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

REQUIRED NY REGULATION 187 TRAINING INSTRUCTIONS

Effective, 8/1/2019 for Annuities and 2/1/2020 for Life, **New York Regulation 187** requires both resident and non-resident producers to be appropriately trained in suitability and to act in the best interest of a client's financial objectives. Completion of industry training, administered by a vendor, along with carrier specific product training are required prior to soliciting new business or servicing existing policies previously written in NY. Failure to complete these courses will result in declined business or rejection of servicing rights.

Proof of completion of the industry training must be provided to ECA Marketing. Email certificates to licensing@ecamarketing.com. If taken with LIMRA, a date of completion is required.

Industry Training Requirement

Not all vendors are universally accepted amongst the insurance carriers

Which vendors are accepted?

Kaplan, SuccessCE, QuestCE and RegEd. AIG will not accept training through any other vendor. If taken through an unapproved vendor, completion of an additional course will be required.

Carrier Specific Product Training Requirement

Training must be completed prior to the sale of both Life and Annuities

When can the product training be taken?

Product training is available at any time. Completion of the training will not affect agent contracting, must be taken a minimum of 1-day prior to solicitation of new business.

Product Training Directions:

LIFE

1. Go to: https://naic.pinpointglobal.com/AIGLife/Apps/default.aspx?qa=1
2. Log In or Register. Please Note: If you are registering on the site, please select 'All Other' in the Select Firm/ Broker Dealer section.
3. After logging in, click on "My Product Training."
4. Select and complete courses relevant to the new business being solicited.

ANNUITY

See attached AIG ANNUITIES - GENERAL NAIC STUDENT DIRECTIONS

QUEST CE

Notice for training

- Fixed and income training is located under course title: "Fixed and Income Product-Specific Training (formerly Horizon Fixed Annuity series)."

General NAIC student directions:

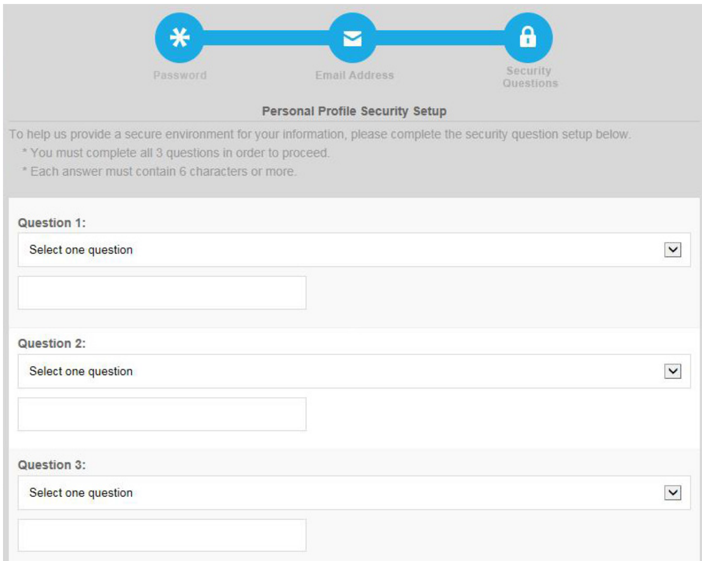
- NAIC login directions for individual users accessing carrier product-specific training and /or NAIC state annuity suitability training.
- Individuals will be taken through a three-step registration process if they are creating a new account.
- To register or log in, users should be directed to: https://learn.questce.com/naicsuitability/.

For returning students (with an existing account)

