

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2019</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>01/01/2019</u> and ending <u>12/31/2019</u>	
A	This return/report is for: <div style="display: flex; justify-content: space-between;"> <div> ☐ a multiemployer plan </div> <div> ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) </div> </div>
	☒ a single-employer plan <div style="margin-left: 100px;">☐ a DFE (specify) _____</div>
B	This return/report is: <div style="display: flex; justify-content: space-between;"> <div> ☐ the first return/report ☐ an amended return/report </div> <div> ☐ the final return/report ☐ a short plan year return/report (less than 12 months) </div> </div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div style="display: flex; justify-content: space-between;"> <div> ☒ Form 5558 ☐ special extension (enter description) </div> <div> ☐ automatic extension </div> <div> ☐ the DFVC program </div> </div>

Part II	Basic Plan Information —enter all requested information						
1a	Name of plan <u>AMERICAN INTERNATIONAL GROUP, INC. INCENTIVE SAVINGS PLAN</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td><u>003</u></td> </tr> <tr> <td>1c Effective date of plan</td> <td><u>04/01/1985</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan	<u>04/01/1985</u>		
1b Three-digit plan number (PN) ▶	<u>003</u>						
1c Effective date of plan	<u>04/01/1985</u>						
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>AMERICAN INTERNATIONAL GROUP, INC.</u> <u>175 WATER STREET</u> <u>21ST FLOOR</u> <u>NEW YORK, NY 10038</u>						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">2b Employer Identification Number (EIN)</td> <td><u>13-2592361</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number</td> <td><u>212-770-7000</u></td> </tr> <tr> <td>2d Business code (see instructions)</td> <td><u>524140</u></td> </tr> </table>	2b Employer Identification Number (EIN)	<u>13-2592361</u>	2c Plan Sponsor's telephone number	<u>212-770-7000</u>	2d Business code (see instructions)	<u>524140</u>
2b Employer Identification Number (EIN)	<u>13-2592361</u>						
2c Plan Sponsor's telephone number	<u>212-770-7000</u>						
2d Business code (see instructions)	<u>524140</u>						

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2020	JUSTIN ORLANDO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2020	KATHLEEN CARBONE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2019)
v. 190130

3a Plan administrator's name and address ☐ Same as Plan Sponsor AIG RETIREMENT BOARD C/O JUSTIN ORLANDO 175 WATER STREET NEW YORK, NY 10038	3b Administrator's EIN 13-2592361
	3c Administrator's telephone number 212-770-6614
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 42312
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).	
a(1) Total number of active participants at the beginning of the plan year	6a(1) 20207
a(2) Total number of active participants at the end of the plan year	6a(2) 18464
b Retired or separated participants receiving benefits.....	6b 1247
c Other retired or separated participants entitled to future benefits	6c 20027
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 39738
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 367
f Total. Add lines 6d and 6e	6f 40105
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 40105
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2S 2T 3F 3H	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information)
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2019
		This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning **01/01/2019** and ending **12/31/2019**

A Name of plan AMERICAN INTERNATIONAL GROUP, INC. INCENTIVE SAVINGS PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN INTERNATIONAL GROUP, INC.	D Employer Identification Number (EIN) 13-2592361	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FINANCIAL ENGINES

1804 EMBARCADERO ROAD
PALO ALTO, CA 94303

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	INVESTMENT ADVISOR	2166171	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 28 37 38 50 54 59 61 62 63 64 65	RECORDKEEPER	184006	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

NATIIONAL FINANCIAL SERVICES

04-3523567

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
33 71	SECURITIES BROKER	0	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☒ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS MCDONALD

13-3460717

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
49 50	PRINTING SERVICES	18900	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

CURCIO WEBB

36-4171366

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	PRINTING SERVICES	39522	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NATIONAL FINANCIAL SERVICES	33 71	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA-DIMENSIONAL 6300 BEE CAVE RD BUILDING ONE AUSTIN, TX 78746	REVENUE SHARING SEE ATTACHMENT TO LINE 2(H)	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection.
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan <u>AMERICAN INTERNATIONAL GROUP, INC. INCENTIVE SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>AMERICAN INTERNATIONAL GROUP, INC.</u>	D Employer Identification Number (EIN) <u>13-2592361</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RET INCOME TRUST PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735883-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>42829865</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2015 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735891-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>30463922</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2020 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735899-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>74899678</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2025 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735963-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>123224948</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2030 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735964-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>144944068</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2035 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735965-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>151611805</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2040 PLUS

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN <u>90-0735971-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>131262860</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2045 PLUS		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-0735972-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 139252237
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2050 PLUS		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-0735976-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106446946
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2055 PLUS		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-0735978-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57890102
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2060 PLUS		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 45-3799736-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30388119
a Name of MTIA, CCT, PSA, or 103-12 IE: HARDING LOEVNER INT'L EQUITY CIT		
b Name of sponsor of entity listed in (a): HARDING, LOEVNER FUNDS, INC.		
c EIN-PN 27-6075499-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 86315105
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS LARGE CAP VALUE CIT		
b Name of sponsor of entity listed in (a): MASSACHUSETTS FINANCIAL SERVICES		
c EIN-PN 41-0449260-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 310564571
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INSTITUTIONAL INDEX TRUST		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 81-6327546-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1138706621
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INSTITUTIONAL TOTAL BOND		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 81-6321044-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 356547469
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INSTITUTIONAL EXTENDED MKT		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 81-6324211-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 350160532
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TGT RETIREMENT 2065 PLUS		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 82-6204383-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2297754

a Name of MTIA, CCT, PSA, or 103-12 IE: AIG MASTER TRUST

b Name of sponsor of entity listed in (a): AMERICAN INTERNATIONAL GROUP, INC.

