

# Annuity Opening Lines

## Index Annuities



“Many people look for high %s, but did you know that the *Power of Zero* can enhance and protect your savings?”

Present this flyer to clients to literally show them, with a graph of dollar values, how an index annuity's Power of Zero protects the account value year over year, enabling growth over the long-term...and ensuring they'll never experience any losses due to market downturns.



“Hate to miss out on a stock market comeback? Yet believe it's not smart to be **TOTALLY** exposed to the market”

This flyer lets clients know that there's a valuable savings solution that allows them the possibility of market growth, while ensuring no account decreases due to market downturns. Help encourage clients about their financial future by using an index annuity in a portion of their retirement savings portfolio.



“Buy low, sell high...  
Easier said than done...”

Provide clients this flyer that explains how FEAR overtakes people and while we all intend to Buy Low and Sell High, in reality, most individuals Buy High and Sell Low. Individuals often chase the current performers that have already seen their appreciation and sell when values start to go down. An index annuity provides an attractive solution for clients to have the possibility of market growth, while ensuring no account decreases due to market downturns.



“How would you like to earn over 7% to wait out this economic storm?”

For clients who are hesitant due to the current economic environment, present this flyer that describes the attractive fixed interest rate and premium bonus in AG Global Bonus Index Annuity. This flyer provides a road map for the discussion with your client.



Use this collection of conversation starters and supporting handouts with your clients to start engaging conversations on annuities.

That's right.

Have interesting *and* lucrative conversations with your clients on

## INDEX ANNUITIES

**American  
General**  
Life Companies

Annuities issued by:

**American General Life Insurance Company (AGL)**

2727-A Allen Parkway, Houston, TX 77019

**The United States Life Insurance Company in the City of New York (USL)**

New York, NY

AGL does not solicit business in the state of New York. Annuities and riders not available in all states. USL is licensed to do business in the state of New York. Annuities and riders not available in all states. State variations may apply to contract forms and applications. Refer to brochure or state approval matrix.

The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL and USL are the issuing insurer's responsibility. American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL.

Annuity product is not insured by the FDIC or any federal government agency. It is not a deposit of or a guarantee by a depository financial institution. Annuity payments are the issuing insurer's responsibility. Withdrawals may be subject to Federal and/or State income taxes. A 10% Federal penalty tax may apply to the taxable portion if you make withdrawals or surrender your annuity before age 59 ½. Annuity owners should consult a tax advisor regarding their specific situation.

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**American General Life  
Insurance Company**

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

**American General**  
Life Companies