



## Rate Changes for The X5 Advantage Annuity<sup>®</sup>

News and Updates from AIG

### Decreasing X5 Advantage Annuity<sup>®</sup> Crediting Rates: Effective September 14, 2020

Click on the links below to access current rate information for the X5 Advantage Annuity<sup>®</sup>

- [X5 Advantage<sup>SM</sup> Rate Sheet](#)
- [X5 Advantage<sup>SM</sup> GLB Rate Sheet](#) (No Change)

#### Transition Schedule:

Step	Required Completion Date
Application must be Signed no later than; or The Application Submission Date received on the Electronic Ticket must be no later than	<b>9/13/2020</b>
Application, Electronic Transmission along with Transfer Paperwork or/and Premium(s) (for cash business only) must be received In Good Order by	<b>9/28/2020</b>

For 1035 exchange or transfer business, premium(s) must be received and the contract issued by	<b>11/13/2020</b>
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**Important Crediting Rate Lock Information:**

For Cash, 1035 Exchange or Trustee Transfer:

If the contract is issued within 60 calendar days from the date the application was signed, rates will be the better of rates in effect on:

1. **the date the application was signed; or**
2. **the date the contract is issued**

If the contract is not issued within 60 calendar days from the date the application was signed, Crediting rates will be those in effect on the date the contract is issued.

**IMPORTANT NOTE:** Transition rules may apply when rates change. If paperwork in good order is not received by the end date of the specified transition period, rate lock will not apply and the contract will be issued with rates in effect as of the contract issue date.

Until a contract is issued and while any requirement remains outstanding beyond the appropriate time frame outlined above, American General Life Insurance Company reserves the right to close out an application file and return all funds received to date. If American General Life Insurance Company elects to close out an application file, the application is considered void and will not be eligible for a rate lock.

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

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.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, Texas, except in the state of New York, where they are issued by The United States Life Insurance Company in the City of New York (US Life). AGL and US Life are members of American International Group, Inc. (AIG). AIG is a leading global insurance organization serving customers in more than 80 countries and jurisdictions. The financial and contractual obligations are the responsibility of issuing insurance company, not AIG. AGL does not solicit business in the state of New York. Annuities and riders may vary by state and are not available in all states.

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I6046EM3.1 (9/20)

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