c EIN-PN 13-2592361-007	d Entity code M	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 462366789
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2019 This Form is Open to Public Inspection
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan AMERICAN INTERNATIONAL GROUP, INC. INCENTIVE SAVINGS PLAN		B Three-digit plan number (PN) ► 003
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN INTERNATIONAL GROUP, INC.		D Employer Identification Number (EIN) 13-2592361

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	8300454	7655025
(2) Participant contributions.....	1b(2)	0	
(3) Other.....	1b(3)	0	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)	59093693	58051624
(9) Value of interest in common/collective trusts	1c(9)	2648119630	3277806602
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	460239179	462366789
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	1953623812	2234031044
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	5129376768	6039911084

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	500	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	500	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5129376268	6039911084
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	186040985	
(B) Participants	2a(1)(B)	168309792	
(C) Others (including rollovers)	2a(1)(C)	17116735	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		371467512
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	2715410	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2715410
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	34783123	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		34783123
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		702371191
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		13706604
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		339165765
c Other income	2c		67665
d Total income. Add all income amounts in column (b) and enter total	2d		1464277270

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	551145373	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		551145373
f Corrective distributions (see instructions)	2f		5893
g Certain deemed distributions of participant loans (see instructions)	2g		181417
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	58733	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	2166171	
(4) Other	2i(4)	184867	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		2409771
j Total expenses. Add all expense amounts in column (b) and enter total	2j		553742454

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		910534816
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unmodified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: PRICEWATERHOUSECOOPERS, LLP

(2) EIN: 13-4008324

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....			
4d		X	
e Was this plan covered by a fidelity bond?	X		100000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2019</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan AMERICAN INTERNATIONAL GROUP, INC. INCENTIVE SAVINGS PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN INTERNATIONAL GROUP, INC.		D Employer Identification Number (EIN) 13-2592361
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 13-3689044		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month Day Year If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2019 v. 190130		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year

b The corresponding number for the second preceding plan year

15a**15b**

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16a**16b**

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

- a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

- b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

American International Group, Inc.

Incentive Savings Plan

**Financial Statements and Supplemental Schedule
December 31, 2019 and 2018**

American International Group, Inc. Incentive Savings Plan

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Note: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Report of Independent Auditors

To the Administrator of American International Group, Inc. Incentive Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of American International Group, Inc. Incentive Savings Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by State Street Bank and Trust Company, the Custodian and Trustee of the Plan, Massachusetts Fidelity Trust Company, the Trustee of the AIG Master Trust, and Wells Fargo Bank, N.A., the Custodian of the Galliard Stable Value Fund, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the Custodians hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained certifications from the Custodians and Trustees as of December 31, 2019 and December 31, 2018 and for the year ended December 31, 2019, that the information provided to the plan administrator by the Custodians and Trustees are complete and accurate.

***Disclaimer of Opinion***

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on the financial statements.

Other Matter

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2019 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the Trustees and Custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

PricewaterhouseCoopers LLP

New York, New York
October 13, 2020

American International Group, Inc. Incentive Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2019 and 2018

	<u>2019</u>	<u>2018</u>
Assets		
Investments, at fair value (see Note 4)		
Mutual funds	\$ 2,234,031,044	\$ 1,953,623,812
Common collective trust funds	3,277,806,602	2,648,119,630
AIG Master Trust (see Note 5)	462,366,789	460,239,179
Total investments, at fair value	<u>5,974,204,435</u>	<u>5,061,982,621</u>
Receivables		
Participant contributions	-	-
Employer contribution	7,655,025	8,300,454
Loans receivable from participants	58,051,624	59,093,693
Total receivables	<u>65,706,649</u>	<u>67,394,147</u>
Total assets	<u>6,039,911,084</u>	<u>5,129,376,768</u>
Liabilities		
Payable for trustee and administrative fees	-	500
Total liabilities	<u>-</u>	<u>500</u>
Net assets available for benefits	<u>\$ 6,039,911,084</u>	<u>\$ 5,129,376,268</u>

See accompanying notes to the financial statements.

American International Group, Inc. Incentive Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2019

	<u>2019</u>
Additions to net assets attributed to	
Investment income	
Net appreciation/(depreciation) in fair value of investments	\$ 1,041,536,956
Interest in AIG Master Trust	13,706,604
Dividend income	<u>34,783,123</u>
Net investment income/(loss)	<u>1,090,026,683</u>
Interest income from participant loans	<u>2,715,410</u>
Contributions	
Participants	168,309,792
Employer	186,040,985
Rollovers	<u>17,116,735</u>
Total contributions	<u>371,467,512</u>
Other income	<u>67,665</u>
Total additions to net assets	<u>1,464,277,270</u>
Deductions from net assets attributed to	
Distributions paid to participants	551,332,683
Administrative expenses	59,594
Fees paid by participants	<u>2,350,177</u>
Total deductions from net assets	<u>553,742,454</u>
Net increase/(decrease)	<u>910,534,816</u>
Net assets available for benefits:	
Beginning of year	<u>5,129,376,268</u>
End of year	<u>\$ 6,039,911,084</u>

See accompanying notes to the financial statements.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the American International Group, Inc. Incentive Savings Plan (the “Plan”) provides only general information. Plan participants should refer to the Plan document for a complete description of the Plan’s provisions. Copies of the Plan document are available from the Plan Administrator. The Plan Administrator is the AIG Retirement Board (the “Board”).

General

The Plan was established on April 1, 1985 and was most recently restated as of January 1, 2016 and has been subsequently amended.

The Plan is a defined contribution 401(k) plan with matching contributions. For 2019, the Plan satisfies the safe harbor rule under Section 401(k)(12) of the Internal Revenue Code of 1986, as amended (the “Code”), and thus is not subject to nondiscrimination testing. The Plan satisfies nondiscrimination testing requirements under Code Section 401(k)(12) and is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Plan is sponsored by American International Group, Inc. (the “Company” or “AIG”).

