



American International Group, Inc.

2016 Corporate Citizenship Update



LEADERSHIP



CORPORATE GIVING



SUSTAINABILITY



EMPLOYEE INVOLVEMENT

AIG AT A GLANCE

\$52.4B

AIG's revenue in 2016

Over
87%*

Fortune 500 companies
AIG serves

98+

Years in operation

~\$32B

Gross claims paid in 2016

80+

Countries and jurisdictions
where AIG serves customers

56K+

AIG employees



*As of 11/1/2016

LEADERSHIP

We believe it's our responsibility to be a good corporate citizen, to be ethical in how we operate our business and always try to do the right thing.

Dear colleagues,

We're privileged to work in an industry that restores lives, and helps people and businesses to grow and succeed. We get to make the world work better. That's what I love about my job.

We believe it's our responsibility to be a good corporate citizen, to be ethical in how we operate our business and always try to do the right thing.

In this Global Citizenship Update, you'll find great examples of AIG's corporate citizenship in areas like sustainability, employee involvement and corporate giving.

One of the initiatives that I am personally connected with is Blue Marble Microinsurance, which is an effort by eight insurers and reinsurers to create a market to make reliable, affordable insurance available to the underserved. There are billions of people who could get an incredible lift socially and economically by having insurance. I'm proud that AIG is a founding member.

You will also see the many ways our employees get involved. AIG has more than 90 Employee Resource Groups with some 12,000 members who every day help to reinforce our belief that exclusion has no place in our company.



Brian Duperreault
AIG President and Chief Executive Officer

Our people are also generous with their money and time. Our Matching Grants Program donated more than \$6 million in employee gift matches last year, on top of corporate contributions to over 550 organizations in over 30 countries. Colleagues also made good use of AIG's Volunteer Time Off program to volunteer for causes that matter to them. During Global Volunteer Month alone last year, we contributed 13,000 volunteer hours on nearly 120 projects in more than 20 countries.

Thanks for getting involved – we all succeed when our communities are strong.

Sincerely,

A stylized, handwritten signature in black ink, appearing to read 'Brian Duperreault'.

Brian Duperreault
AIG President and CEO

CORPORATE GIVING

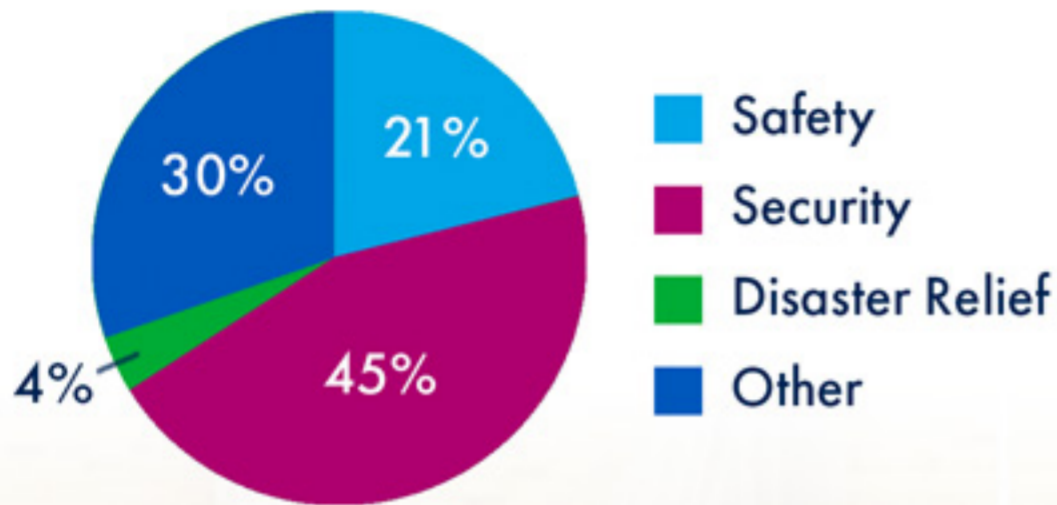
AIG contributes to organizations across the globe, working with various stakeholders to support programs that help create a more secure and safe future for individuals, families and the communities where we operate.

