



## New User Help Guide

A guide to [aig.com/annuities](https://aig.com/annuities)

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

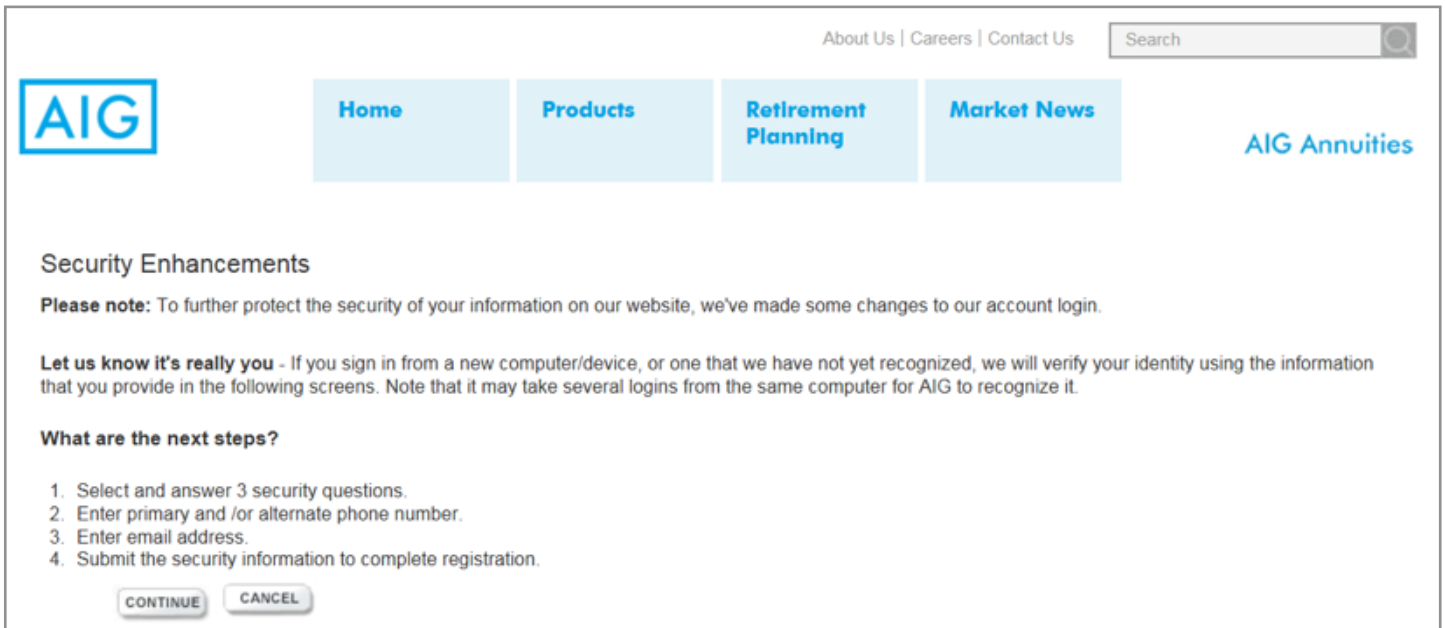


## Welcome to [aig.com/annuities](http://aig.com/annuities)!

If you are new to this site, and have previously registered on [AAnnuityAccess.com](http://AAnnuityAccess.com), you will be able to use the same credentials to access your account.

If you are already registered with [aig.com/annuities](http://aig.com/annuities), use your current credentials to access your account.