The overall Plan design is the responsibility of the Compensation and Management Resources Committee (the “CMRC”) of the Board of Directors of AIG. The CMRC delegates the routine administration of the Plan to the Board. The Board, whose members are appointed by the CMRC, is responsible, either directly or through delegations, for the day-to-day operations of the Plan. In addition, the AIG Investment Committee (the “Committee”), whose members are also appointed by the CMRC, is responsible for monitoring fund performance and examining and selecting new fund options for the Plan. The Board and Committee are named fiduciaries of the Plan.

All salaried employees and commission-based agents of AIG and certain of its subsidiaries and affiliates regularly employed in the United States (including certain U.S. citizens employed abroad on a U.S. dollar payroll), are eligible to enroll in the Plan as soon as administratively feasible following an employee’s date of hire.

From January 1, 2016 through December 31, 2019, Transamerica Retirement Solutions, LLC (“Transamerica”) was the recordkeeper and administrative services provider for the Plan.

From November 1, 2017 through December 31, 2019, the main custodian and trustee of the Plan was State Street Bank and Trust Company (“State Street Bank”) and the trustee of the AIG Master Trust was Massachusetts Fidelity Trust Company. The AIG Master Trust holds the Galliard Stable Value Fund (the “Stable Value Fund”), the AIG Stock Fund (the “Stock Fund”) and the AIG Warrant Fund (the “Warrant Fund”). The custodian of the Stable Value Fund is Wells Fargo Bank, N.A. From November 1, 2017 through December 31, 2019, the custodian of the Stock Fund and the Warrant Fund was State Street Bank.

Effective August 1, 2015, participants have the ability to appoint an investment advisor that is designated by the Investment Committee (through December 31, 2019, that investment advisor was Financial Engines, Inc.) to make investment elections with respect to a participant’s account in the Plan.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Participant Accounts

Each participant's Plan account is credited with his/her employee contributions, the associated Company matching contributions, loan repayments and a non-elective, non-discretionary Company contribution of 3% of eligible compensation, plus an allocation of the investment income and/or (loss) and certain expenses, where applicable. The Plan benefit to which a participant is entitled is the amount of the participant's vested Plan account balance.

Contributions and Vesting

The Plan provides employees the opportunity to voluntarily contribute, on a pre-tax and/or Roth after-tax basis, an amount from one to fifty percent of their Plan eligible compensation, which is generally defined as base salary, commissions, overtime pay and annual short term incentive awards; provided however, that no such contribution can exceed the maximum IRS employee deferral/contribution limit applicable for such year. The Plan permits acceptance of lump-sum rollover contributions from a qualified plan of a prior employer or other Plan as deemed acceptable under the terms of the Plan. Newly hired or re-hired employees are automatically enrolled in the Plan at a 3% pre-tax contribution rate that will increase (escalate) by 1% each subsequent calendar year until a 6% pre-tax contribution rate is attained. Automatic enrollment into the Plan begins sixty (60) days from an employee's date of hire or re-hire. During this sixty (60) day period, employees have the right to "opt-out" and forgo automatic enrollment into the Plan. In addition, participants who are not enrolled in the 1% automatic escalation feature noted above may elect voluntary "Auto-Escalation," which provides for automatic annual pre-tax increases of 1%, 2% or 3% to their savings rates up to 6%.

The Company matches 100% of the first 6% of eligible compensation contributed by a participant on a pre-tax and/or Roth after-tax basis and also provides a non-elective, non-discretionary Company contribution of 3% of eligible compensation up to the Internal Revenue Service ("IRS") maximum employee compensation limit; a company-match true-up provision is also in effect as described below. There is no Company match provided on rollover contributions.

Amounts allocated to a participant's Plan account, regardless of the source, immediately vest.

For 2019, pursuant to IRS rules, the total amount of a participant's pre-tax and or Roth after-tax contributions was limited to \$19,000. In addition to these amounts, participants who attain the age of fifty (50) by the end of the Plan year are provided an opportunity to contribute an additional \$6,000 in pre-tax and/or Roth after-tax age 50 catch-up contributions ("Catch-Up Contributions"). Catch-Up Contributions are not eligible for Company matching contributions.

True-up provision

Company match true-up contributions, which are determined on an annual Plan year basis, are made to employees who, during the Plan year, do not receive the maximum Company matching contribution permissible under the terms of the Plan because of the contribution percentage they select combined with the timing of their employee contributions. During 2020 and 2019, the Company made true-up contributions into employee Plan accounts totaling \$7,655,025 and \$8,300,454, for Plan years 2019 and 2018, respectively.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Investment Options

Plan assets are invested in the investment options offered under the Plan at the direction of Plan participants, and in accordance with the Plan document. If a new participant fails to select one or more investment options, such participant's account will be invested in the Plan's qualified default investment alternative, the Vanguard Target Retirement Date Fund ("Trust Plus" share class) applicable for the participant's age.

Except as specified below, participants may make transfers between existing funds or change the allocation of their current contributions on a daily basis. Transfers and exchanges directly from the Stable Value Fund to the Vanguard Federal Money Market Fund (a competing fund) are not allowed. Instead, transfers from the Stable Value Fund must be invested in a non-competing fund for a minimum of ninety (90) days before being exchanged to the Vanguard Federal Money Market Fund.

Prior to May 4, 2009, only employer matching contributions could be invested in the Stock Fund, a fund that is invested in AIG common stock, if the participant had elected the Stock Fund as an investment option. As of May 4, 2009, no new contributions could be invested in the Stock Fund. However, contributions invested in the Stock Fund prior to May 4, 2009 could remain invested or could be sold at the participant's election.

To reduce administrative and fund transaction costs associated with short-term trading by participants which can impact all investors in a particular fund, restrictions are placed on frequent or short-term trading. If a participant exchanges out of a fund, except for the Vanguard Federal Money Market Fund, he or she cannot exchange back into that fund for sixty (60) days.