1. On your internet browser, go to https://learn.questce.com/naicsuitability/.

*Index training is required in ALL states

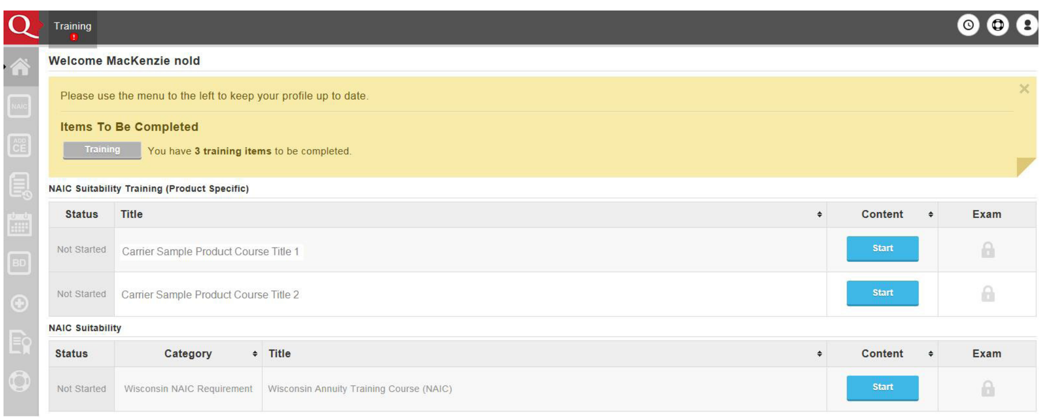
2. If you are returning to the site and have an existing account: Log in to your existing account with your **SSN and last name** (lowercase).
3. Personal Profile Security Setup (One-time requirement for all accounts).



— Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.

— Users who have already completed this secure account set-up process will simply gain access to their account and will not be prompted to create and answer their account security questions again.

4. Once logged in, you are able to start or continue any course previously added to your user dashboard.



5. Add new Product-Specific training to your existing account.

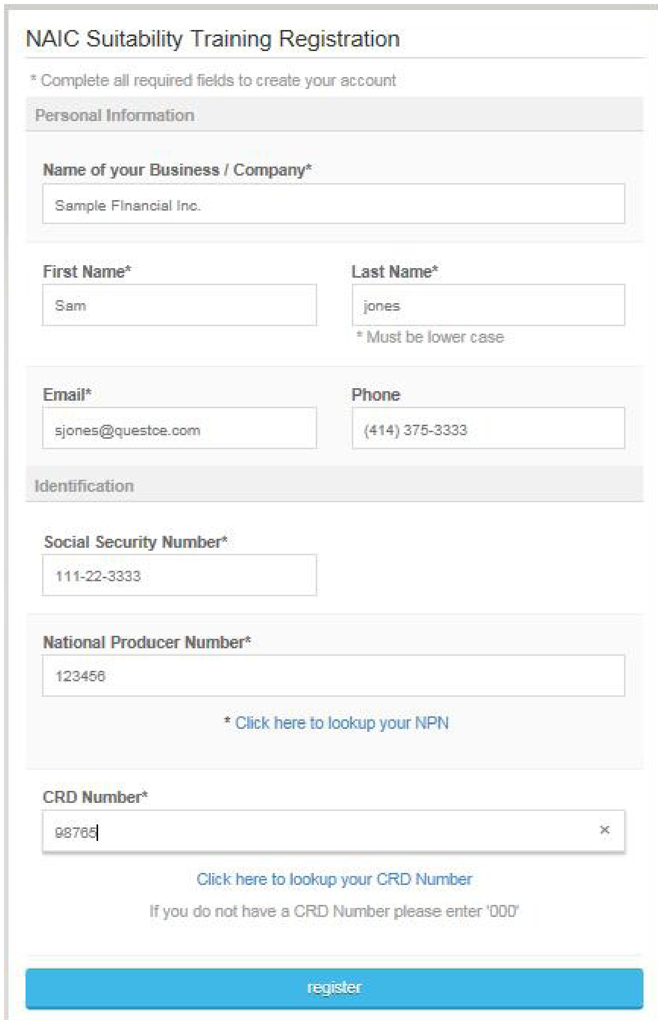
— If you are looking to access a new product training course that is not already listed on your user dashboard (homepage), click **Add Product-Specific** from the menu options on the left. View the list of available product-specific training courses. Check the box to select and add a product-specific training course to your student dashboard.