558
organizations supported

\$7.5M
in monetary contributions

31
countries engaged

CHARITABLE GIVING BY THEME



Visit AIG.com/Citizenship for a video on our 2016 Winter Summit benefitting Disabled Sports USA



Through our partnership with the Endeavour Fund, AIG hosted a wheelchair rugby game between Help for Heroes Sports Recovery and the Māori All Blacks (New Zealand Rugby) in Twickenham, UK.

COMMUNITY PARTNER HIGHLIGHTS



Together for Safer Roads, Global Initiative – \$300,000



Bringing together global private sector companies across industries to collaborate on improving road safety.

- Road safety initiatives in 3 cities – Atlanta, Shanghai and São Paulo
- A report on company and fleet safety best practices
- A week of road safety awareness reaching 1 million+ people across 45 countries



Enactus – \$275,000

Inspiring university students to improve the world by creating sustainable solutions to society's biggest challenges.

- 300 AIG employee mentors
- 1,000+ students
- 9 countries served



Disabled Sports USA – \$140,000

Sponsoring AIG's annual Winter Summit to benefit Disabled Sports USA's Warfighter Sports and Empower Youth Programs. See video on AIG.com/Citizenship

- \$560,000 donated by AIG business partners, clients, brokers and associates
- 21 athletes engaged
- \$4 million+ raised over the past 10 years by AIG and its partners



Endeavor Fund, UK – \$253,011

Supporting wounded and sick service personnel and veterans by offering seed funding for sporting and adventurous challenges as part of their recovery and transition.

- 455 veterans served
- 14 challenges offered



DISASTER RELIEF



\$48,295 – Peace Winds Japan: to provide temporary housing camps for vulnerable evacuees.



\$50,000 – Greater Houston Storm Relief Fund: to provide immediate relief and long-term recovery assistance to flood victims.



\$39,000 – Canadian Red Cross: to support the communities ravaged by the wildfires, most notably Fort McMurray.



\$25,000 – Fundacion Red Mision: to support building three homes for families affected in the Tabuchila community.

COMMUNITY AWARDS



Junior Achievement, Bronze Award, U.S. President's Volunteer Service Award



Mexican Center for Philanthropy (CEMEFI) – Socially Responsible Enterprise Award



Tokyo Voluntary Action Center (TVAC) – Corporate Volunteer Award

(Representative Image – not actual TVAC logo)



SUSTAINABILITY

AIG has a legacy of sustainability and the foundation to become an industry leader. We are making progress toward ensuring that sustainability is a fundamental part of the way we conduct business.

