



# AIG ESG Dividend Fund

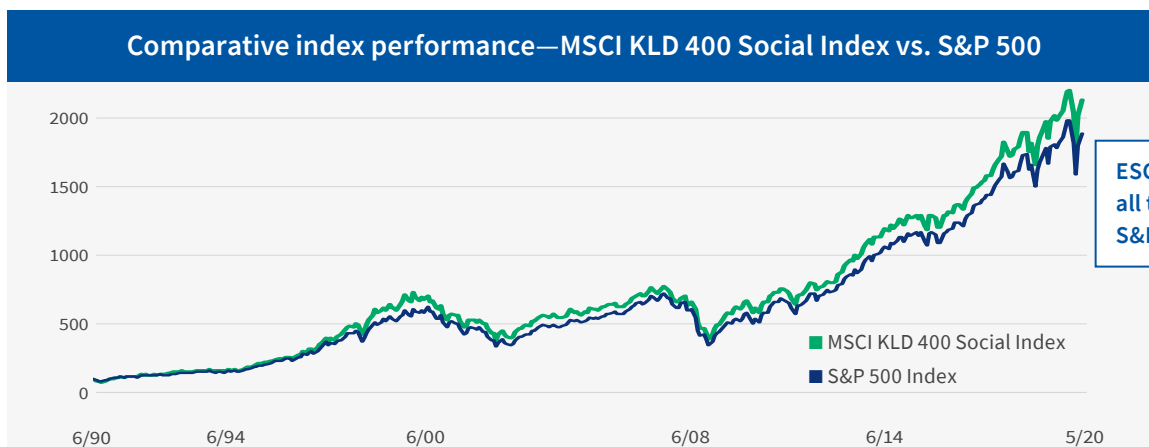
Sustainable investing that helps deliver total return potential

Environmental, Social and Governance (“ESG”) investing offers the opportunity for capital appreciation potential in addition to positively impacting the world. Studies show that certain companies that are environmentally more friendly, socially more conscious and better governed than their peers, delivered greater productivity and stock price appreciation with lower business risk.<sup>1,2</sup>

The **AIG ESG Dividend Fund** uses ESG ratings and a rules-based investment approach to seek capital appreciation and current income, thereby making a positive environmental and social impact.

## Why consider ESG investing

- **Investor focus has shifted from “share-holder” to “stake-holder” value; only ESG framework captures this change:** ESG assessment, comprehensively addresses the shift from ‘maximizing profits to increase shareholder value’ to ‘serving the best interests of all stakeholders—employees, suppliers, communities, planet, etc.’
- **ESG assessment has the potential to offer downside support from extreme market draw downs:** ESG framework helps mitigate downside risks by uncovering ESG related risks ahead of time. Recent market conditions demonstrated this.
- **ESG friendly companies have historically outperformed the broader market:** ESG stocks, as represented by the MSCI KLD 400 Social Index, have outpaced the S&P 500 Index over the last 30 years.<sup>3</sup> This demonstrates that investors can make a positive sustainability impact without sacrificing potential investment returns.



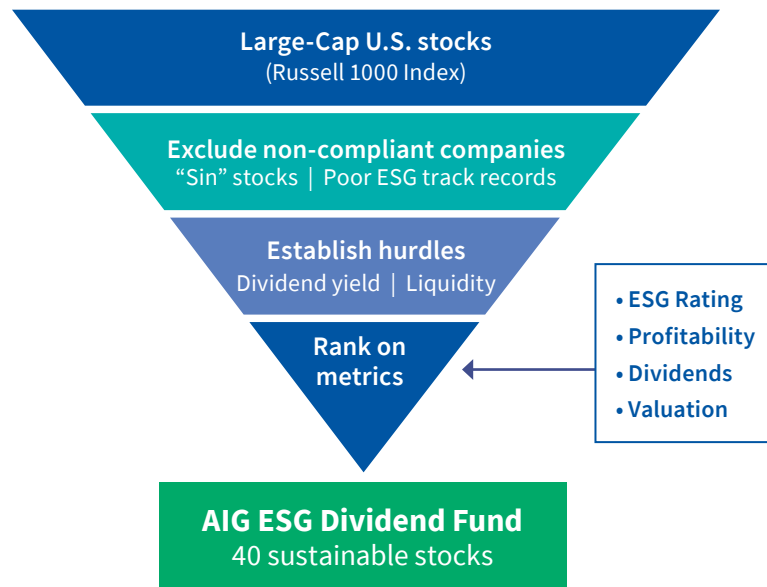
**Note: Past performance is not a guarantee of future results. The information and chart above do not reflect the performance of the AIG ESG Dividend Fund.**