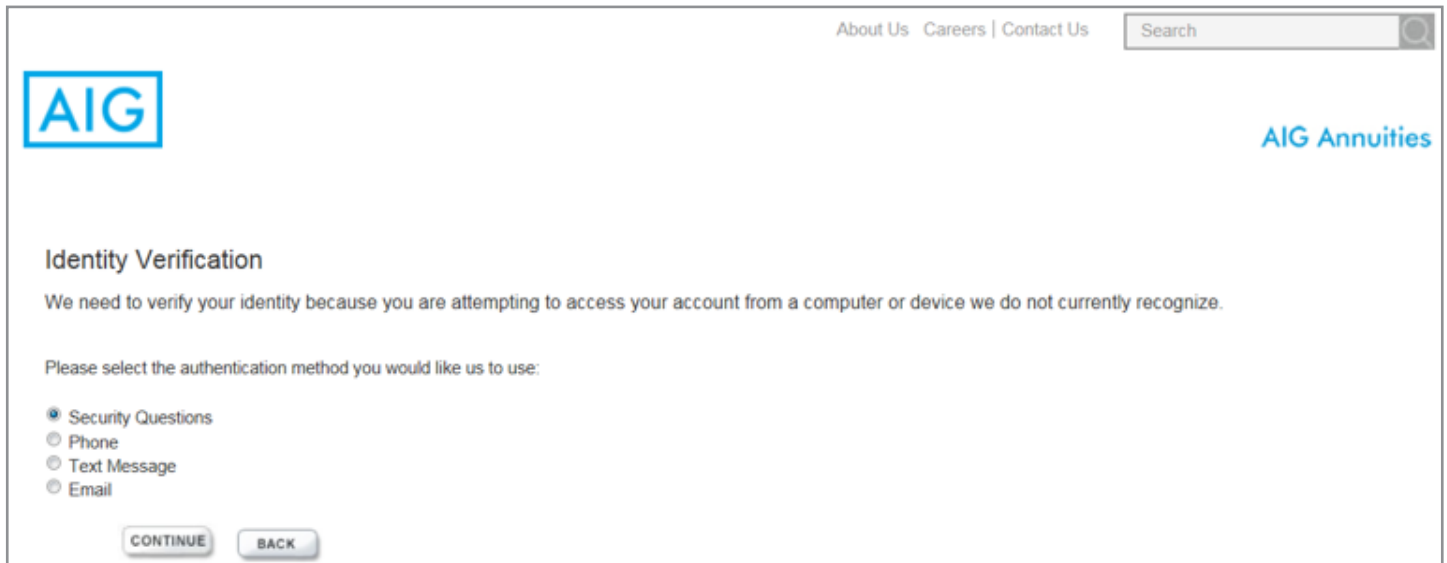
The screenshot shows the AIG Annuities website homepage. At the top right, there are links for "About Us", "Careers", and "Contact Us", along with a search bar. The AIG logo is on the left. A navigation menu contains "Home", "Products", "Retirement Planning", and "Market News". The text "AIG Annuities" is on the right. The main banner features a couple on a boat with the text "Power Index Plus Income<sup>SM</sup> Annuity" and "A Powerful Combination for Retirement". A "LEARN MORE" link is at the bottom right of the banner. Below the banner is a "Quick Links" section with three categories: "PERFORMANCE" (Variable Annuities), "RATES" (Fixed Annuities / Immediate & Deferred Income Annuities), and "FORMS". To the right is a "Log In to Your Account" section with a "First Time User? Register" link, input fields for "Username" and "Password", a "SIGN IN" button, and a "Forgot Username / Password" link.



In the coming months, a new security authentication feature will be added to help keep your information safe. It will require you to select and provide answers to security questions and register with an email address and phone number.

The site will require all users, including both new registrants and those with existing login, complete the following steps the next time you log in:

- Choose three security questions
- Provide a phone number at which you can be reached (or, optionally, receive a text)
- Provide an email where you can be reached



The screenshot shows the AIG Annuities website's identity verification page. At the top right, there are links for "About Us", "Careers", and "Contact Us", along with a search bar. The AIG logo is on the left, and "AIG Annuities" is on the right. The main heading is "Identity Verification". Below it, a message states: "We need to verify your identity because you are attempting to access your account from a computer or device we do not currently recognize." The instruction "Please select the authentication method you would like us to use:" is followed by four radio button options: "Security Questions" (selected), "Phone", "Text Message", and "Email". At the bottom, there are "CONTINUE" and "BACK" buttons.

You will then be asked to complete this secondary step until AIG recognizes the device you are using, or any time a new device is used to access [aig.com/annuities](http://aig.com/annuities).

**Note:** It may take several logins for AIG to recognize a device.

Welcome Pamag | About Us | Contact Us | Profile | Sign Out | Search

**AIG** | My Account | Retirement Planning | Service Forms | Market News

We make it easy to view and manage your account online. You can click on the tabs below to explore the information and functions available to you. For some types of annuities, you will see an "Update Account" tab where you can make changes to your account or address, and in some cases make allocation changes.

Messages: Mail (1 New) | Alerts (0 New) | View All  
 Welcome to AIG.com/Annuities

My Financial Advisor  
 FA Name: [Dropdown]  
 000-000-0000  
 XXXXXXXX@XXXXXXX.com

Account: [XXXXXXX]

Overview | Statements | Update Account | Tax Information

**Account Information as of 07/31/2015**  
 (See Important Disclosure Below)

Print To PDF | Export To Excel

**Summary - Joe Client**

Account Number:	XXXX	Policy Status:	XXXX
Issue Date:	XX/XX/XXXX	Composite Interest Rate:	XX.XX%
Current Account Value:	\$0.00	Interest Earned:	\$0.00
Purchase Premium:	\$0.00	Minimum Guaranteed Rate:	\$0.00
Surrender Value:	\$0.00	Total Premium :	\$0.00
Annuitant:	Joe Client	Post-TEFRA Deposit:	\$0.00
Account Type:	XXXX	Post-TEFRA Interest:	\$0.00
Penalty Free Amount:	\$0.00	Bailout Interest:	\$0.00
Total Deposits:	\$0.00	Loan Payoff Amount:	Value cannot be calculated
Total Withdrawals:	\$0.00	Loan Payment Amount:	Value cannot be calculated
Last Withdrawal Amount:	Value cannot be calculated		
Frequency:	Value cannot be calculated		
Withdrawal Type:	Value cannot be calculated		

Current account information shown above may not include all the data points explained below. What is displayed is what is available and on file for your policy.

The **Composite Interest Rate** is the weighted average of all of the different rates being credited to each deposit in a flexible premium annuity.

The **Minimum Guaranteed Rate** is the minimum rate that can be credited each year to any cash values. Your current rate may be the same as the minimum or higher; it will not go lower.

