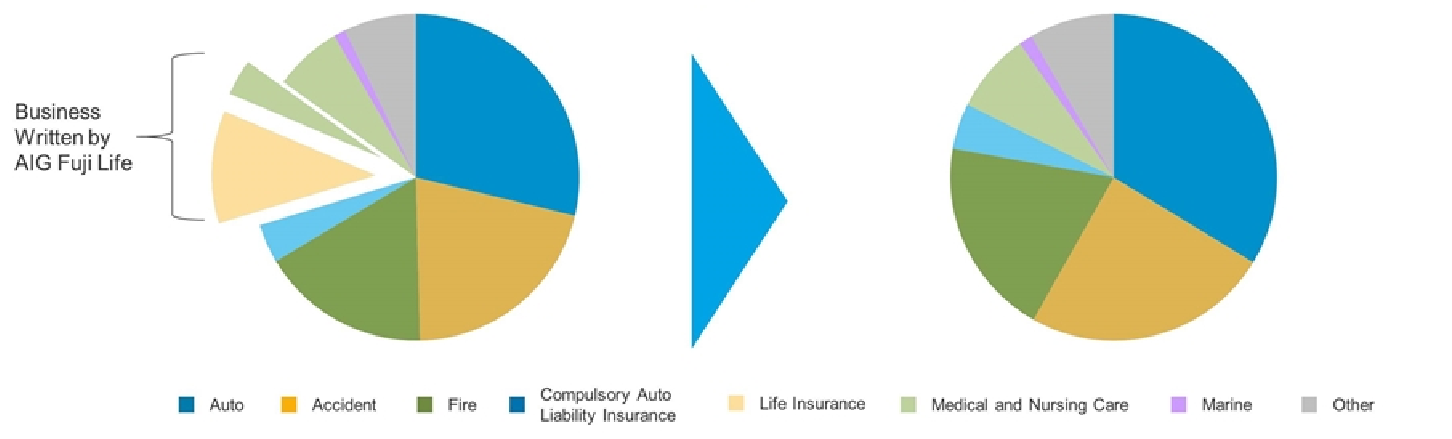
Sale of AIG Fuji Life Insurance Company

Transaction Overview

- On November 14th, AIG announced the agreement to sell AIG Fuji Life (“AFLI”) to FWD Group (“FWD”)
- The transaction will allow AIG to focus on its non-life insurance franchise in Japan
- As a young, growing company, AFLI has yet to achieve JGAAP profitability due to the lack of a seasoned in-force book that produces significant net investment income
- As a result, AFLI is also a net consumer of AIG's capital and the monetization is expected to relieve this capital strain
- AIG’s remaining Commercial and Consumer personal insurance businesses in Japan will continue to be focused on enhancing their profitability, achieving a competitive return on our capital and preparing for our legal merger.
- FWD is the insurance arm of Pacific Century Group, a high quality partner with a strong track record in insurance across Asia.

Current AIG Japan Business Mix[1]

AIG Japan Business Mix Post-Sale[1]



1) Based on 2015 NPW.


AIG
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Speaker
Biographies

Speakers' Biographies (1/2)

Peter D. Hancock

Peter D. Hancock was named President and Chief Executive Officer of AIG in September 2014, when he was also elected to the AIG Board of Directors. Previously, Mr. Hancock served as CEO of AIG Property Casualty. He joined AIG in 2010 as Executive Vice President, Finance, Risk, and Investments. Mr. Hancock has spent his entire career in financial services, including 20 years at J.P. Morgan, where he established the Global Derivatives Group, ran the Global Fixed Income business and Global Credit portfolio, and served as the firm's Chief Financial Officer and Chief Risk Officer. He co-founded and served as President of Integrated Finance Limited, an advisory firm specializing in strategic risk management, asset management, and innovative pension solutions. He joined AIG from KeyCorp, where he was Vice-Chairman, responsible for Key National Banking. Mr. Hancock was raised in Hong Kong and later attended Oxford University, where he earned his Bachelor of Arts degree in politics, philosophy, and economics. He is a William Pitt Fellow of Pembroke College, Cambridge. Mr. Hancock is a board member of The Geneva Association, and a member of The Business Council, the International Advisory Board of BritishAmerican Business, and the 30% Club. He is Chairman of the Property-Casualty CEO Roundtable, and Co-Chairman of the Together for Safer Roads Coalition. In 2014, he received the Corporate Citizenship Award from BritishAmerican Business.

Douglas A. Dachille

Doug Dachille is Executive Vice President and Chief Investment Officer of AIG. He oversees the Science function. Before joining AIG in September 2015, Mr. Dachille served as CEO of First Principles Capital Management LLC., an investment management firm which AIG acquired and now operates as a wholly-owned subsidiary. Mr. Dachille is a proven leader in financial services and investments, with more than 25 years of experience in creating asset management solutions, and has a deep understanding of client liabilities. Prior to co-founding First Principles, he was President and Chief Operating Officer of Zurich Capital Markets, an integrated alternative investment asset management and structured product subsidiary of Zurich Financial Services. He began his career at JPMorgan Chase & Co., where he served as Global Head of Proprietary Trading and co-Treasurer, and built the hybrid derivatives business. Mr. Dachille earned his Bachelor of Science degree in a special joint program through Union University and Albany Medical College, and later was a Pew Scholar in Medicine, Arts, and Social Sciences at the University of Chicago.