OF THE **7 Billion** 
IN THIS WORLD  NEARLY **4 Billion**
AND  **LESS THAN \$4**  A DAY
THEIR FAMILIES 

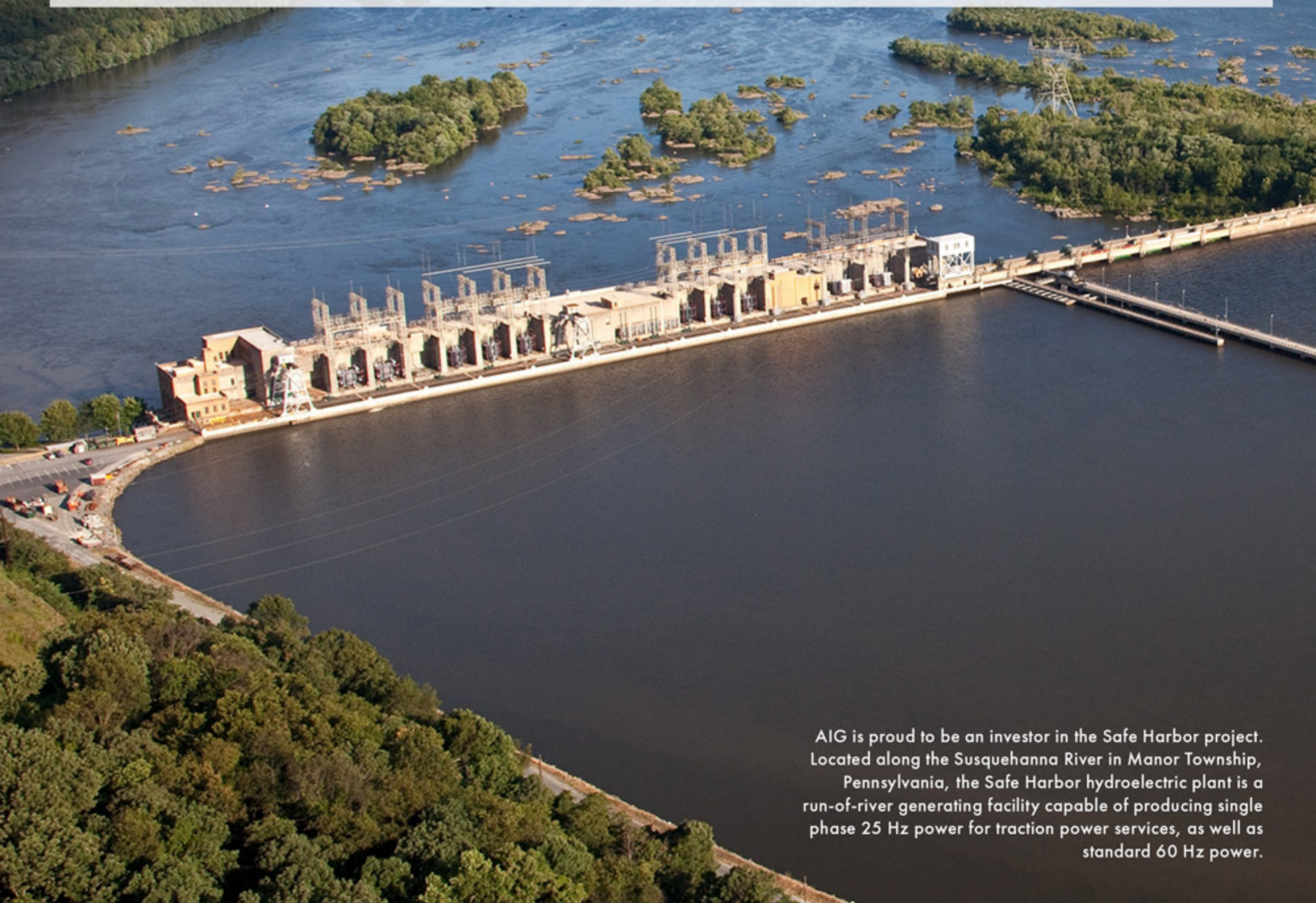
SOURCE: SWISS RE ECONOMIC RESEARCH & CONSULTING, POVCALNET, THE ONLINE TOOL FOR POVERTY MEASUREMENT DEVELOPED BY THE DEVELOPMENT RESEARCH GROUP OF THE WORLD BANK. (HTTP://RESEARCH.WORLD BANK.ORG/POVCALNET/)

Visit AIG.com/Citizenship for a video on how AIG supports Blue Marble Microinsurance in helping to protect the underserved.

Reduced 2016 paper use by
216 tons
compared to 2015

\$2.97 billion
in sustainable investments

\$1.2 billion
in social strategies managed across
AIG's relevant business lines



AIG is proud to be an investor in the Safe Harbor project. Located along the Susquehanna River in Manor Township, Pennsylvania, the Safe Harbor hydroelectric plant is a run-of-river generating facility capable of producing single phase 25 Hz power for traction power services, as well as standard 60 Hz power.

SUSTAINABILITY IN ACTION

SUSTAINABLE INSURANCE

As a leading insurer, AIG views insurance as quintessential to sustainability. Insurance empowers businesses and individuals to consistently take on new, measured risks with the assurance that they're protected against the unknown.