Distributions

An employee can withdraw the vested portion of his or her Plan account upon termination of employment, retirement or death. In-service withdrawals are permitted due to financial hardship, or disability. At age 59-1/2 or older, employees may make up to two withdrawals per calendar year of their vested amounts, at any time, while actively employed. Participants who retire, leave the Company or become disabled and terminate employment can elect to receive a lump sum distribution equal to the entire value of their vested account, can elect to receive partial distributions or defer distributions from the Plan until age 70-1/2 if the account balance is more than \$1,000. Distributions are mandatory for account balances of \$1,000 or less, and \$5,000 or less for spousal beneficiaries or alternate payees pursuant to a qualified domestic relations order. Spousal beneficiaries may leave their account in the Plan until the later of December 31 of the calendar year following the calendar year in which the Plan participant dies, or December 31 of the calendar year following the calendar year in which the Plan participant would have attained age 70-1/2. A non-spousal beneficiary is eligible either to receive a lump sum distribution equal to the full value of an account held by the Plan participant who dies, or to roll over a distribution, but only to an inherited individual retirement account or an individual retirement annuity; but in either event, amounts must be distributed by December 31 of the calendar year following the calendar year the Plan participant dies. Funds taken out of the Plan (including pre-tax funds or earnings on pre-tax and after-tax funds) and not reinvested into another qualified plan or an individual retirement account subject the employee to income tax and, depending on the Plan participant's age at distribution, may be subject to a 10% penalty tax. Participants requesting distributions from amounts invested in the Stock Fund and/or the AIG Warrant Fund may elect to receive the total in cash, in shares of AIG common stock, AIG warrants or in some combination of cash, shares and warrants. Fractional shares will be distributed in cash.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

The Plan was amended effective August 23, 2017 to allow the Plan to make use of the relief provisions related to Hurricanes Harvey, Irma and Maria, and the fall 2017 wildfires in California as described in the Disaster Tax Relief and Airport and Airway Extension Act of 2017 (the “DTRA”), the Bipartisan Budget Act of 2018 (the “BBA”) or any subsequent guidance from the IRS or the Department of Labor interpreting the DTRA or the BBA; and any other announcement or notice issued by the United States Federal government or any of its agencies which provides tax, due date or other relief to individuals. The DTRA and BBA makes it easier for retirement plan participants to access their retirement funds to recover from Hurricanes Harvey, Irma and Maria and the fall 2017 wildfires in California.

Participant Loans

The Plan has a general loan provision which enables employees who have a Plan account balance of at least \$2,000 to borrow up to 50% of the value of their vested accounts, except that no loans will be made for less than \$1,000 or more than \$50,000. General purpose loans are granted for a period not to exceed five (5) years. A second loan option is available for the purchase of a primary residence. Primary residence loans are granted for a period not to exceed fifteen (15) years. Additionally, no more than one general purpose loan and one primary residence loan may be taken at one time. The rate of interest on any loan to a participant under the Plan shall be determined by the Plan Administrator and shall be equal to the prime rate of interest at the beginning of the quarter in which the loan originates. Loans outstanding at December 31, 2019 have been issued at interest rates between 3.25% and 8.60% and maturities range from January 2020 to December 2034. Loan repayments by participants who are employed by the Company including principal and interest are generally made through after-tax payroll deductions or ACH payments from an employee’s personal, U.S. bank account. Manual loan repayments by participants who are no longer employed by the Company are submitted directly to the Plan. The Plan was amended effective August 23, 2017 to allow the Plan to make use of the relief provisions related to Hurricanes Harvey, Irma and Maria, and the fall 2017 wildfires in California as described in the DTRA and the BBA with respect to the repayment of certain loans.

Each loan is secured by the vested balance in the participant’s Plan account. If a participant defaults on his or her loan by failing to make timely repayments, the outstanding principal and interest due on the loan is treated as a deemed distribution and reported as a taxable distribution to the participant in the year of default. If the participant has an outstanding loan and takes a distribution of his or her Plan benefit, the outstanding principal and interest due on the loan is deducted from the amount distributed to the participant.

Forfeitures

Effective January 1, 2012, employees are fully vested at all times in amounts allocated to their accounts. Prior to January 1, 2012, participants terminating employment forfeited their non-vested Company contributions on the earlier of (1) the distribution of the entire non-forfeitable portion of their account or (2) upon incurring a period equal to five consecutive one-year breaks in service. Forfeitures were available to reduce future Company contributions and administrative expenses. Participants who terminated and were reemployed with the Company before incurring five consecutive one-year breaks in service were entitled to the reinstatement of their non-vested or forfeited amounts, subject to certain provisions as stated in the Plan document. Amounts in the Plan’s forfeiture account were \$538,315 and \$565,349 at December 31, 2019 and 2018, respectively. In 2019, forfeited contributions of \$29,854 were used to pay administrative expenses of the Plan.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires plan management to make significant estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; and disclosures including those for contingent assets and liabilities, at the date of the financial statements. Actual results could differ from those estimates and those differences could be material.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

The net appreciation/(depreciation) in the fair value of investments, including realized gains/(losses) and net change in unrealized gains/(losses), is reflected in the Statement of Changes in Net Assets Available for Benefits. Realized gains/(losses) on the disposal of investments are determined by specific identification and recognized on the trade date basis. Interest income is recorded on an accrual basis. Dividend income is recognized on the ex-dividend date. Purchases and sales are recorded on a trade date basis.

