

Introducing the

AB All Market IndexSM

Combining Global Market Exposure With a Dynamic Momentum Strategy to Help Deliver Stable Growth



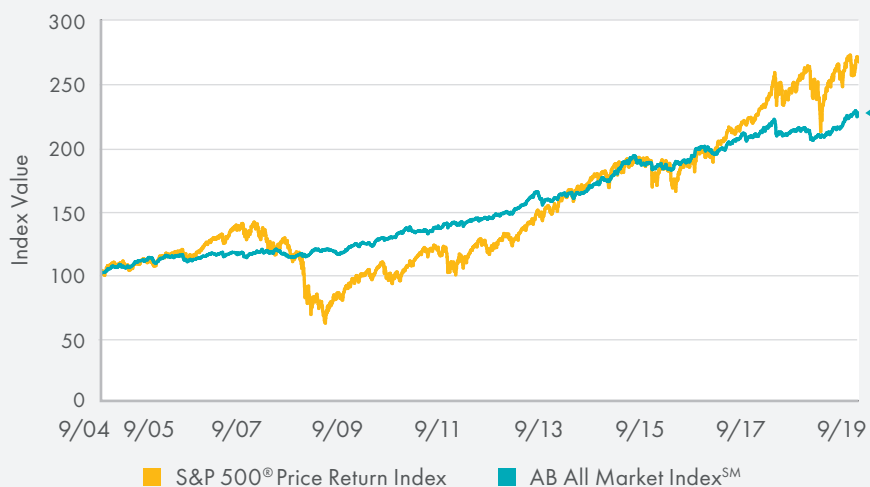
Designed exclusively for The Power Series of Index Annuities[®], the AB All Market IndexSM blends global growth and global defensive assets to help generate consistent returns. It is managed by AllianceBernstein, a leading global asset manager with more than 50 years of experience.

The AB All Market IndexSM Seeks Stable Returns by Blending:

- 1. Global Diversification:** Access to 20 markets across global equities and global fixed income can balance upside potential and downside risk.¹
- 2. Unique Sources of Return:** Drawing from different return sources not commonly found in most index-based strategies leads to potentially better risk-adjusted rewards.²
- 3. Dynamic Momentum-Based Allocations:** A proprietary blend of momentum signals is used to tactically adjust allocations to help improve performance.

A History of Consistent Performance

Risk/Return Profile of the AB All Market IndexSM and S&P 500[®] Index (Without Dividends)



The AB All Market IndexSM has generated solid returns with 4 times less volatility than the S&P 500[®] Index!

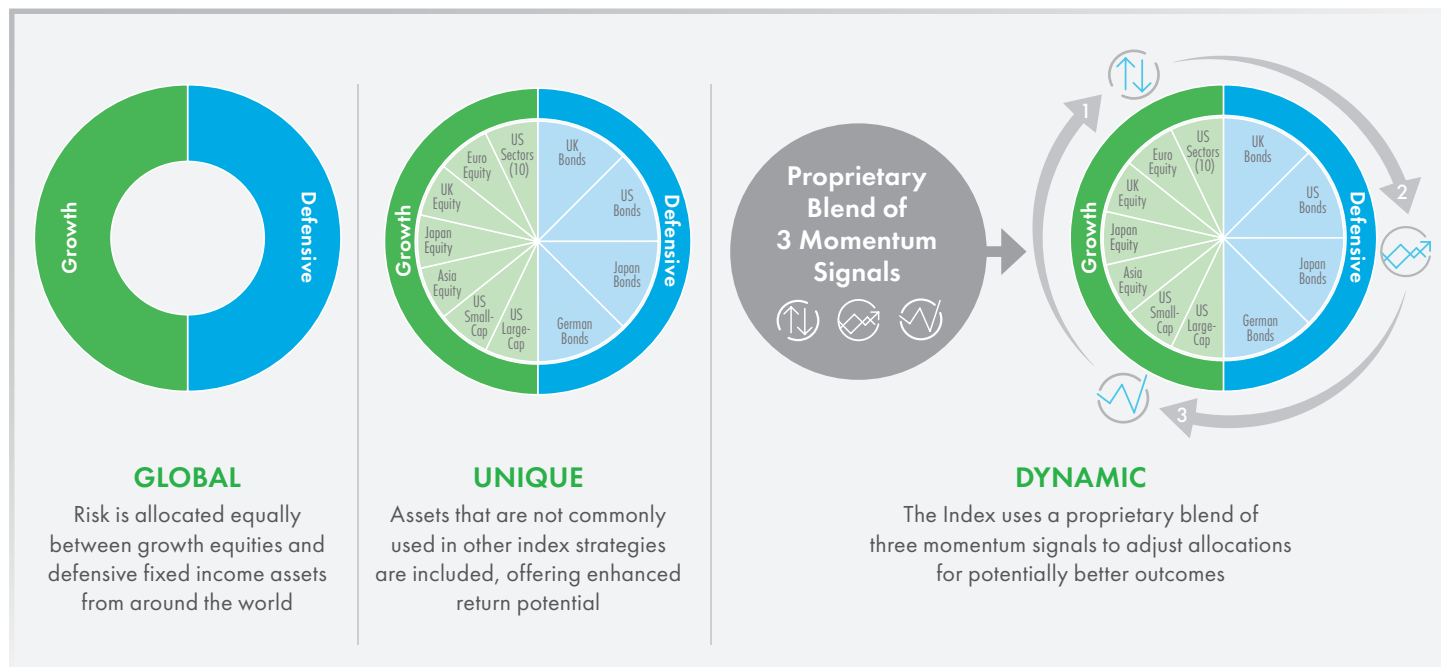
(Sep 04–Sep 19)	AB All Market Index SM	S&P 500 [®] Price Return Index
Return	5.6%	6.8%
Volatility	4.5%	18.4%

Past performance does not guarantee future results. The AB All Market IndexSM was launched on December 12, 2019. Levels for the Index before December 12, 2019 represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. The above hypothetical chart only reflects the performance of the S&P 500[®] Price Return Index and the AB All Market IndexSM. It does not reflect the amount of interest credited to an index annuity during this time. Actual results for a specific insurance contract would depend on the crediting strategy chosen and the spread (the minimum percentage or threshold that the index must exceed to be credited interest) or participation rate (the percentage of the positive movement of an index that is used to calculate interest) for the time period(s) shown. If spreads or participation rates were included, the returns shown would be lower.
Sources: S&P and AB, 2019

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The Power of a Rules-Based, Momentum-Driven Process

The AB All Market IndexSM uses a systematic, rules-based process that relies on risk and momentum to allocate across 20 global equity and global fixed income assets.¹ Here's how it works:



Offer Clients the Opportunity for Stable Growth With the AB All Market IndexSM

Contact your AIG representative or call our Sales Desk at 1-888-438-6933, Option 2 for details.

¹Diversification does not ensure a profit or protect against loss. Global investments such as equities and bonds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. Emerging markets can experience significant price fluctuation due to additional business risks and adverse political developments.

²The Index seeks to provide excess returns reflecting the performance of the weighted components minus a specific benchmark. Dividends are included in the Index. The benchmark used by the Index is the Fed Funds rate.

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.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

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The AB All Market IndexSM (the "Index") embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

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