

August 2025

Annuity updates

Sales, operations and compliance updates



Marketing spotlight

Where do fixed index annuities fit in a retirement strategy?

Fixed index annuities offer principal protection and growth potential while your clients are saving for retirement and guaranteed income for life after they retire. Allocating a portion of assets to a fixed index annuity can help strengthen their portfolio. [View our sales idea here.](#)

The Elite Producer Compensation Program (EPCP) – 3Q 2025 qualification underway!

This exciting program provides additional compensation on commissionable index annuity sales (excluding New York) to qualifying financial professionals for the 2025 calendar year. [Click here to learn more.](#)

New Advanced Marketing resource now available!

[In-Service Non-Hardship Withdrawals](#)

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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 appropriate for all individuals. Diversification does not guarantee a profit or protection for loss.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Annuities are long-term products designed for retirement. Withdrawals may be subject to federal and/or state income taxes. Federal restrictions and a 10% federal early withdrawal tax penalty may apply if taken before age 59½. Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits and contract value.

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

Products and services may not be available in all states and product features may vary by state. AGL does not solicit, issue or deliver contracts in the state of New York. All contract and optional benefit guarantees are backed by

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