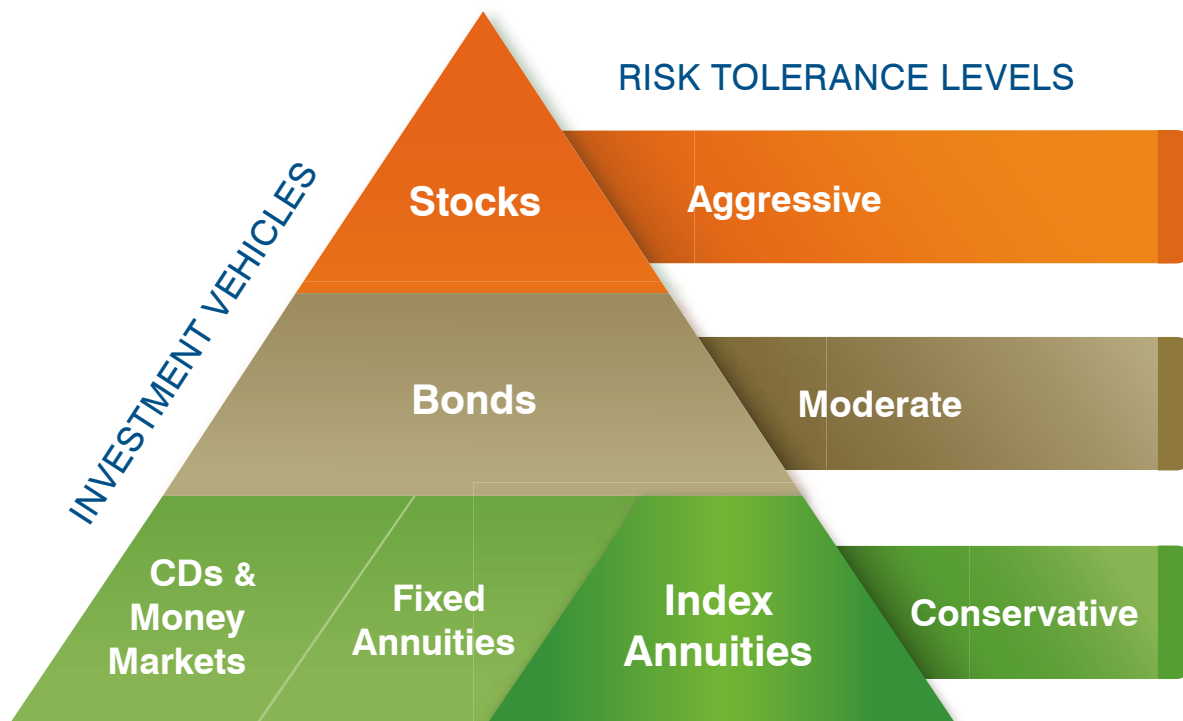


# Index Annuities A Powerful Addition to the Risk Tolerance Pyramid



**An Index Annuity is an option to consider as part of your retirement savings that may provide a conservative foundation to help build and protect your assets for retirement.**

An index annuity offers growth potential with protection from market downturns. It can also offer you the potential to earn interest through index interest accounts based partly on the performance of an index, like the S&P 500® Index, but without the risk of losing principal due to a down market.



Is *your* risk tolerance balanced?



# Helping to Rebuild Retirement Confidence



## Time for a New Powerful Choice

ONLY 21% of American workers today



are very confident that they will have enough money for a comfortable retirement!

The above statistic may make you reexamine your confidence about your retirement savings providing enough income (in addition to Social Security) to help you live comfortably during retirement.

Consider an index annuity as a conservative option for your retirement savings. Since it is not a direct investment in the stock market or any particular index, an index annuity can help reduce your exposure to market risk and provide growth potential that may be greater than other fixed income instruments.

### With an index annuity, you can get:

- **PROTECTION** from any market downturns<sup>2</sup>
- **GROWTH** potential through various interest crediting accounts
- **LIFETIME INCOME** through various income options

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Work with your financial professional to see if an index annuity may be right for you.

**Get started today in preparing for tomorrow.**

<sup>1</sup>2016 Retirement Confidence Survey, EBRI, March 2016.

<sup>2</sup>Annuity's value will be reduced by withdrawals and/or fees (if imposed by the issuing insurance company)

#### Additional Important Information about Index Annuities

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all clients.

Index annuities offer the potential for index interest to be credited to the annuity but index interest is not guaranteed. It is possible that there will be periods where no interest is credited based on the performance of the underlying index. Index rate caps, spreads and participation rates on the index interest crediting accounts can also limit or reduce the amount of interest credited.

Withdrawals may be subject to withdrawal charges. Withdrawals may also be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½.

**Annuities are issued by American General Life Insurance Company (AGL) or by The Variable Annuity Life Insurance Company (VALIC), 2727-A Allen Parkway, Houston, Texas 77019. AGL and VALIC are members of the American International Group, Inc. (AIG) family of financial services companies. AIG is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. The financial and contractual obligations are the responsibility of AGL or VALIC, and not AIG.**

Not FDIC or NCUA/NCUSIF Insured

May Lose Value • No Bank or Credit Union Guarantee  
Not a Deposit • Not Insured by any Federal Government Agency