6. **Please Note:** If you click the **Add Product-Specific** tab and do not see the product training course you're looking for, you may need to return to your student dashboard page to verify your carrier(s) and broker dealer are properly selected in your account.
   - First, ensure you have the appropriate carrier(s) added to your account though the **Manage Appointments** tab on the side menu.
   - Also, verify that you have the appropriate broker dealer selected within your account settings through the **Broker Dealer** tab.
   - If you have the appropriate carrier(s) and broker dealer setting in your account, the proper product training courses will be available to you to select within the **Add Product-Specific** tab.
7. Once a course is added to your student dashboard page (homepage), click **Start** to access and work through the content portion of the course.
8. Once you have proceeded through all of the course content slides, click **Begin** (located under Exam) to open the course attestation or multiple choice exam.
9. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.
   - Your carrier(s) will be notified of any respective course completion(s) once the course status is 'Complete'.

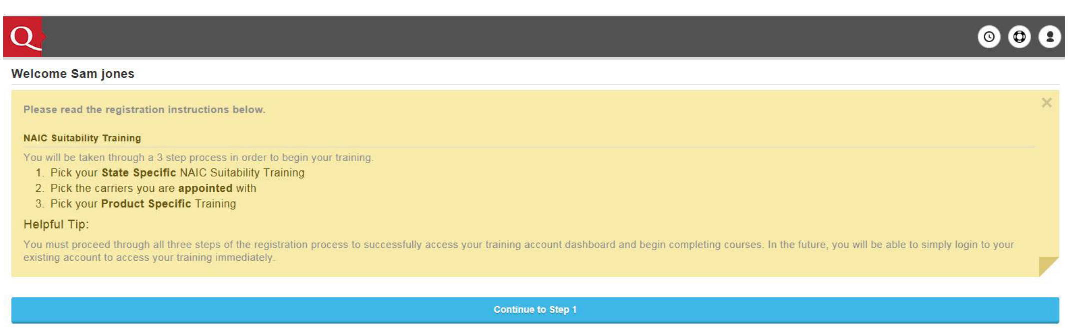
Directions for new students: Registering/Creating a new account

1. On your internet browser, go to https://learn.questce.com/naicsuitability/.

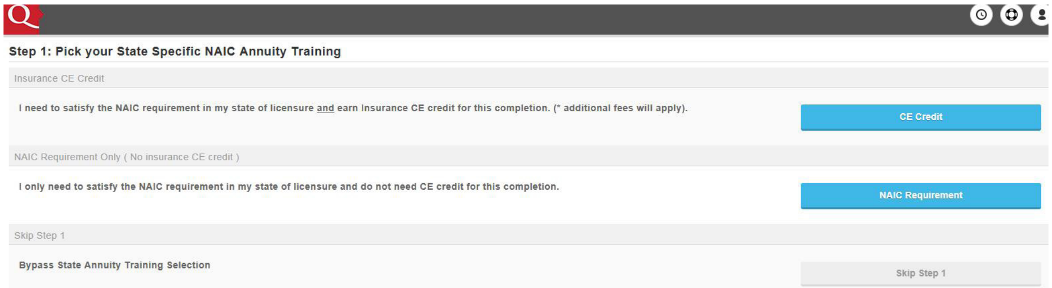
2. Click **Register** to create your account.
3. Enter your information into the required fields to create your account. Click **Register** to proceed.
   - **Note**: If the NPN and CRD fields are not applicable to you, you can enter a 0 to proceed.



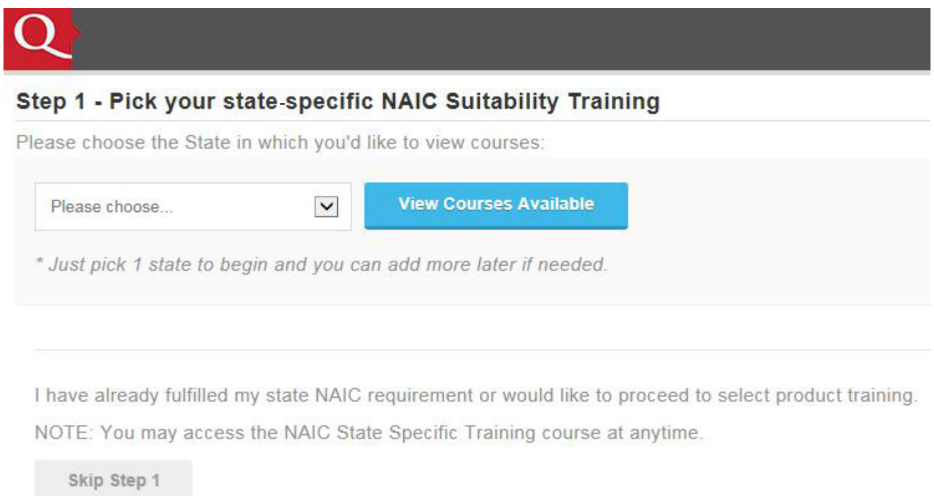
4. You will be taken through a three-step registration process in order to select and begin your proper training. Click **Continue to Step 1**.