This chart covers the period from July 1, 1994 through May 31, 2020 and assumes that any cash distributions, such as dividends, are reinvested. Returns do not take into account any taxes or fees. Source: MSCI, Standard & Poor’s. The MSCI KLD 400 Social Index is a capitalization weighted index of 400 US securities that provides exposure to companies with outstanding Environmental, Social and Governance ratings and excludes companies whose products have negative social or environmental impacts. The S&P 500 Index is an unmanaged, broad-based, market-cap weighted index of 500 U.S. stocks. The S&P 500, used for illustration, is a total return index. Indices are not managed. Individuals cannot invest directly in an index. The launch date of the MSCI KLD 400 Social Index was May 1, 1990, with data beginning on July 1, 1990.



## A rules-based approach to ESG investing

With the AIG ESG Dividend Fund, you benefit from a skilled portfolio management team with deep experience in both sustainably focused and rules-based dividend investing. Managed by SunAmerica Asset Management, LLC, the Fund uses a disciplined, four-step screening process that incorporates ESG ratings, profitability, yield and valuation to select a focused portfolio of 40 dividend-paying sustainable stocks. The ESG ratings and scores are actively monitored to ensure strict adherence to the investment rules.



**Consider investing responsibly while seeking total return potential.  
To learn more, contact your financial professional or visit [aig.com/funds](http://aig.com/funds).**

<sup>1</sup>Business risk is the risk inherent in the firm’s operations. Risk can come from numerous factors, including violations of regulations and laws pertaining to environmental, social and governance issues. <sup>2</sup>Kotsantonis, Sakis and Pinney, Chris and Serafeim, George, ESG Integration in Investment Management: Myths and Realities, Journal of Applied Corporate Finance, Vol. 28, Issue 2, pp. 10-16, 2016. <sup>3</sup>MSCI, Standard & Poor’s.

**Past performance does not guarantee future results.**

The Russell 1000 Index measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 1000 of the largest securities in that index. Indices are not managed. Individuals cannot invest directly in an index.

Investments in stocks involve risk, including the possible loss of principal. Dividend income is not guaranteed and may vary depending on market performance, and may be taxed as either ordinary income or capital gains. Dividend yield is one component of performance and should not be the only consideration for investment. Investment results will vary.

The performance of the Fund may be subject to greater fluctuation since its strategy involves holding a limited number of securities. This type of strategy may increase the Fund’s risk since the performance of a particular stock may have a larger impact, positively or negatively, on the Fund’s performance.

ESG screening limits the availability of investment opportunities for the Fund. If the Fund changes its ESG standards or a company stops meeting the Fund’s ESG standards, the Fund may sell the affected investments even if this means the Fund loses money.

The Fund employs a Disciplined Strategy and will not deviate from its strategy (except to the extent necessary to comply with federal tax laws or other applicable laws). If the Fund is committed to a strategy that is unsuccessful, the Fund will not meet its investment goal. Because the Fund will not use certain techniques available to other mutual funds to reduce stock market exposure, the Fund may be more susceptible to general market declines than other mutual funds.

*Investors should carefully consider a Fund’s investment objectives, risks, charges and expenses before investing. The prospectus, containing this and other important information, can be obtained from your financial advisor, the AIG Funds Sales Desk at 800-858-8850, ext. 6003, or at [aig.com/funds](http://aig.com/funds). Read the prospectus carefully before investing.*

**AIG Funds are advised by SunAmerica Asset Management, LLC (SAAMCo) and distributed by AIG Capital Services, Inc. (ACS), Member FINRA.** Harborside 5, 185 Hudson Street, Suite 3300, Jersey City, NJ 07311, 800-858-8850. SAAMCo and ACS are members of American International Group, Inc. (AIG).

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