Kevin Hogan

Kevin Hogan is Executive Vice President and CEO of Consumer. He rejoined AIG in October 2013 and is responsible for AIG's Retirement, Life, and Personal Insurance businesses, providing annuities, mutual funds, life, health, disability, auto, personal accident, personal property, and service programs including extended warranty and travel insurance products and services. AIG's Japan operations also report to Mr. Hogan. Mr. Hogan started his career in 1984 at AIG with American International Underwriters (AIU) in New York, and subsequently held management positions in Chicago, Tokyo, Hong Kong, and Singapore. Mr. Hogan joined Zurich in December 2008 as CEO, Global Life Americas. In this role, he led Zurich's life insurance business in North and South America, with accountability for Farmers Life and Zurich's Latin America Life Operations. He became CEO, Global Life, in July 2010. He serves on the Board of Directors of the American Council of Life Insurers, the Japan Society, St. John's University School of Risk Management and the Chatham Day School. Mr. Hogan is a graduate of Dartmouth College.

Speakers' Biographies (2/2)

Sid Sankaran

Sid Sankaran is Executive Vice President and Chief Financial Officer at AIG. Prior to joining the company as Chief Risk Officer in October 2010, Sid was a partner in the Finance and Risk practice at Oliver Wyman Financial Services, heading the firm's Toronto office. Sid is a financial services expert with deep background in capital, actuarial, risk, strategy, and performance management. Earlier in his career, Sid worked at Mercer Risk, Finance & Insurance Consulting and MMC Enterprise Risk, focusing on risk management, insurance company valuation, and mergers and acquisitions. Sid holds a Bachelor of Mathematics degree with a specialization in actuarial science and graduated with distinction from the University of Waterloo in Ontario, Canada. He serves on the Board of the Greater New York chapter of the American Red Cross.

Robert S. Schimek

Robert S. Schimek is Executive Vice President and CEO of Commercial, overseeing AIG's commercial insurance businesses worldwide. He is responsible for the company's global property, casualty, financial lines and specialty products and services, including Commercial distribution, underwriting, claims and operations. Previously, Mr. Schimek was Chief Executive Officer of the Americas for AIG, responsible for the division's insurance business in the United States, Canada, Latin America, and the Caribbean. Prior to that, he served as President and Chief Executive Officer of EMEA, and Chief Financial Officer of AIG's global property casualty business. Before joining AIG, Mr. Schimek was a partner at Deloitte & Touche L.L.P. where, for 18 years, he used his public accounting experience to serve global financial institution clients, including MetLife, The Prudential, and Merrill Lynch. Mr. Schimek is a C.P.A. He earned his M.B.A. from the Wharton School of Business at the University of Pennsylvania. He is a graduate of Rider University in New Jersey and sits on the Rider University Board of Trustees. Mr. Schimek is a member of the Board of Directors of BritishAmerican Business. He is also a member of the Board of Directors of the Council of the Americas and a member of the Board of Directors of the American Insurance Association (AIA).

Charlie Shamieh

Charlie Shamieh is the Chief Executive Officer of Legacy with over 30 years of industry experience. He is responsible for management of AIG's Legacy portfolio, consisting of run-off insurance business portfolios, gains harvesting portfolios, and Legacy investments. Since joining AIG in 2007, he has held senior insurance and reinsurance executive positions in Consumer business, Risk, and Actuarial. Prior to AIG, Mr. Shamieh served as the Chief Risk Officer of the Munich Re Group and held senior executive positions at AMP, Mercer, Deloitte, and Oliver, Wyman & Company. He holds a Bachelor of Economics degree from Macquarie University in New South Wales, Australia, and is a Fellow of The Institute of Actuaries of Australia and a Member of the American Academy of Actuaries.