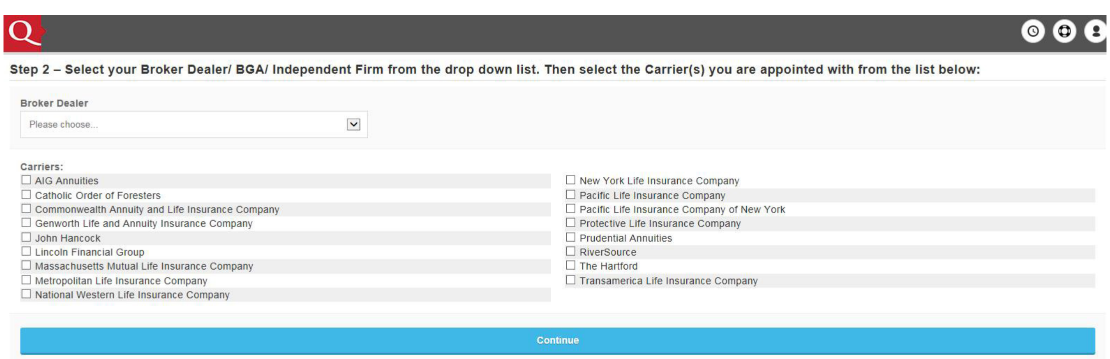
5. **Registration Step 1:** State-specific NAIC Annuity Suitability Training
   — **Follow the directions** on the next page to help you select your State-specific NAIC Annuity Suitability Training.



   — **Note:** If you are only looking to take product-specific training (No State Annuity Training), select **Skip Step 1**, bypassing the State Annuity Course selection at this time.

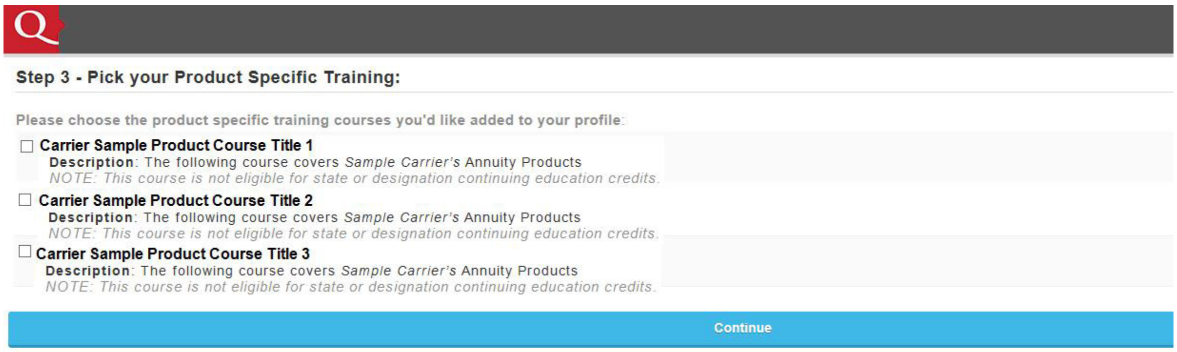


6. **Registration Step 2:** Select your broker dealer, BGA or independent firm name from the drop-down list.
   — Select the carrier(s) you are appointed with from the list below.
   — Click **Continue** to proceed.

