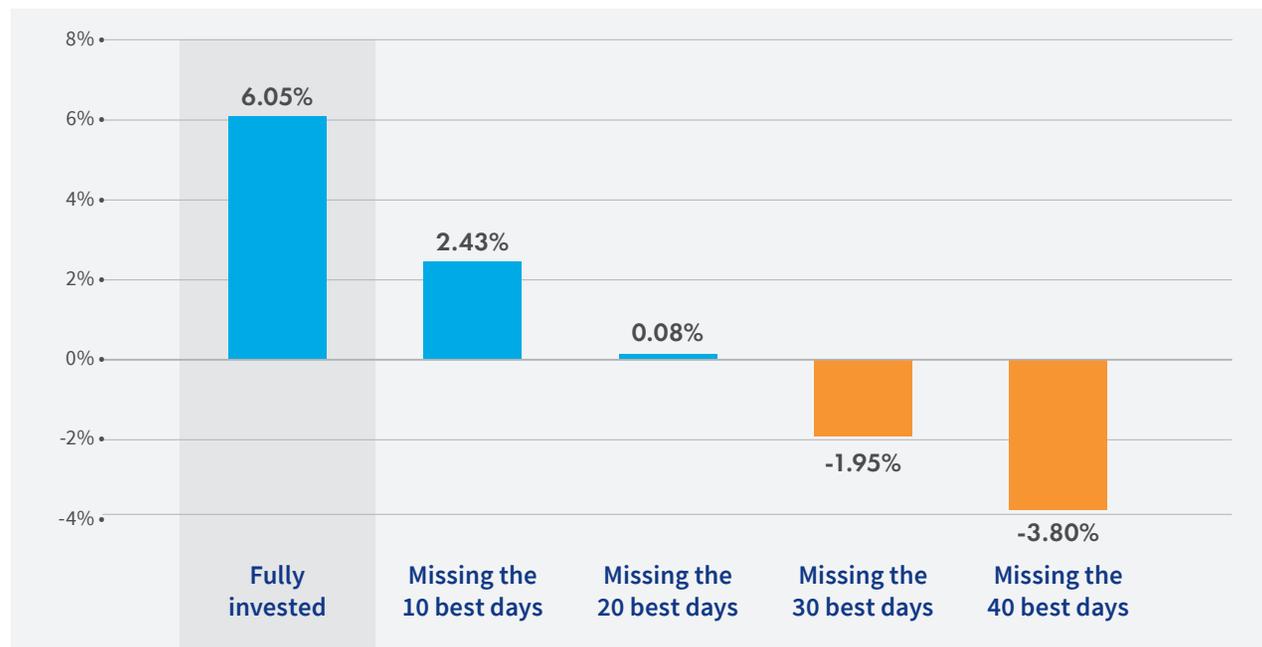


Missing the market's best days can be costly

The impact of missing the market's best days can be detrimental to the success of a long-term investment strategy. That's why, especially in times of market volatility, it may be important to take a long-term perspective and ride out periods of volatility versus trying to time the market's "ups" and "downs."

S&P 500® Index annualized returns

20-year period ended December 31, 2019



Past performance is not a guarantee of future results.

Source: Ned Davis Research, 2020. This chart is for illustrative purposes only. It is based on the S&P 500 Index, including the reinvestment of dividends, and is not intended to be indicative of the performance of any specific investment. Stock investments involve risk, including the possible loss of principal. The S&P 500 Index is an unmanaged, broad-based, market-cap weighted index of 500 U.S. stocks. Indices are unmanaged. An investment cannot be made directly in an index.

Continued on reverse.



Market volatility is to be expected over time.

That's why it's important to look for ways to help reduce downside risk.

Stock market volatility since 1900¹

Dips (Decline of 5% or more)	Corrections (Decline of 10% or more)	Bear markets (Decline of 20% or more)
400	127	32
3.3 per year ²	1.1 per year ²	Once every 3.8 years ²

¹Source: Ned Davis Research, Inc., based on Dow Jones Industrial Average, daily closes, 1/2/1900–12/31/2019 ²Average for period shown.

Ask your financial professional how an annuity from AIG with an income protection feature can help you stay invested for long-term growth potential, while helping to protect your retirement income.

This material is intended only for educational purposes to help you, with the guidance of your financial professional, make informed decisions. We do not provide investment advice or recommendations.

Annuities are long-term products designed for retirement savings and retirement income.

Income protection features may be standard or optional. Additional fees, age restrictions and limitations apply. With variable annuities, investment requirements also apply. Depending on investment performance and income needs, you may not need to rely on the protection provided by an income protection feature. As an alternative to electing an income protection feature, you can annuitize your contract and receive income payments for life at no additional cost. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract, as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal tax may apply. An investment in a variable annuity involves investment risk, including the possible loss of principal. Any investment in a retirement account (such as an IRA) automatically receives the benefit of tax deferral; an annuity provides no additional tax-deferred benefit.

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