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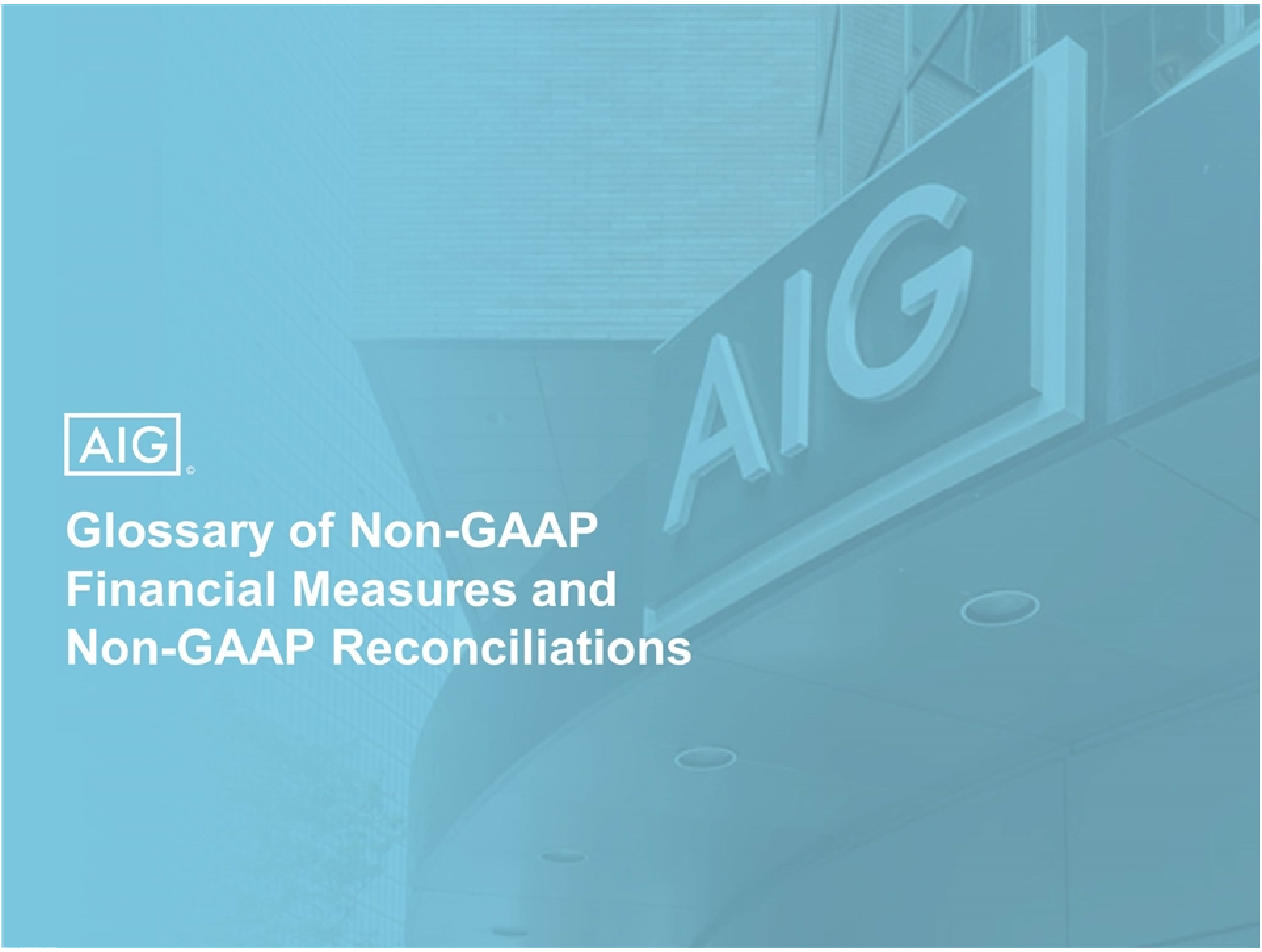
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Glossary of Non-GAAP Financial Measures and Non-GAAP Reconciliations

Glossary of Non-GAAP Financial Measures

AIG

We use certain of our operating performance measures, as discussed beginning in the next paragraph below, to define our forward-looking financial targets. Our financial targets are provided based on management's estimates. The most directly comparable GAAP financial targets would be heavily dependent upon results that are beyond management's controls and the outcome of these items could be significantly different than management's estimates. Therefore, we do not provide quantitative reconciliations for these financial targets as we cannot predict with accuracy future actual events (e.g., catastrophe losses) and impacts from changes in macro economic market conditions, including the interest rate environment (e.g. estimate for DIB & GCM returns, fair value changes on PICC Investments, net reserve discount change and returns on alternative investments).

We use the following operating performance measures because we believe they enhance the understanding of the underlying profitability of continuing operations and trends of our business segments. We believe they also allow for more meaningful comparisons with our insurance competitors. When we use these measures, reconciliations to the most comparable GAAP measure are provided on a consolidated basis.