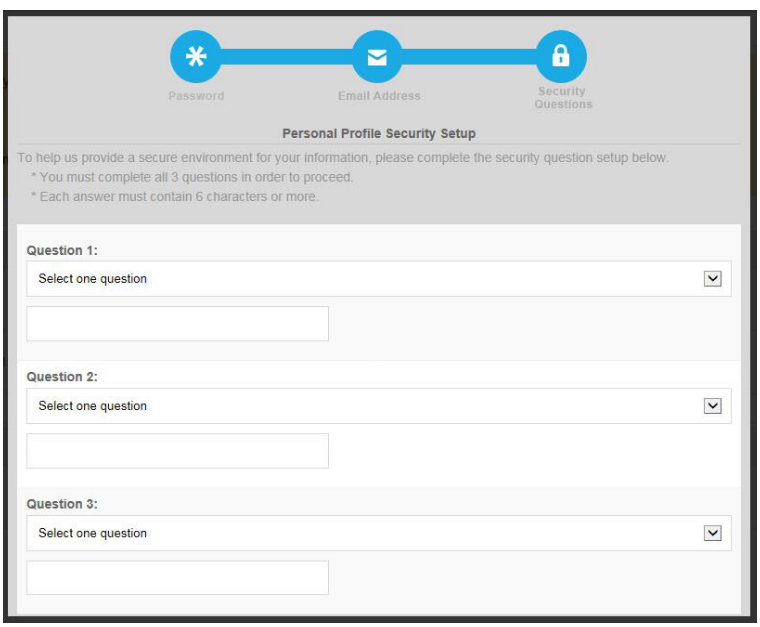


7. **Registration Step 3:** Select your appropriate product-specific training courses.
   - Check the boxes for the product courses you wish to add to your account.
   - Click **Select Courses** to proceed to your student dashboard page (homepage).

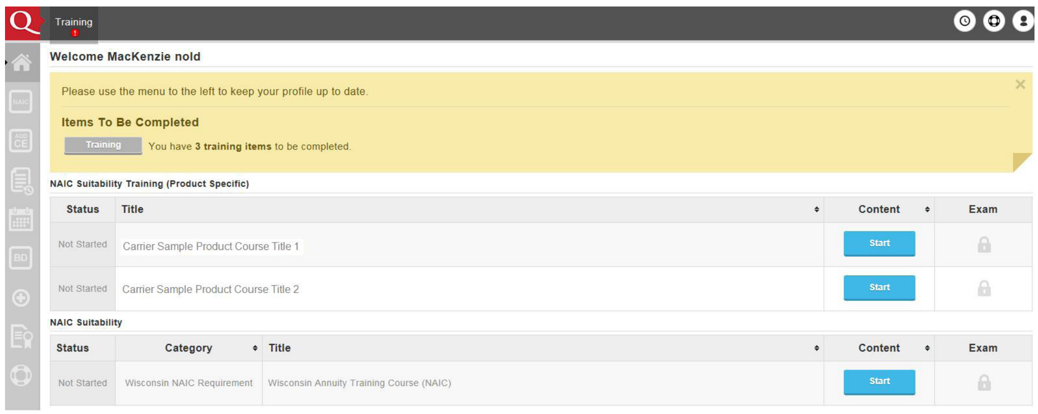
(Sample view below — courses listed will vary based on the Broker Dealer selected previously.)



8. **Personal Profile Security Setup** (One-time requirement for all user accounts).
   - Upon first login you will be prompted to create a secure profile by establishing three familiar security questions.
   - Users who have already completed this secure account set-up process, will simply gain access to their account and will not be prompted to create and answer their account security questions again.



9. After the profile security questions you will land on your account dashboard page. The product-specific training course(s) you have selected, as well as any state annuity training course selected within the registration process, will be available for you to start and complete.
10. Click **Start** to access and work through the content portion of each course.



11. Once you have read and navigated through all content slides for a particular course, click **Begin** (located under Exam) to open the course attestation or exam. (Exams remain locked until you complete the content portion of a course first.)
12. Click **Start Exam** to answer a one-question attestation or multiple choice exam to mark the course fully Complete.

Please Note:

- You will not need to register fully the next time you access your NAIC-training account. You will be able to simply log in to your existing account which you created.
- Your carrier(s) will be notified of any respective course completion(s) once the course status is '**Complete**'.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Annuities issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG).

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. www.aig.com.

May not be available in all states and product features may vary by state. Please refer to your contract.

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