Microinsurance

Microinsurance is insurance for the underserved. It involves a careful understanding of their risk mitigation needs, and then designing, delivering and servicing them with meaningful insurance products.

Blue Marble

Launched in 2015, Blue Marble is a consortium of eight companies, including AIG, which pool expertise and resources to offer insurance solutions for low-income populations.

Achievements

- Successfully completed first venture pilot in 2016, offering crop insurance against drought to Zimbabwe maize farmers
- Helped farmers access credit and high quality agricultural materials such as seeds, which led to plentiful harvests
- Plans underway to repeat pilot in 2017 on a larger scale in Zimbabwe



Tennessee Wildfires

In the wake of deadly wildfires in the Gatlinburg, Tennessee, community in late November, 2016, AIG responded immediately to its insured, Westgate Smoky Mountain Resort, advancing \$10 million to expedite resort reconstruction and helping this community begin the process of recovery.

"We share in Westgate's commitment to quickly rebuild this landmark resort, helping to bring tourists and jobs back to this special community as quickly as possible."

– Matthew Power, Executive Vice President, AIG's Lexington Insurance Company



AIG Sustainability Working Group

Representing various businesses and functions across AIG, the group is working together to formalize company-wide sustainability efforts under a unified strategy.

SUSTAINABLE INVESTING

RETAIL INVESTMENTS

AIG offers several funds that allow investors to align their social beliefs and financial goals through a disciplined investment approach.

\$1.2 billion in social strategies managed across AIG’s relevant business lines

AIG Environmental, Social, and Governance (ESG) Fund

- Launched in December 2016
- Seeks to provide income and capital appreciation with social responsibility by investing in companies that incorporate ESG strategies

VALIC Socially Responsible Fund

- Provides capital appreciation potential in line with the broad market, while investing in socially compliant companies
- 4-star rating from Morningstar

VALIC Global Social Awareness Fund

- Seeks growth of capital by investing in global, large-cap stocks of companies that meet certain social criteria
- 4-star rating from Morningstar

“We are excited to add the AIG ESG Dividend Fund to our mutual fund family. The Fund’s investment process allows us to look at a broad array of factors and evaluate how well a company manages its ESG risks in conjunction with our unique rules-based process.”

– Peter Harbeck, Chief Executive Officer of SunAmerica, which serves as the investment adviser of the ESG Dividend Fund and is an indirect wholly owned subsidiary of AIG

Major ESG Factors Addressed by Companies in the AIG ESG Dividend Fund

ENVIRONMENTAL	SOCIAL	GOVERNANCE
Climate change	Employee relations and diversity	Executive pay
Greenhouse gas (GHG) emissions	Local communities, including indigenous communities	Board diversity and structure
Resource depletion, including water	Health and safety	Tax strategy
Waste and pollution	Conflict	Political lobbying and donations
Deforestation	Working conditions, including slavery and child labor	Bribery and corruption



