

November 2025

Annuity updates

Sales, operations and compliance updates



Marketing spotlight

The Elite Producer Compensation Program — end of year is fast approaching!

This exciting program provides additional compensation on commissionable index annuity sales (excluding New York) to qualifying financial professionals for the 2025 calendar year. There is still time for your agents to qualify for a Q4 EPCP payment. [Learn more here.](#)



Compliance alerts

Important notice for selling agents in Texas

Effective November 17, 2025, the following Important Notice for financial professionals selling certain American General Life Insurance Company (AGL) annuities in Texas will be added to paper and electronic product applications.

*Texas law requires that applicants receive a written copy of the annuity application (including any information provided verbally) **before** they are asked to sign and submit it. For electronic transactions, applicants must be able to print or save the unsigned application. Whether the process is in person or electronic, it is our expectation for the selling agent to ensure the applicant receives this written copy of a filled-out application prior to signing it. [Learn more here.](#)*



Operations updates

2025 annuity processing cut off dates

We recommend all 2025 tax sensitive transactions be submitted by the attached dates to allow time for potential Not in Good Order (NIGO) resolutions. Items that are NIGO and not resolved prior to after Market Close on 12/31/2025 **will not** be backdated. [Learn more here.](#)

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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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Clients should consult with their financial professional regarding their situation. For legal, accounting or tax advice, clients should consult the appropriate professional.

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 the claims-paying ability of the issuing insurance company. AGL and US Life are not authorized to give legal, tax or accounting advice. Clients should consult their attorney, accountant, or tax advisor on specific points of interest.

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