Financial Strength & Ratings for AGL

Helping individuals achieve financial security

We are committed to helping protect the financial security of you and your family.

All guarantees are backed by the claims-paying ability of American General Life Insurance Company.

Financial Strength

AGL is financially strong with $161 billion in total assets, which includes more than $11.1 billion of total adjusted capital. The company’s capital ratio—the ratio of total adjusted capital to total general account assets—is 9.32%.

Conservative Investments

The philosophy of AGL is to manage its investment portfolio prudently and conservatively. Emphasis is on the return of principal (security) as well as the return on principal (yield). Investment decisions are based on asset/liability management considerations and long-term value analysis, not on possible short-term gains arising from market interest rate changes. With this strategy, we have been able to protect our contract holders with strong asset quality and high asset liquidity.

Insurance Company Ratings and What They Mean

There are several independent, nationally recognized insurance company rating agencies that regularly review insurance company financial records to assess their financial strength. The ratings AGL receives from these agencies indicate that the company has sufficient resources to meet its financial obligations and fulfill contract holder benefits.
Ratings are current as of February 2015 and subject to change at any time. Standard & Poor’s 21 ratings are a measure of claims-paying ability and range from AAA (Extremely 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 for claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch Ratings’ 21 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed). Only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company.

Ask your financial professional how our annuities can help you achieve your savings and retirement goals.