

# Financial strength ratings



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Agency	Rating
Standard & Poor's	<b>A+ (Strong)</b>
Moody's Investors Service	<b>A2 (Good)</b>
A.M. Best Company	<b>A (Excellent)</b>
Fitch Ratings	<b>A+ (Strong)</b>

Because financial strength is more important than ever before, you might want to know that the financial ratings of AGL, US Life and VALIC are strong.

Last updated January 26, 2024. Ratings are subject to change at any time.

Ratings outlooks: S&P, Stable; Moody's, Stable; A.M. Best, Stable; Fitch, Stable.

Note: Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Exceptionally Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from Aaa (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure of claims-paying ability and range from A++ (Superior) to F (In Liquidation). Fitch's 19 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed).

Ratings do not reflect and are not indicative of the performance of a variable annuity's subaccounts, which fluctuate with market conditions. Only the fixed account rates, death benefits, income guarantees and optional protection features of the annuity are backed by the claims-paying ability of the insurer. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable portfolios.

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