

Financial Strength & Ratings for AGL

Helping individuals achieve financial security

Annuities issued by
American General Life Insurance Company (AGL)

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

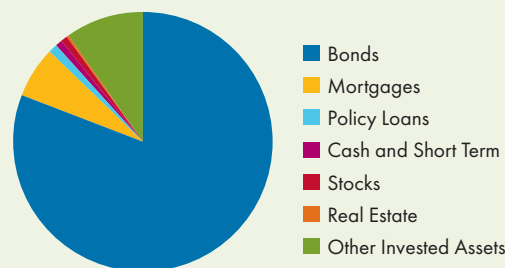
The philosophy of AGL is to manage its investment portfolio prudently and conservatively. Emphasis is on the return of principal (security) as well as the return on principal (yield). Investment decisions are based on asset/liability management considerations and long-term value analysis, not on possible 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.

American General Life Insurance Company (in thousands) as of 12/31/2014	
Total Admitted Assets	\$161,875,759
Total Liabilities Including Separate Accounts	\$152,709,015
Separate Accounts	\$41,766,616
Total Adjusted Capital	\$11,185,405
As a % of Total General Account Assets	9.32%

Total Cash and Invested Assets	\$116,792,494	
Bonds	\$96,731,655	82.8%
Mortgages	\$8,085,993	6.9%
Policy Loans	\$1,492,392	1.3%
Cash and Short Term	\$913,546	0.8%
Stocks	\$426,326	0.4%
Real Estate	\$210,873	0.2%
Other Invested Assets	\$8,931,709	7.6%



Total Bonds	\$96,731,655
Bonds Class 1 - 2	94.0%
Bonds Class 3 - 5	5.6%
Bonds Class 6	0.4%
	100%

Total Revenue	\$21,595,749
Premium and Annuity Considerations	\$14,150,500
Earnings Before Dividends and Taxes	\$2,273,034
Net Operating Earnings	\$1,862,124



Agency	Rating
A.M. Best Company*	A Excellent
Standard & Poor's Corporation*	A+ Strong
Moody's Investors Service*	A2 Good
Fitch*	A+ Strong

* Stable outlook

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.](#)

Smart step
Make an annuity a part of your retirement journey

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options.

This information is general in nature and may be subject to change. American General Life Insurance Company, its agents and representatives are not authorized to give legal, tax or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

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

Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

CALL 1-800-424-4990

CLICK AIG.com/Annuities

VISIT your financial professional

American General Life Insurance Company
2727-A Allen Parkway
Houston, Texas 77019

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