- **Operating revenue** excludes Net realized capital gains (losses), income from non-operating litigation settlements (included in Other income for GAAP purposes) and changes in fair value of securities used to hedge guaranteed living benefits (included in Net investment income for GAAP purposes).
- **Book Value Per Common Share Excluding Accumulated Other Comprehensive Income (AOCI), Book Value Per Common Share Excluding AOCI and Deferred Tax Assets (DTA) and Book Value Per Common Share Excluding AOCI and DTA and Including Dividend Growth** are used to show the amount of our net worth on a per-share basis. We believe these measures are useful to investors because they eliminate items that can fluctuate significantly from period to period, including changes in fair value of our available for sale securities portfolio, foreign currency translation adjustments and U.S. tax attribute deferred tax assets. These measures also eliminate the asymmetrical impact resulting from changes in fair value of our available for sale securities portfolio wherein there is largely no offsetting impact for certain related insurance liabilities. We exclude deferred tax assets representing U.S. tax attributes related to net operating loss carryforwards and foreign tax credits as they have not yet been utilized. Amounts for interim periods are estimates based on projections of full-year attribute utilization. As net operating loss carryforwards and foreign tax credits are utilized, the portion of the DTA utilized is included in Book Value Per Common Share. Book Value Per Common Share Excluding AOCI is derived by dividing Total AIG shareholders' equity, excluding AOCI, by Total common shares outstanding. Book Value Per Common Share Excluding AOCI and DTA is derived by dividing Total AIG shareholders' equity, excluding AOCI and DTA, by Total common shares outstanding. Book Value Per Common Share Excluding AOCI and DTA and including dividend growth is derived by dividing Total AIG shareholders' equity, excluding AOCI and DTA, and including growth in quarterly dividends above $0.125 per share to shareholders, by Total common shares outstanding.
- **After-tax operating income attributable to AIG** is derived by excluding the following items from net income attributable to AIG. These items generally fall into one or more of the following broad categories: legacy matters having no relevance to our current businesses or operating performance; adjustments to enhance transparency to the underlying economics of transactions; and measures that we believe to be common to the industry. For example, certain ratios and other metrics described below exclude:
  - deferred income tax valuation allowance releases and charges;
  - changes in fair value of securities used to hedge guaranteed living benefits;
  - changes in benefit reserves and deferred policy acquisition costs (DAC), value of business acquired (VOBA), and sales inducement assets (SIA) related to net realized capital gains and losses;
  - other income and expense — net, related to Corporate and Other run-off insurance lines;
  - loss on extinguishment of debt;
  - net realized capital gains and losses;
  - non qualifying derivative hedging activities, excluding net realized capital gains and losses;
  - income or loss from discontinued operations;
  - income and loss from divested businesses, including:
    - gain on the sale of International Lease Finance Corporation (ILFC);
    - gain on the sale of NSM Insurance Group (NSM) and AIG Advisor Group; and
    - certain post-acquisition transaction expenses incurred by AerCap Holdings N.V. (AerCap) in connection with its acquisition of ILFC and the difference between expensing AerCap's maintenance rights assets over the remaining lease term as compared to the remaining economic life of the related aircraft and related tax effects;
  - legacy tax adjustments primarily related to certain changes in uncertain tax positions and other tax adjustments;
  - non-operating litigation reserves and settlements;
  - reserve development related to non-operating run-off insurance business; and
  - restructuring and other costs related to initiatives designed to reduce operating expenses, improve efficiency and simplify our organization.

Glossary of Non-GAAP Financial Measures (Continued)

AIG

- **Return on Equity – After-tax Operating Income Excluding AOCI and Return on Equity – After-tax Operating Income Excluding AOCI and DTA** are used to show the rate of return on shareholders' equity. We believe these measures are useful to investors because they eliminate items that can fluctuate significantly from period to period, including changes in fair value of our available for sale securities portfolio, foreign currency translation adjustments and U.S. tax attribute deferred tax assets. These measures also eliminate the asymmetrical impact resulting from changes in fair value of our available for sale securities portfolio wherein there is largely no offsetting impact for certain related insurance liabilities. We exclude deferred tax assets representing U.S. tax attributes related to net operating loss carryforwards and foreign tax credits as they have not yet been utilized. Amounts for interim periods are estimates based on projections of full-year attribute utilization. As net operating loss carryforwards and foreign tax credits are utilized, the portion of the DTA utilized is included in Return on Equity. Return on Equity – After-tax Operating Income Excluding AOCI is derived by dividing actual or annualized after-tax operating income attributable to AIG by average AIG shareholders' equity, excluding average AOCI. Return on Equity – After-tax Operating Income Excluding AOCI and DTA is derived by dividing actual or annualized after-tax operating income attributable to AIG by average AIG shareholders' equity, excluding average AOCI and DTA.
- **Normalized Return on Equity, Excluding AOCI and DTA** (Normalized ROE) further adjusts Return on Equity – After-tax Operating Income, excluding AOCI and DTA for the effects of certain volatile or market related items. We believe this measure is useful to investors because it presents the trends in our consolidated return on equity without the impact of certain items that can experience volatility in our short-term results. Normalized Return on Equity, Excluding AOCI and DTA is derived by excluding the following tax adjusted effects from Return on Equity – After-tax Operating Income, Excluding AOCI and DTA:
  - the difference between actual and expected catastrophe losses;
  - the difference between actual and expected alternative investment returns;
  - the difference between actual and expected Direct Investment book (DIB) and Global Capital Markets (GCM) returns;
  - Fair value changes on PICC investments;
  - Update of actuarial assumptions;
  - Net reserve discount change;
  - Life insurance incurred but not reported (IBNR) death claim charge; and
  - Prior year loss reserve development.
- **General operating expenses, operating basis,** is derived by making the following adjustments to general operating and other expenses: include (i) certain loss adjustment expenses, reported as policyholder benefits and losses incurred and (ii) certain investment and other expenses reported as net investment income, and exclude (i) advisory fee expenses, (ii) non-deferrable insurance commissions, (iii) direct marketing and acquisition expenses, net of deferrals, (iv) non-operating litigation reserves and (v) other expense related to a retroactive reinsurance agreement. We also derive General operating expense savings on a gross basis, which represents changes during the period in General operating expenses, operating basis, before the effect of additional investments made during the period. We use general operating expenses, operating basis, because we believe it provides a more meaningful indication of our ordinary course of business operating costs. We also exclude the impact of foreign exchange and the expenses of AIG Advisor Group and UGC, which has been divested, when measuring period-over-period fluctuations in General operating expenses, Operating basis.