Loans Receivable from Participants

Participant loans are classified as Loans receivable from participants in the Statements of Net Assets Available for Benefits and are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Distributions

Distributions paid to participants are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid directly by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from the financial statements. Loan origination fees and other related fees associated with loans receivables from participants and Financial Engines, Inc. professional management fees are charged directly to the participant accounts and are included in administrative expenses.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Recently Issued Accounting Standards

Employee Benefit Plan Interests in Master Trusts

In February 2017, the Financial Accounting Standards Board (“FASB”) issued final guidance intended to reduce diversity and improve the usefulness of information provided by employee benefit plans that hold interest in master trusts. Under the new guidance, a plan’s interests in master trust balances and activities need to be presented on the face of the plan’s financial statements. Balances in the statement of net assets and activities in the statement of changes in net assets should be shown net, as a single line item for each interest in a master trust. The new guidance also requires the following disclosures: the master trust’s investments by general type and the dollar amount of the plan’s interest in each type of investment; and the master trust’s other assets and liabilities on a gross basis and the dollar amount of the plan’s interest in each balance. Upon adoption of the new guidance, plans with a divided interest in a master trust will no longer need to disclose the plan’s overall percentage interest in the trust. The revised guidance is effective for the Plan’s fiscal years beginning after December 15, 2018 and needs to be applied retrospectively, with early application permitted.

The Plan’s management has adopted the revised guidance as of January 1, 2019. This standard was adopted retrospectively and did not have a material impact on the Plan’s financial statements.

Changes to fair value disclosure requirements

In August 2018, the FASB issued an accounting Standard which removes and modifies certain disclosure requirements in connection with fair value measurement. The amendments are intended to simplify recurring and nonrecurring fair value measurement disclosures for entities that issue US GAAP financial statements. The amendments are effective for all entities with fiscal years beginning after December 15, 2019. This update is not expected to have a material impact on the Plan’s financial statements.

3. Certified Investment Information

As permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, the information in this footnote, as well as any information related to investments and investment activity, was prepared by or derived from information certified by the trustee and custodian, which was furnished to Plan management. Plan management has obtained certifications from the trustee and custodian that such information is complete and accurate.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

	December 31,	
	2019	2018
Investments, at fair value	<u>\$ 5,974,204,435</u>	<u>\$ 5,061,982,621</u>
Loans receivable from participants	<u>\$ 58,051,624</u>	<u>\$ 59,093,693</u>
Net investment income	<u>\$ 1,090,026,683</u>	
Interest income from participant loans	<u>\$ 2,715,410</u>	

In addition, disclosures included in Notes 4 and 5 and the Supplemental Schedule of Assets (Held at End of Year) which are related to the investments and investment income detailed above have been derived from information certified by the trustee and custodian.

4. Fair Value Measurements

The Plan carries its investments at fair value, which for disclosure purposes are classified in accordance with a fair value hierarchy that prioritizes inputs to valuation techniques based on whether those inputs are observable or unobservable. Observable inputs, which reflect market data obtained from independent sources, and unobservable inputs, which reflect the Plan's market assumptions, create the fair value hierarchy under FASB Accounting Standards Codification ("ASC") 820, described as follows:

- Level 1 – Fair value measurements based on quoted prices for identical instruments in active markets.
- Level 2 – Fair value measurements based on quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in markets that are not active; and significant inputs and significant value drivers that are observable in active markets.
- Level 3 – Fair value measurements based on valuation techniques using one or more significant inputs or significant value drivers that are unobservable.

This hierarchy requires the Plan to use observable market data, when available, and to minimize the use of unobservable inputs when determining fair value. The Plan's investments are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

The inputs or methodologies used for valuing securities are not necessarily an indication of the risk associated with investing in those securities. Based on the Plan's investment strategy, Plan management believes it has no significant concentrations of risk.

Following are descriptions of the valuation methodologies used for instruments carried at fair value in the Plan; the methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other entities, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Mutual Funds

Shares of mutual funds are valued at the net asset value (“NAV”) of the shares held by the Plan at year end. The NAV per share is calculated daily by each fund based on observable market values of the underlying securities within each fund. Mutual Funds are classified as Level 1 in the valuation hierarchy because mutual funds are publicly traded, and the NAV is quoted in active markets and may be redeemed daily.

Common Collective Trust Funds

Shares of common collective trust funds are valued at NAV of the shares held by the Plan at year end. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Accordingly, the investments in common collective funds held at December 31, 2019 and 2018 were excluded from the leveling table. The NAV per share is calculated daily by each fund based on observable market values of the underlying securities within each fund. Each common collective trust fund provides for daily redemptions by the Plan at reported net asset values per share, with no significant restrictions. These investments do not have unfunded commitments.

Investments at Fair Value by Level

The following tables present information about the Plan’s investments measured at fair value and indicates the level of the fair value measurement based on the observability of the inputs used at December 31, 2019 and 2018, respectively.

	2019			
	Level 1	Level 2	Level 3	Total
Assets				
Mutual Funds	\$ 2,234,031,044	\$ -	\$ -	\$ 2,234,031,044
Total Investments	<u>\$ 2,234,031,044</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,234,031,044</u>
Other Investments Measured at Net Asset Value				
Common Collective Trust Funds				3,277,806,602
AIG Master Trust				462,366,789
Total Other Investments Measured at Net Asset Value				<u>\$ 3,740,173,391</u>
Total investments, at fair value				<u>\$ 5,974,204,435</u>

There were no transfers between Levels 1, 2 or 3 during the year ended December 31, 2019.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

	2018			
	Level 1	Level 2	Level 3	Total
Assets				
Mutual Funds	\$ 1,953,623,812	\$ -	\$ -	\$ 1,953,623,812
Total Investments	<u>\$ 1,953,623,812</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,953,623,812</u>
Other Investments Measured at Net Asset Value				
Common Collective Trust Funds				2,648,119,630
AIG Master Trust				460,239,179
Total Other Investments Measured at Net Asset Value				<u>\$ 3,108,358,809</u>
Total investments, at fair value				<u>\$ 5,061,982,621</u>

There were no transfers between Levels 1, 2 or 3 during the year ended December 31, 2018.