SUSTAINABLE INVESTING

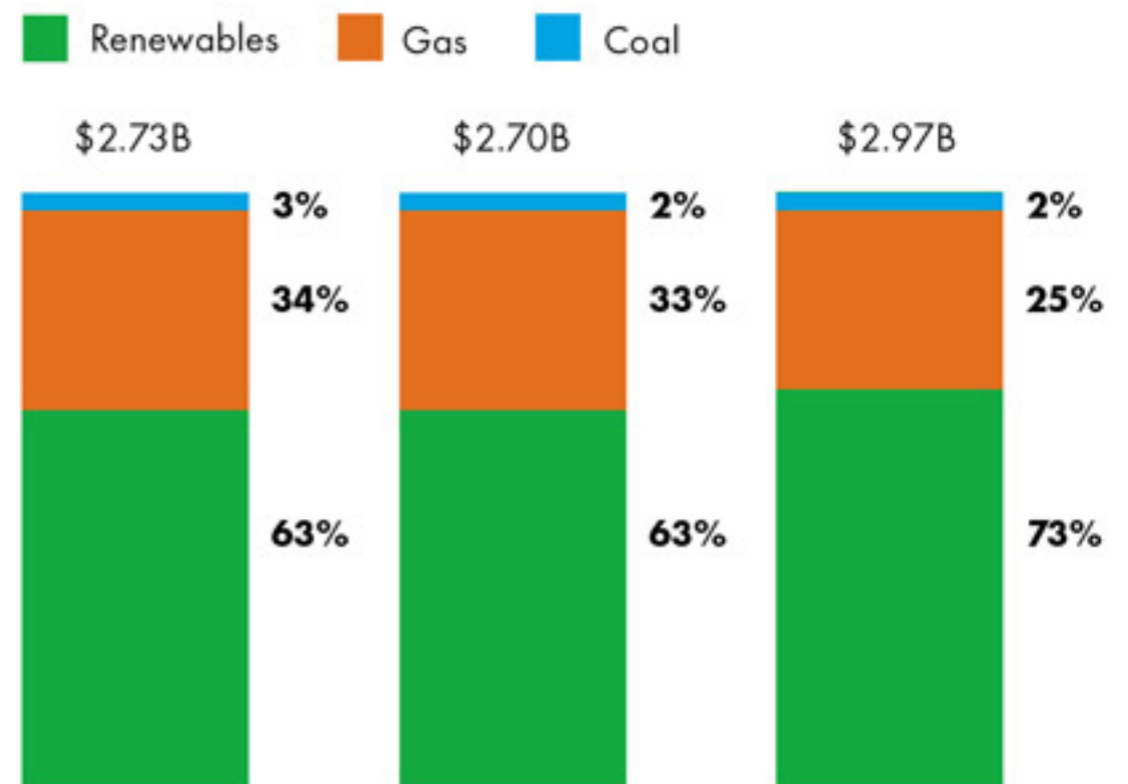
RENEWABLE INVESTMENTS

AIG has been a leading investor in renewable energy projects for more than 30 years. The company is also a leading investor in green energy projects, such as waste-to-energy, fuel-cell, transmission and distributed generation.

Over \$2 Billion Invested in Wind, Solar, Geothermal, and Hydroelectric Projects Worldwide

- Wind – Portfolio of 15 wind projects globally, including an offshore wind project in Europe that generates more than 5,100 megawatts – enough to power more than 4 million homes
- Solar – Portfolio of 7 solar projects generating more than 2,500 megawatts
- Geothermal – Multiple projects, including a 30-megawatt geothermal power plant in Hawaii, supplying nearly a quarter of the island’s electricity
- Hydro – \$227 million in hydro power generation projects, producing over 1,058 megawatts of power

SUSTAINABLE INVESTING BY TYPE



MUNICIPAL BONDS

- Held approximately \$24 billion in municipal bonds that help improve infrastructure and extend vital services in communities across the U.S.⁽¹⁾
- Purchased \$36 million par amount (\$43 million book value) in Green Bonds⁽²⁾

(1) Holdings number is taken from the 10-K (Item 7, page 109), which is \$24.772 billion total fair value.

(2) \$43 million of purchases across Chicago Metropolitan Water, Purple Line Transit, UVM Medical Center, Central Puget Sound and D.C. Water & Sewer. Only bonds included in the green tally were those specifically denoted with a "Muni purpose" field listing "Green Bond" as the value.

SUSTAINABILITY



As a headline sponsor of Tourism Cares' national parks initiative, AIG employees cleaned and repaired miles of trail systems at the Chattahoochee River National Recreation Area in Atlanta, Georgia.

As a global leader in travel insurance and assistance programs, AIG Travel is committed to educating consumers, clients and travel-industry partners on sustainability and how efforts – both large and small – can have a profound impact on destinations, including local cultures and economies, the environment and the travel industry.

