



Financial Strength Ratings

Annuities are issued and backed by **American General Life Insurance Company (AGL)** except in New York, where they are issued and backed by **The United States Life Insurance Company in the City of New York (US Life)**. These companies are highly rated for financial strength.

	Agency	Rating
Because financial strength is more important than ever before, you might want to know that the financial ratings of AGL and US Life are investment grade. As of September 17, 2018 and subject to change at any time.	Standard & Poor's	A+ Strong
	Moody's Investors Service	A2 Good
	A.M. Best Company	A Excellent
	Fitch Ratings	A+ Strong

Ratings outlooks: S&P, Negative; Moody's, Stable; A.M. Best, Stable; Fitch, Stable.

Ratings do not reflect and are not indicative of the performance of a variable annuity's subaccounts, which fluctuates with market conditions. Only the fixed account rates, death benefits, income guarantees and optional protection features of the annuity are backed by the claims-paying ability of the insurer. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable portfolios.

Variable annuities are sold by prospectus only. For additional product information, please contact your financial representative or call 1-800-445-7862 to obtain a prospectus. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. Please read the prospectus carefully before investing.

Note: 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).



The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

Annuities are designed for long-term retirement savings. Early withdrawals may be subject to withdrawal charges. Partial withdrawals reduce the contract value and may also reduce certain benefits under the contract, such as the death benefit and the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. An investment in a variable annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity. Products and features may vary by state and may not be available in all states.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX, except in New York, where they are issued and backed by **The United States Life Insurance Company in the City of New York** (US Life). **Variable annuities are distributed by AIG Capital Services, Inc.** (ACS), Member FINRA, 21650 Oxnard Street, Suite 750, Woodland Hills, CA 91367-4997, 1-800-445-7862. AGL, US Life and ACS are members of American International Group, Inc. (AIG).

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