5. Master Trust Information – AIG Master Trust

A portion of the Plan's investments are held in the AIG Master Trust, which is a master trust established by AIG to hold certain assets for various defined contribution plans. The AIG Master Trust holds the Stable Value Fund and the Stock Fund, which were contributed by the participating plans to the AIG Master Trust on January 3, 2011, and the Warrant Fund, which was contributed by the participating plans on November 1, 2017. From November 1, 2017 through December 31, 2019, the trustee of the AIG Master Trust was Massachusetts Fidelity Trust Company. The custodian of the Stable Value Fund is Wells Fargo Bank, N.A. From November 1, 2017 through December 31, 2109, the custodian of the Stock Fund and the Warrant Fund was State Street Bank. Effective July 7, 2017, the AIG Stable Value Fund was renamed the Galliard Stable Value Fund.

Each participating plan has a divided interest in the AIG Master Trust based on the individual plan participants' investment elections. The value of each plan's interest is based on the beginning of the year value of the plan's interest in the AIG Master Trust plus the plan's participants' contributions and allocated investment income, less withdrawals and allocated expenses. The participating plans' percentage interests in the investment funds comprising the AIG Master Trust for 2019 and 2018 are summarized below:

	2019			2018		
	AIG Stock Fund	AIG Warrant Fund	Galliard Stable Value Fund	AIG Stock Fund	AIG Warrant Fund	Galliard Stable Value Fund
American International Group, Inc. Incentive Savings Plan	99.85%	99.85%	99.78%	99.86%	99.86%	99.74%
AIG Insurance Company-Puerto Rico Capital Growth Plan	0.15%	0.15%	0.22%	0.14%	0.14%	0.26%
	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>	<u>100.00%</u>

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

The following table presents the net assets of the AIG Master Trust as of December 31, 2019 and 2018:

	Master Trust Balances as of December 31,		Plan's Balances as of December 31,	
	2019	2018	2019	2018
AIG Stock Fund				
AIG common stock, at fair value	\$6,909,554	\$5,826,032	\$6,899,200	\$5,818,082
AIG Warrant Fund				
AIG warrants, at fair value	731,021	424,652	729,918	424,068
Galliard Stable Value Fund				
Collective trusts, at contract value	28,811,241	33,152,142	28,747,856	33,065,946
Synthetic Guaranteed Investment Contract, at contract value	427,236,747	423,024,901	426,296,826	421,925,036
Net investments Galliard Stable Value Fund	456,047,988	456,177,043	455,044,682	454,990,982
Liabilities	(317,472)	(323,961)	(316,774)	(323,119)
Net Assets Galliard Stable Value Fund	455,730,516	455,853,082	454,727,908	454,667,863
Total net assets AIG Master Trust	<u>\$463,371,091</u>	<u>\$462,103,766</u>	<u>\$462,357,026</u>	<u>\$460,910,013</u>

The following are the changes in net assets for the AIG Master Trust for the years ended December 31, 2019 and 2018:

	For the year ended December 31,	
	2019	2018
Net appreciation (depreciation) in fair value of investments	\$2,126,701	(\$4,074,007)
Net investment income	11,611,189	10,052,877
Net transfers	(12,470,565)	(4,188,219)
Increase (decrease) in net assets	1,267,325	1,790,651
Net assets:		
Beginning of year	462,103,766	460,313,115
End of year	<u>463,371,091</u>	<u>\$462,103,766</u>

Investment Valuation

Following are descriptions of the valuation methodologies used for AIG Master Trust investments carried at fair value:

Common Stock and Warrants

Valued at the closing price reported on the active market on which the security is traded.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Collective Trusts

Valued at the contract value of the underlying investments held by the fund less its liabilities.

Fully-benefit Responsive Investment Contracts

The Stable Value Fund invests in fully-benefit responsive investment contracts issued by insurance companies and other financial institutions. Contract value is the relevant measurement attributable to the portion of net assets available for benefits attributable to the fully benefit-responsive investment contracts. Contract value represents contributions made to the investment contract plus earnings, less participant withdrawals and administrative expenses.

The Plan is exposed to credit risk in the event of non-performance by counterparties to these contracts. However, the Company does not anticipate non-performance by these counterparties.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity provisions, (3) bankruptcy of the Company or other Company events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Plan management does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

6. Tax Status

The Plan received a determination letter from the IRS dated November 28, 2017 stating that the Plan is qualified under the appropriate sections of the Code and, therefore, the related trust is exempt from taxation. The Plan was amended since receiving that determination letter, and the Plan Administrator and legal counsel believe the Plan document remains in compliance with ERISA and the Code, and that the Plan is being operated in material compliance with the applicable requirements of the Code. In Announcement 2015-19, issued on July 21, 2015, the IRS said it is eliminating the staggered five-year determination letter remedial amendment cycles for individually designed tax-qualified retirement plans effective January 1, 2017.

Tax positions taken by the Plan must be evaluated and a tax liability (or asset) recognized if the Plan Administrator deems it more-likely-than-not that the Plan has taken an uncertain position that would not be sustained upon examination by the IRS. As of December 31, 2019, it was determined that there were no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by the IRS; however, there are currently no audits in progress for any tax periods.