PAPER REDUCTION

In 2016, we initiated a campaign to reduce paper waste and cost across U.S. operations, resulting in a 216 ton reduction compared to 2015.

- Trees saved – 5,187
- Paper saved – 216 tons
- Electricity saved – 1 million kWh
- Water saved – 1.6 million gallons
- Air pollution – 7 tons prevented
- Landfill consumption – 648 cubic yards saved



Resilient Cities

Nonprofit and community organizations can be valuable partners in achieving sustainable and resilient development. AIG is currently exploring opportunities to offer end-to-end resilience services in support of the [Rockefeller Foundation's 100 Resilient Cities \(100RC\)](#) program.

REPORTING

CDP (formerly Carbon Disclosure Project)

- Demonstrates the level of transparency regarding a company's emission reductions
- Annual survey submission resulted in a band score of "B" for AIG – an increase of two band levels from 2015



EMPLOYEE INVOLVEMENT

Every day, we work together to make a difference for our clients, and in our local communities around the world. Our people and the cultural diversity of our workforce are among our most valued assets.

VOLUNTEERISM

AIG encourages employees to give back to their local communities throughout the year.

- **7,589** employee volunteers
- **42,525** volunteer hours
- **\$1.03** million in donated time and talent (estimated value of volunteer time by Bureau of Labor Statistics)
- **2** paid days off a year to volunteer

MATCHING GRANTS PROGRAM

- **2:1 match** for donations up to **\$10,000** per employee each calendar year
- **over \$6 million** matched to date for 2016
- **2,755** employee participants
- **2,675** organizations supported

56,000+
employees

7,589
employee volunteers

12 dimensions
of diversity represented through
Employee Resource Groups



Visit AIG.com/Citizenship to see a video on the AIG-Junior Achievement Global Partnership in action.

AIG employees help plant trees to build forest walls along the vulnerable northeast coastline of Japan to reduce the impact of potential future tsunamis.

VOLUNTEER HIGHLIGHTS



**Junior Achievement,
Global Partnership**

Partnering to educate students on financial literacy, work readiness and entrepreneurship.

See video on AIG.com/Citizenship

- \$530,139 investment
- 380 AIG volunteers
- 20 participating cities
- 7 countries engaged
- 23,933 students served
- 1,022 classrooms engaged worldwide



**American Heart Association
National Walking Partner**

Walking to build healthier lives free of cardiovascular diseases and stroke.

- \$255,000 investment
- \$141,000 raised by employees
- 1,088 employee participants
- 13 participating U.S. cities



**Rise Against Hunger
(formerly Stop Hunger Now)**

Providing hunger relief by distributing food and life-changing aid to the world's most vulnerable.

- 93,528 meals packaged
- 300 AIG volunteers
- 6 events (5 U.S., 1 South Africa)
- 3 countries served



**Great Forest Wall
Project, Japan**

Planting trees to regenerate the Tohoku forests (damaged by the 2011 Great East Japan Earthquake and tsunami), creating a barrier along the northeast coast of Japan to protect against future tsunamis.

- \$79,646 investment
- 1 tree planted for each new SME (small and medium-sized enterprises) member company purchase of an AIU (an AIG Japan company) product
- 250+ employee volunteers engaged since 2014



VOLUNTEER HIGHLIGHTS



Greenlight for Girls

Motivating young women to pursue STEM subjects (Science, Technology, Engineering, and Math) through interactive and fun hands-on activities.

- \$21,443 investment
- 70 AIG Volunteers
- 600+ girls participated
- 5 countries served (Belgium, Lithuania, Spain, U.K. and USA)



AIG Pro Bono Program

Providing free legal services to nonprofit organizations and people of limited means.

- 154 attorneys and 72 other professionals engaged
- 3,621 hours served
- \$190,000 invested in local community projects
- 7 countries participating



AIG Global Volunteer Month

Uniting employees around the world in service during the month of April 2016.



AIG Global Volunteer Month

- 119 projects
- 23 countries
- 67 participating locations
- 13,361 volunteer hours



DIVERSITY AND INCLUSION

All of us...