Commercial Insurance; Consumer Insurance: Personal Insurance; Corporate and Other: United Guaranty

- **Pre-tax operating income:** includes both underwriting income and loss and net investment income, but excludes net realized capital gains and losses, other income and expense — net, gain on the sale of NSM and non-operating litigation reserves and settlements. Underwriting income and loss is derived by reducing net premiums earned by losses and loss adjustment expenses incurred, acquisition expenses and general operating expenses.
- **Ratios:** We, along with most property and casualty insurance companies, use the loss ratio, the expense ratio and the combined ratio as measures of underwriting performance. These ratios are relative measurements that describe, for every $100 of net premiums earned, the amount of losses and loss adjustment expenses, and the amount of other underwriting expenses that would be incurred. A combined ratio of less than 100 indicates underwriting income and a combined ratio of over 100 indicates an underwriting loss. Our ratios are calculated using the relevant information calculated under GAAP, and thus may not be comparable to similar ratios calculated for regulatory reporting purposes. The underwriting environment varies across countries and products, as does the degree of litigation activity, all of which affect such ratios. In addition, investment returns, local taxes, cost of capital, regulation, product type and competition can have an effect on pricing and consequently on profitability as reflected in underwriting income and associated ratios.
- **Accident year loss and combined ratios, as adjusted:** both the accident year loss and combined ratios, as adjusted, exclude catastrophe losses and related reinstatement premiums, prior year development, net of premium adjustments, and the impact of reserve discounting. Natural catastrophe losses are generally weather or seismic events having a net impact in excess of $10 million each. Catastrophes also include certain man-made events, such as terrorism and civil disorders, that meet the $10 million threshold. We believe the as adjusted ratios are meaningful measures of our underwriting results on an on-going basis as they exclude catastrophes and the impact of reserve discounting which are outside of management's control. We also exclude prior year development to provide transparency related to current accident year results.
- **Accident year loss ratio, as adjusted (Adjusted for 2012-2015 Prior Year Development)** further adjusts the Accident Year Loss Ratio, as adjusted to include the impact of the prior year reserve development recorded during 2012-2015 into each respective accident year and excludes the impact of UGC quota share reinsurance agreement.

AIG

Glossary of Non-GAAP Financial Measures (Continued)

Consumer Insurance: Retirement and Life; Corporate and Other: Institutional Markets

- **Pre-tax operating income** is derived by excluding the following items from pre-tax income:
  - changes in fair value of securities used to hedge guaranteed living benefits;
  - net realized capital gains and losses;
  - gain on the sale of AIG Advisor Group;
  - changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains and losses; and
  - non-operating litigation reserves and settlements
- **Premiums and deposits:** includes direct and assumed amounts received and earned on traditional life insurance policies, group benefit policies and life contingent payout annuities, as well as deposits received on universal life, investment type annuity contracts and mutual funds.

Corporate and Other

- **Pre-tax operating income and loss** is derived by excluding the following items from pre-tax income and loss:
  - loss on extinguishment of debt
  - net realized capital gains and losses
  - changes in benefit reserves and DAC, VOBA and SIA related to net realized capital gains and losses
  - income and loss from divested businesses, including Aircraft Leasing
  - net gain or loss on sale of divested businesses, including:
    - gain on the sale of ILFC; and
    - certain post-acquisition transaction expenses incurred by AerCap in connection with its acquisition of ILFC and the difference between expensing AerCap's maintenance rights assets over the remaining lease term as compared to the remaining economic life of the related aircraft and our share of AerCap's income taxes;
  - non-operating litigation reserves and settlements
  - reserve development related to non-operating run-off insurance business; and
  - restructuring and other costs related to initiatives designed to reduce operating expenses, improve efficiency and simplify our organization.

Results from discontinued operations are excluded from all of these measures.

Acronyms

- **YTD** – Year-to-date
- **YoY** – Year-over-year
- **NPW** – Net premiums written
- **FX** – Foreign exchange
- **AOCI** – Accumulated other comprehensive income

Note: Amounts presented in billions may not foot due to rounding.