7. Administrative Expenses

The Plan recorded administrative expenses including asset management, trustee and recordkeeping fees amounting to \$59,594 for the year ended December 31, 2019. Professional fees and all administrative expenses in excess of forfeited contributions used are paid by the Company.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

8. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

9. Related Party Transactions

From November 1, 2017 through December 31, 2019, State Street Bank was the trustee of the Plan, and Massachusetts Fidelity Trust Company was the trustee of the AIG Master Trust that holds the Stable Value Fund, the Stock Fund and the Warrant Fund; and Wells Fargo Bank, N.A. is the custodian of the Stable Value Fund. Effective January 1, 2020, the Trustee and Custodian of the Plan changed from State Street Bank to The Northern Trust Company (“Northern Trust”), and the trustee of the AIG Master Trust changed from Massachusetts Fidelity Trust Company to Northern Trust. The AIG Master Trust continues to hold the Stable Value Fund, the Stock Fund and the Warrant Fund. The custodian of the Stable Value Fund continues to be Wells Fargo Bank, N.A. Effective January 1, 2020, the custodian of the Stock Fund and the Warrant Fund changed from State Street Bank to Northern Trust. Therefore, the Plan’s investments with these financial institutions may be considered party-in-interest transactions.

The Plan holds shares of AIG common stock through the Stock Fund. The Plan held 134,405 and 147,630 units of the Stock Fund with a fair value of \$6,899,200 and \$5,818,082 at December 31, 2019 and 2018, respectively. The Plan did not purchase any units of the Stock Fund during the years ended December 31, 2019 and 2018. Also, the Plan sold \$539,844 and \$723,132 of the Stock Fund during the years ended December 31, 2019 and 2018, respectively. The Plan received dividends of approximately \$180,505 on the Stock Fund for the year ended December 31, 2019.

Plan investments include units of the Warrant Fund. The Plan held 71,006 and 77,954 units of the Warrant Fund, with a fair value of \$729,918 and \$424,068 at December 31, 2019 and 2018, respectively.

Additionally, for the Plan year ended December 31, 2019, the Company paid fees of \$1,099,853 to Transamerica. These fees are calculated quarterly based on the number of plan participants.

10. Risks and Uncertainties

The Plan’s investments are exposed to various risks, such as interest rate fluctuations, market volatility and credit risk. Due to the level of risk associated with certain investment securities, and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks and changes in the value of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

Plan investments include a variety of investments that may directly or indirectly invest in securities with contractual cash flows. The value, liquidity, and related income of these securities are sensitive to changes in economic conditions and may be adversely affected by shifts in the market’s perception of the issuers and changes in interest rates.

At December 31, 2019 and 2018, less than 1% of the Plan’s total investments were invested in the Stock Fund. The value of the underlying Company stock is subject to operational and market risks.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

11. Subsequent Events

The Plan's management evaluated subsequent events through October 13, 2020, the date on which the financial statements were available to be issued, and with the exception of subsequent events discussed below, no additional disclosures were required.

COVID-19

In December 2019, an outbreak of a novel strain of coronavirus (COVID-19) emerged; and in March 2020, the World Health Organization classified the COVID-19 outbreak as a global pandemic. As a result, global financial markets have experienced, and may continue to experience, significant volatility resulting from the spread of COVID-19. The extent of the impact of COVID-19 on the Plan's net assets available for benefits and contributions will depend on future developments, including the duration and continued spread of the outbreak.

In addition, several laws were passed and governmental regulations were issued as a result of COVID-19, including, but not limited to, the Coronavirus Aid, Relief, and Economic Security Act of 2020 (the "CARES Act"), which was signed into law on March 27, 2020. As a result, the Plan was amended during 2020 to allow eligible Plan participants to be able to take a COVID-Related Distribution as provided for the CARES Act through December 31, 2020. Under this relief provision, eligible Plan participants will be able to receive a distribution of up to \$100,000 from their vested Plan account balance, excluding holdings in the Stock Fund and the Warrant Fund. The distribution will not be subject to the 10% penalty tax on early distributions made prior to age 59-1/2. The COVID-Related Distribution may be repaid to eligible retirement plans, including the Plan, over a three-year period beginning on the day after the date of such distribution, with the timing and amount repaid at the participant's discretion.

Also as provided for under the CARES Act, the Plan will be amended during 2020 to remove the requirement for Plan participants to receive Required Minimum Distribution ("RMD") payments for the 2020 Plan year; and pursuant to the SECURE Act, the Plan will be amended during 2020 to increase the age for starting RMD payments from age 70 ½ to age 72 for individuals who reach age 70 ½ after 2019.

The Plan also will be amended in 2020 to allow a participant to take a second general purpose loan from May 20, 2020 through December 31, 2021 even if he or she already has a general purpose loan outstanding. In addition, the Plan will be amended in 2020 to allow a participant to take a second loan within the same rolling twelve (12)-month period in which he or she took the first loan. This will enable participants to take out two (2) general purpose loans within a one (1)-year period. The maximum amount that can be borrowed remains \$50,000 minus the highest outstanding loan balance, if any, the participant had at any one time during the one-year period ending immediately before the date of the new loan; and the usual loan origination fee will continue to apply to each loan.

The Plan also will be amended in 2020 to permit loan repayment suspension relief as provided for under the CARES Act. This relief provides eligible Plan participants with the option to suspend loan repayments that are due between March 27, 2020 and December 31, 2020 for a period of up to twelve (12) months.

Divestitures

On June 2, 2020, AIG completed the sale of Fortitude Re to T&D Holdings. In anticipation of the divestiture, AIG completed a trust-to-trust transfer of assets in January 2020 in the amount of \$16,446,672.10 from the Plan to the Fortitude Re 401(k) Plan.

American International Group, Inc. Incentive Savings Plan

Notes to Financial Statements

Administrative Changes

Effective January 1, 2020, the service provider for Plan recordkeeping and administration services changed from Transamerica to Alight HR Services LLC.

Effective January 1, 2020, the Trustee and Custodian of the Plan changed from State Street Bank to Northern Trust.

Effective January 1, 2020, the trustee of the AIG Master Trust changed from Massachusetts Fidelity Trust Company to Northern Trust. The AIG Master Trust continues to hold the Stable Value Fund, the Stock Fund and the Warrant Fund. The custodian of the Stable Value Fund continues to be Wells Fargo Bank, N.A. Effective January 1, 2020, the custodian of the Stock Fund and the Warrant Fund changed from State Street Bank to Northern Trust.