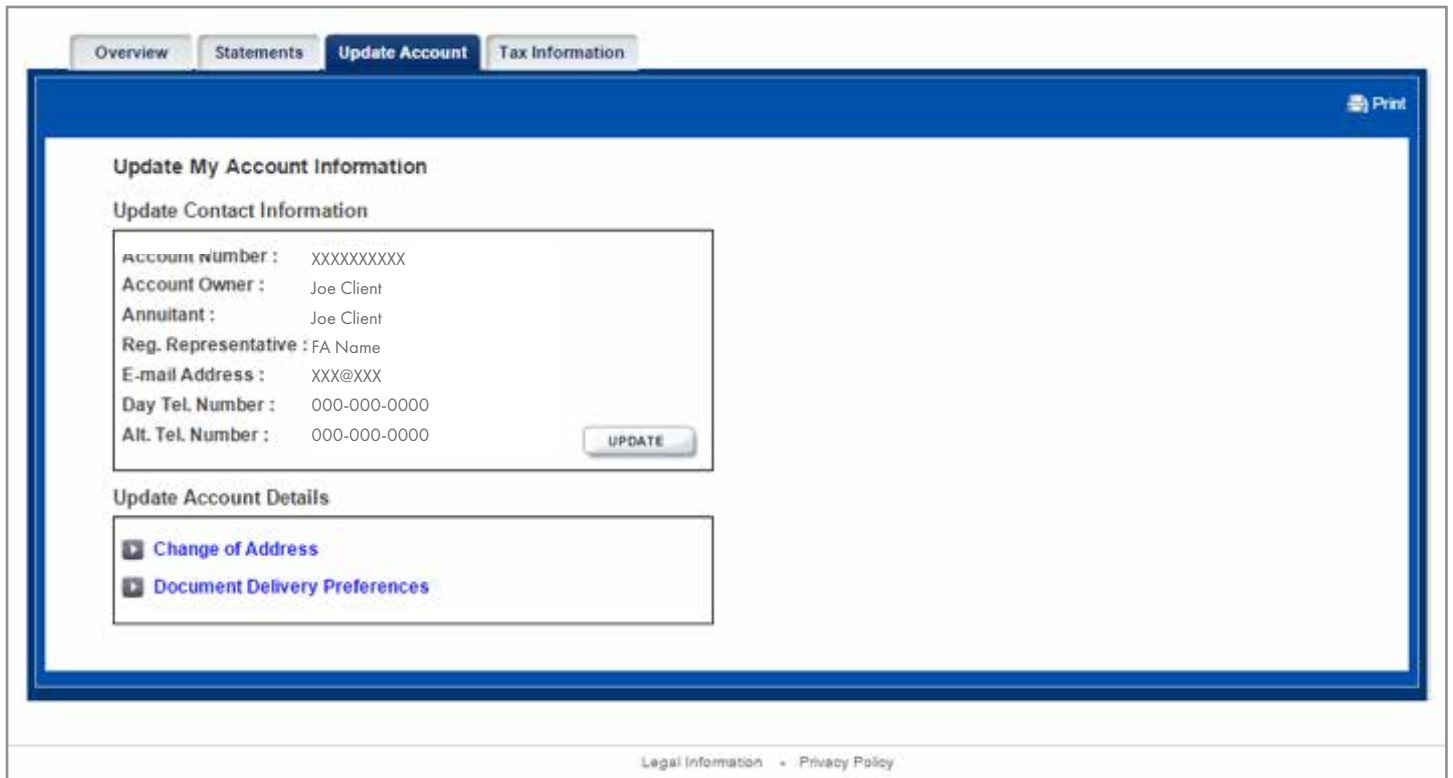
A **Pre-TEFRA Deposit** is an amount deposited into a non-qualified annuity before August 14, 1982. This can include an amount originally deposited before that date and later exchanged to a new annuity contract. This amount is generally withdrawn first, as a non-taxable return of cost basis. **Pre-TEFRA Interest** is interest or other gains allocable to pre-TEFRA deposits. This amount is generally withdrawn second, after pre-TEFRA deposits.

A **Post-TEFRA Deposit** is an amount deposited into a nonqualified annuity after August 13, 1982. However, an amount originally deposited before August 14, 1982 and later exchanged to a new annuity contract can usually be considered a pre-TEFRA deposit. This amount is generally withdrawn last, after pre-TEFRA deposits, pre-TEFRA interest or other gains, and post-TEFRA interest or other gains. **Post-TEFRA Interest** is interest or other gains allocable to

Once you have entered the site, you will arrive at the Home screen. This provides a summary snapshot of your annuity, including values, withdrawals, loans and agent information.

The Statements and Tax Information tabs allow you to view documents related to your account.





To update your preferences, click the Update Account tab. Here you can change or update your personal information and delivery preferences. You can also update your preferences under Profile along the banner at the top of the screen as shown below.



**For additional information or further assistance,  
please contact 1-800-424-4990.**

This information is general in nature and may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. 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.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life).

Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

May not be available in all states and product features may vary by state.  
Please refer to your contract.

American General Life Insurance Company

The United States Life Insurance Company in the City of New York