- **DTA** – Deferred tax assets
- **PYD** – Prior year loss reserve development
- **NII** – Net investment income
- **GOE** – General operating expenses, operating basis
- **AYLR** – Accident year loss ratio, as adjusted
- **Normalized ROE** – Consolidated Normalized ROE, Ex. AOCI & DTA

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Non-GAAP Reconciliations – Normalized Return On Equity, Ex. AOCI and DTA

Reconciliations of Normalized and After-tax Operating Income Return on Equity, Excluding AOCI and DTA ($ in millions)	Full Year 2015 Pre-tax	Full Year 2015 Tax Effect	Full Year 2015 After-tax	Full Year 2015 ROE	9M'15 Pre-tax	9M'15 Tax Effect	9M'15 After-tax	9M'15 ROE	9M'16 Pre-tax	9M'16 Tax Effect	9M'16 After-tax	9M'16 ROE
Return on equity - after-tax operating income, excluding AOCI and DTA	**$4,055**	**$1,131**	**$2,927**	**3.7%**	**$6,243**	**$1,974**	**$4,275**	**7.1%**	**$4,186**	**$1,198**	**$2,983**	**6.0%**
Adjustments to arrive at Normalized Return on Equity, Excluding AOCI and DTA:												
Catastrophe losses above (below) expectations	(799)	(280)	(519)	(0.7%)	(668)	(236)	(432)	(0.7%)	(175)	(61)	(114)	(0.2%)
(Better) worse than expected alternative returns	667	233	434	0.6%	138	48	90	0.2%	650	227	423	0.8%
(Better) worse than expected DIB & GCM returns	(121)	(41)	(80)	(0.1%)	(117)	(40)	(77)	(0.1%)	248	87	161	0.3%
Fair value changes on PICC investments	(40)	(14)	(26)	0.0%	(23)	(9)	(14)	0.0%	140	49	91	0.2%
Update of actuarial assumptions	6	2	4	0.0%	17	6	11	0.0%	384	134	250	0.5%
Net reserve discount charge (benefit)	(71)	(24)	(47)	(0.1%)	(157)	(54)	(103)	(0.2%)	323	114	209	0.4%
Life Insurance - IBNR death claims	(20)	(7)	(13)	0.0%	0	0	0	0.0%	(25)	(9)	(16)	0.0%
Unfavorable prior year loss reserve development	4,138	1,448	2,690	3.4%	555	194	361	0.6%	231	81	150	0.3%
Normalized Return on Equity, excluding AOCI and DTA	**$7,815**	**$2,448**	**$5,370**	**6.8%**	**$5,988**	**$1,883**	**$4,111**	**6.9%**	**$5,962**	**$1,820**	**$4,137**	**8.3%**
Average AIG Shareholders' equity			**$101,558**				**$104,534**					**$89,196**
Less: Average AOCI			7,598				8,863					6,344
Less: Average DTA			15,803				15,567					16,189
Effect of normalization on equity			393				(148)					190
Normalized Average AIG Shareholders' equity, excluding average AOCI and DTA			**$78,550**				**$79,956**					**$66,853**

Attribiton of Normalized and After-tax Operating Income and Return on Equity, Excluding AOCI and DTA to Operating and Legacy Portfolios ($ in millions)	9M'16 - Total AIG Pre-tax	9M'16 - Total AIG Tax Effect	9M'16 - Total AIG After-tax	9M'16 - Total AIG ROE	9M'16 - Operating Portfolio Pre-tax	9M'16 - Operating Portfolio Tax Effect	9M'16 - Operating Portfolio After-tax	9M'16 - Operating Portfolio ROE	9M'16 - Legacy Portfolio Pre-tax	9M'16 - Legacy Portfolio Tax Effect	9M'16 - Legacy Portfolio After-tax	9M'16 - Legacy Portfolio ROE
Return on equity - after-tax operating income, excluding AOCI and DTA	**$4,186**	**$1,198**	**$2,983**	**6.0%**	**$4,519**	**$1,286**	**$3,228**	**8.1%**	**($333)**	**($88)**	**($245)**	**(2.4%)**
Adjustments to arrive at Normalized Return on Equity, Excluding AOCI and DTA:												
Catastrophe losses above (below) expectations	(175)	(61)	(114)	(0.2%)	(176)	(61)	(115)	(0.3%)	1	0	1	0.0%
(Better) worse than expected alternative returns	650	227	423	0.8%	574	200	374	0.9%	76	27	49	0.5%
(Better) worse than expected DIB & GCM returns	248	87	161	0.3%	0	0	0	0.0%	248	87	161	1.6%
Fair value changes on PICC investments	140	49	91	0.2%	49	17	32	0.1%	91	32	59	0.6%
Update of actuarial assumptions	384	134	250	0.5%	(238)	(84)	(154)	(0.4%)	622	218	404	4.0%
Net reserve discount charge (benefit)	323	114	209	0.4%	183	65	118	0.3%	140	49	91	0.9%
Life Insurance - IBNR death claims	(25)	(9)	(16)	0.0%	(25)	(9)	(16)	(0.0%)	0	0	0	0.0%
Unfavorable prior year loss reserve development	231	81	150	0.3%	200	70	130	0.3%	31	11	20	0.2%
Normalized Return on Equity, excluding AOCI and DTA	**$5,962**	**$1,820**	**$4,137**	**8.3%**	**$5,086**	**$1,484**	**$3,597**	**9.0%**	**$876**	**$336**	**$540**	**5.3%**
Normalized Average AIG Shareholders' equity, excluding average AOCI and DTA			**$66,853**				**$53,232**					**$13,621**

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Note: Normalized ROE excluding AOCI & DTA, adjusted for allocation of Corporate GOE and Parent debt. Preliminary estimate based on current attribution of businesses to Operating and Legacy Portfolio together with current assumption of internal leverage which could change over time.