...Together

Our multicultural population at AIG helps us to view our world through many different lenses, providing a wide breadth of perspectives.

- Women make up 51.6% of our global workforce
- Minorities make up 33.9% of our global workforce
- 37.4% of management positions are held by women
- 27.7% of management positions are held by minorities

EMPLOYEE RESOURCE GROUPS

- Over 90 chapters worldwide
- 27 countries and 48 AIG locations
- 12,000+ members
- Objectives: business integration, career development, awareness, education and community

Asian Leadership Network

Black Professionals & African Caribbean Inclusion Group

disAbilities and Allies

Generations

Interfaith

Latino Network

LGBT and Allies

Seasoned Professionals

Veterans Leadership Network

Women and Allies

Working Families

Young Professionals

OFFICE FOCUSED ON ASIAN-AMERICAN CONSUMERS

AIG Financial Network, a distribution channel focused on multicultural markets in AIG's Life Insurance business, opened an office in San Mateo, California, in October 2016, specifically designed in consideration of Asian-American consumers. The office is staffed with experienced financial professionals and support staff who are fluent in both English and an Asian language.



A traditional Chinese lion dance marked the opening of AIG Financial Network's office in San Mateo, California.

OUR GUIDING PRINCIPLES

UTILIZE

a global mindset to effectively deploy, develop, and retain a diverse workforce. This will help optimize productivity, and maximize business

DRIVE

engagement for employees and internal/external stakeholders through the development of an inclusive workplace

ENHANCE

relationships in diverse communities, and fuel creativity and innovation by enabling the tapping of diverse perspectives and ideas

DIVERSITY IN ACTION



Pride Parade in Tokyo, Japan

LGBT and Allies ERG members participate in the 2016 Rainbow Pride Parade in Tokyo, Japan.



Black Professionals ERG

Members of the Black Professionals ERG lend a hand at the New York Common Pantry in New York City.

DEVELOPING DIVERSE TALENT

From high school students to senior executives, AIG invests in programs to build a premier pipeline of talent at all levels of the company.



Development School for Youth (DSY) Program

Sixteen inner-city youth took part in the Development School for Youth (DSY) Program in our New York City office to get hands-on work experience through paid internships.



Executive Men's Development Initiative

Launched in 2016, the Executive Men's Development Initiative engaged 16 employees in a 12-month program to help cultivate highly talented men from under-represented groups who are ready to take on more senior leadership roles.



DIVERSITY & INCLUSION AWARDS



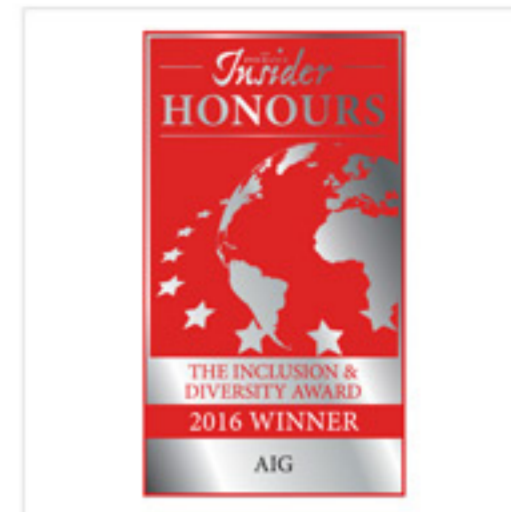
25 Noteworthy Companies for Diversity list (third consecutive year)



Human Rights Campaign's 2017 Corporate Equality Index (earned a 100 percent score on the index for the sixth consecutive year)



2016 Stonewall Organization Workplace Equality Index, UK (rose 129 places to 109th on the corporate ranking list of over 400 companies)



Insurance Insider Honours Inclusion & Diversity Award, UK



Gold Award, LGBT Index, Japan



Gold Award, Human Resources Magazine's HR Innovation Awards, Hong Kong

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this press release.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

