



# You may benefit from the Strength and Experience of American General Life

**American General Life Insurance Company (AGL) is a part of American International Group, Inc. (AIG), one of the world's largest insurance organizations** with customers in more than 100 countries and jurisdictions. AIG companies are leading providers of property and casualty insurance, life insurance, retirement products and other financial services.

In addition, American General Life has received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and ability to meet its obligations to policyholders.

## Ratings are current as of July 29, 2016.

Agency	Rating	Definition
<b>Standard &amp; Poor's</b>	<b>A+</b> Strong <sup>1</sup>	Companies with an A rating have "strong capacity to meet financial commitments but somewhat susceptible to adverse economic conditions and changes in circumstances."
<b>Moody's Investors Service</b>	<b>A2</b> Good <sup>1</sup>	"Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future."
<b>A.M. Best Company</b>	<b>A</b> Excellent <sup>1</sup>	"Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations."
<b>Fitch Ratings</b>	<b>A+</b> Strong <sup>1</sup>	"Denotes a low expectation of ceased or interrupted payments. Indicates strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings."

<sup>1</sup> Outlook stable

Guarantees are backed by the claims-paying ability of the issuing insurance company. Ratings can be objective indicators of a company's financial strength and can provide a relative measure to help investors select the best insurer for their needs. Ratings are subject to change at any time and are not a guarantee of the future financial strength and/or claims-paying ability of the company.

Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Exceptionally Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from Aaa (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure of claims-paying ability and range from A++ (Superior) to F (In Liquidation). Fitch's 19 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed).

**Products issued by American General Life Insurance Company (AGL).** The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL.

AGL does not solicit business in the state of New York. Products may not be available in all states.