Non-GAAP Reconciliations – General Operating Expenses, Operating Basis

Reconciliations of General Operating Expenses, Operating basis, Ex. FX and General Operating Expenses of AIG Advisor Group and UGC to General Operating and Other Expenses, GAAP basis ($ in millions)	Full Year 2015	9M'15	9M'16
Total general operating expenses, Operating basis, Ex. FX & GOE of AIG Advisor Group & UGC	**$10,733**	**$8,036**	**$7,236**
Add: FX impact	(15)	27	0
Add: GOE of Advisor Group	185	161	68
Add: GOE of UGC	238	177	171
Total general operating expenses, operating basis	**11,141**	**8,401**	**7,475**
Loss adjustment expenses, reported as policyholder benefits and losses incurred	(1,632)	(1,240)	(1,031)
Advisory fee expenses	1,349	1,012	566
Non-deferrable insurance commissions	504	377	350
Direct marketing and acquisition expenses, net of deferrals	659	441	329
Investment expenses reported as net investment income	(76)	(56)	(45)
Total general operating and other expenses, included in pre-tax operating income	**11,945**	**8,935**	**7,644**
Restructuring and other costs	496	274	488
Other expense related to retroactive reinsurance agreement	233	0	(8)
Non-operating litigation reserves	12	5	1
Total general operating and other expenses, GAAP basis	**$12,686**	**$9,214**	**$8,125**

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Non-GAAP Reconciliations – Accident Year Combined Ratio, As Adjusted

Reconciliation of Accident Year Combined Ratio, As Adjusted Commercial Insurance	Full Year 2012	 2013	 2014	 2015	 9M'16
Loss ratio	80.5	71.9	71.6	85.7	73.1
Catastrophe losses and reinstatement premiums	(10.9)	(3.4)	(2.9)	(2.9)	(5.9)
Prior year development net of premium adjustments	(1.2)	(1.5)	(2.8)	(17.4)	(2.4)
Net reserve discount benefit (charge)	0.5	(1.6)	(0.3)	0.4	(1.4)
Accident year loss ratio, as adjusted	**68.9**	**65.4**	**65.6**	**65.8**	**63.4**
Acquisition ratio	16.6	16.1	15.7	16.1	15.8
General operating expense ratio	13.8	13.6	12.9	12.6	12.0
Expense ratio	**30.4**	**29.7**	**28.6**	**28.7**	**27.8**
Combined ratio	110.9	101.6	100.2	114.4	100.9
Catastrophe losses and reinstatement premiums	(10.9)	(3.4)	(2.9)	(2.9)	(5.9)
Prior year development net of premium adjustments	(1.2)	(1.5)	(2.8)	(17.4)	(2.4)
Net reserve discount benefit (charge)	0.5	(1.6)	(0.3)	0.4	(1.4)
Accident year combined ratio, as adjusted	**99.3**	**95.1**	**94.2**	**94.5**	**91.2**

Commercial Insurance Accident Year Loss Ratio, As Adjusted, and Expense Ratio Revised for Impact of UGC quota share agreement	Full Year 2012	 2013	 2014	 2015	 9M'16
Accident year loss ratio, as adjusted (above) - As revised	68.9	65.4	65.6	65.8	63.4
Impact of UGC quota share reinsurance agreement	-	-	-	0.4	0.7
Accident year loss ratio, as adjusted - As previously reported	**68.9**	**65.4**	**65.6**	**66.2**	**64.1**
Effect of 2012-2015 Prior Year Development By Accident Year	1.1	1.8	2.3	0.0	
Accident year loss ratio, as adjusted (incl. 2012-2015 PYD), excluding impact of UGC quota share reinsurance agreement	**70.0**	**67.2**	**67.9**	**66.2**	
Expense ratio - As revised	30.4	29.7	28.6	28.7	27.8
Impact of UGC quota share reinsurance agreement	-	-	-	0.1	-
Expense ratio - As previously reported	**30.4**	**29.7**	**28.6**	**28.8**	**27.8**
Accident year combined ratio, as adjusted (incl. 2012-2015 PYD), excluding impact of UGC quota share reinsurance agreement	**100.4**	**96.9**	**96.5**	**95.0**	**91.9**

Reconciliation of Accident Year Loss Ratio, As Adjusted Commercial Insurance - Liability & Financial Lines	Full Year 2011	 2012	 2013	 2014	 2015	 9M'16
Loss Ratio	78.3	81.8	77.4	77.3	102.0	71.8
Catastrophe losses and reinstatement premiums	1.3	1.2	0.3	0.0	0.0	0.0
Prior year developmente net of premium adjustments	0.2	3.4	3.3	6.7	30.8	0.9
Change in Discount	(0.3)	0.0	2.5	0.5	(0.6)	2.2
Accident year loss ratio, as adjusted	**77.1**	**77.2**	**71.3**	**70.0**	**71.7**	**68.7**
Effect of 2012-2015 Prior Year Development By Accident Year	5.1	3.2	3.9	4.3		
Accident year loss ratio, as adjusted (incl. 2012-2015 PYD)	**82.2**	**80.4**	**75.2**	**74.3**		