Effective January 1, 2020, the service provider for offering Plan participants investment advisory services changed from Financial Engines, Inc. to Alight Financial Advisors, LLC.

Warrant Fund

The AIG warrants (New York Stock Exchange ticker symbol “AIG WS”) held in the Warrant Fund under the Plan are scheduled to expire on January 19, 2021. Once these AIG warrants expire, they will have no value. Notices describing the expiration of the AIG warrants have been, and will continue to be, provided during 2020 to the participants who are invested in the Warrant Fund. It is anticipated that by the end of 2020 all investments in the Warrant Fund will have been liquidated and the proceeds reinvested in other investment funds available under the Plan (either at the participant’s direction, or by a Plan fiduciary in order to avoid the AIG warrants expiring with no value).

Contribution Amendment

In 2020, the Plan will be amended to make the 3% Company non-elective, non-discretionary contributions available for loans and age 59-1/2 in-service withdrawals, effective in June 2020. Previously, only employee elective deferrals and Company matching contributions were available for loans and age 59-1/2 in-service withdrawals. (The 3% Company non-elective, non-discretionary contributions already are available for financial hardship withdrawals.)

Other

Effective January 1, 2020, the BlackRock Total Return Bond Fund Trust was added to the Plan as a new investment fund option.

American International Group, Inc. Incentive Savings Plan
Form 5500, Schedule H – Part IV, Line 4i
Schedule of Assets (Held at End of Year)
December 31, 2019

		Current	
Issue	Description	Cost **	Value
* AIG Master Trust	Master Trust		462,366,789 ***
DFA U.S. Small Cap Value Portfolio	Equity Mutual Fund		153,679,281 ***
Vanguard PRIMECAP Fund Admiral Shares	Equity Mutual Fund		803,371,455 ***
Vanguard Wellington Fund Admiral Shares	Balanced Mutual Fund		622,096,961 ***
Vanguard Total International Stock Index Instl Plus	International Equity Mutual Fund		416,363,996 ***
Vanguard Federal Money Market Inv	Fixed Income Mutual Fund		238,519,351 ***
Vanguard Institutional Index Trust	Common Collective Trust Fund		1,138,706,621 ***
MFS Large Cap Value CIT	Common Collective Trust Fund		310,564,571 ***
Vanguard Institutional Total Bond Market Index Trust	Common Collective Trust Fund		356,547,469 ***
Harding Loevner International Equity Collective Investment Trust	Common Collective Trust Fund		86,315,105 ***
Vanguard Institutional Extended Market Index Trust	Common Collective Trust Fund		350,160,532 ***
Vanguard Target Retirement Income Trust Plus	Common Collective Trust Fund		42,829,865 ***
Vanguard Target Retirement 2015 Trust Plus	Common Collective Trust Fund		30,463,922 ***
Vanguard Target Retirement 2020 Trust Plus	Common Collective Trust Fund		74,899,678 ***
Vanguard Target Retirement 2025 Trust Plus	Common Collective Trust Fund		123,224,948 ***
Vanguard Target Retirement 2030 Trust Plus	Common Collective Trust Fund		144,944,068 ***
Vanguard Target Retirement 2035 Trust Plus	Common Collective Trust Fund		151,611,805 ***
Vanguard Target Retirement 2040 Trust Plus	Common Collective Trust Fund		131,262,860 ***
Vanguard Target Retirement 2045 Trust Plus	Common Collective Trust Fund		139,252,237 ***
Vanguard Target Retirement 2050 Trust Plus	Common Collective Trust Fund		106,446,946 ***
Vanguard Target Retirement 2055 Trust Plus	Common Collective Trust Fund		57,890,102 ***
Vanguard Target Retirement 2060 Trust Plus	Common Collective Trust Fund		30,388,119 ***
Vanguard Target Retirement 2065 Trust Plus	Common Collective Trust Fund		2,297,754 ***
Total Investments			5,974,204,435
* Loans receivable from participants	Loans issued at interest rates between 3.25% and 8.60% with maturity dates ranging from January 2019 to December 2034.		58,051,624 ***
Total			<u>\$ 6,032,256,059</u>
* Party-in-interest.			
** Cost is not required for participant directed investments.			
*** These investments were derived from information certified by State Street Bank and Trust Company, Custodian and Trustee and Massachusetts Fidelity Trust Company, Trustee, as complete and accurate.			

Schedule C, Line 2(h) Formula Descriptions

American International Group, Inc. Incentive Savings Plan

EIN No.: 13-2592361, Plan No. 003

Plan Year Ending: 12/31/2019

Indirect Compensation in the form of revenue sharing was paid to the following Service Providers:

NATIONAL FINANCIAL SERVICES

04-3523567

Revenue amounts are shown in annualized basis points of plan assets invested in applicable fund

Fund Family	Fund Name	Start Date	End Date	Revenue to National Financial Services
DFA-DIMENSIONAL	DFA US SMALL CAP VALUE, I	1/1/2019	12/31/2019	0.051

American International Group, Inc. Incentive Savings Plan
Form 5500, Schedule H – Part IV, Line 4i
Schedule of Assets (Held at End of Year)
December 31, 2019

		Current	
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* AIG Master Trust	Master Trust		462,366,789 ***
DFA U.S. Small Cap Value Portfolio	Equity Mutual Fund		153,679,281 ***
Vanguard PRIMECAP Fund Admiral Shares	Equity Mutual Fund		803,371,455 ***
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Total			<u>\$ 6,032,256,059</u>
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** Cost is not required for participant directed investments.			
*** These investments were derived from information certified by State Street Bank and Trust Company, Custodian and Trustee and Massachusetts Fidelity Trust Company, Trustee, as complete and accurate.			