Reconciliation of Accident Year Loss Ratio, As Adjusted Commercial Insurance - Global Property	Full Year 2011	 2012	 2013	 2014	 2015	 9M'16
Loss Ratio	111.1	89.8	65.4	62.1	58.4	71.7
Catastrophe losses and reinstatement premiums	53.7	46.2	13.3	11.4	10.8	20.3
Prior year developmente net of premium adjustments	(4.4)	(5.6)	0.8	(4.0)	(5.5)	(2.0)
Change in Discount	0.0	0.0	0.0	0.0	0.0	0.0
Accident year loss ratio, as adjusted	**61.8**	**49.2**	**51.2**	**54.6**	**53.1**	**53.4**
Effect of 2012-2015 Prior Year Development By Accident Year	(2.3)	(2.5)	(2.4)	(2.8)		
Accident year loss ratio, as adjusted (incl. 2012-2015 PYD)	**59.5**	**46.7**	**48.8**	**51.8**		

Reconciliation of Accident Year Combined Ratio, As Adjusted Consumer Insurance - Personal Insurance	Full Year 2012	 2013	 2014	 2015	 9M'16
Loss ratio	59.3	56.8	54.2	55.1	54.8
Catastrophe losses and reinstatement premiums	(3.0)	(0.7)	(1.1)	(1.3)	(1.3)
Prior year development net of premium adjustments	0.2	1.3	0.7	0.2	1.4
Accident year loss ratio, as adjusted	**56.5**	**57.4**	**53.8**	**54.0**	**54.9**
Acquisition ratio	25.3	26.2	27.2	28.3	26.0
General operating expense ratio	17.5	18.5	18.5	17.9	14.4
Expense ratio	**42.8**	**44.7**	**45.7**	**46.2**	**40.4**
Combined ratio	102.1	101.5	99.9	101.3	95.2
Catastrophe losses and reinstatement premiums	(3.0)	(0.7)	(1.1)	(1.3)	(1.3)
Prior year development net of premium adjustments	0.2	1.3	0.7	0.2	1.4
Accident year combined ratio, as adjusted	**99.3**	**102.1**	**99.5**	**100.2**	**95.3**

Note: Liability & Financial Lines and Global Property amounts subject to change pending finalization of the reporting modules.

Non-GAAP Reconciliations – Book Value Per Share

Reconciliation of Book Value Per Common Share	December 31, 2014	December 31, 2015	September 30, 2016
Total AIG shareholders' equity (a)	$106,898	$89,658	$88,663
Less: Accumulated other comprehensive income (AOCI)	10,617	2,537	9,057
Total AIG shareholders' equity, excluding AOCI (b)	96,281	87,121	79,606
Less: Deferred tax assets (DTA)*	16,158	16,751	15,567
Total AIG shareholders' equity, excluding AOCI and DTA (c)	80,123	70,370	64,039
Add: Cumulative quarterly common stock dividends above $0.125 per share	-	378	1,020
Total AIG shareholders' equity, excluding AOCI and DTA, including dividend growth (d)	$80,123	$70,748	$65,059
Total common shares outstanding (e)	1,375.9	1,193.9	1,042.9
Book value per share (a÷e)	$77.69	$75.10	$85.02
Book value per share, excluding AOCI (b÷e)	$69.98	$72.97	$76.33
Book value per share, excluding AOCI and DTA (c÷e)	$58.23	$58.94	$61.41
Book value per share, excluding AOCI and DTA and including dividend growth (d÷e)	$58.23	$59.26	$62.39

Attribiton of AIG Shareholders' equity, excluding average AOCI and DTA to Operating and Legacy Portfolios ($ in millions)	December 31, 2015			September 30, 2016		
	Total AIG	Operating Portfolio	Legacy Portfolio	Total AIG	Operating Portfolio	Legacy Portfolio
AIG Shareholders' equity, excluding average AOCI and DTA	$70,370	$53,901	$16,469	$64,039	$53,807	$10,232

* Represents U.S. tax attributes related to net operating loss carryforwards and foreign tax credits.

Non-GAAP Reconciliations – Premiums and Deposits

	9M'16						
Reconciliation of Premiums and Deposits ($ in millions)	Variable Annuities	Index Annuities	Fixed Annuities	Retail Mutual Funds	Total Individual Retirement	Group Retirement	Life
Premiums and deposits	$3,576	$2,139	$3,402	$3,825	$12,942	$5,514	$3,931
Deposits	(3,576)	(2,139)	(3,273)	(3,825)	(12,813)	(5,493)	(1,111)
Other	(5)	-	6	-	1	-	(531)
Premiums	**($5)**	**$0**	**$135**	**$0**	**$130**	**$21**	**$2,289**

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