

Power Select AdvisorySM Product Guide

Offer clients a powerful combination for retirement

To prepare for a strong financial future, it's important to consider a retirement savings vehicle that can help clients build more assets for retirement.

Designed exclusively for advisory accounts, the Power Select Advisory Index Annuity offers clients the opportunity to:



Grow their retirement assets with potential interest¹ from index interest accounts that are based in part on the performance of:

- S&P 500[®]
- MSCI EAFE
- AB All Market Index[®]
- Dimensional US Foundations Index



Accumulate more assets for retirement through the power of tax deferral.



Protect their principal against market loss with a fixed interest account and 4 index interest accounts.

In addition, Power Select Advisory offers clients a choice of two optional guaranteed living benefit riders—Lifetime Income Plus Flex[®] and Lifetime Income Plus Multiplier Flex^{®2}. Each guaranteed living benefit rider can help clients generate more income for life.

Action makes it possible. Contact your Corebridge Financial representative for more information.

¹ Interest is not earned in flat or down markets. The MSCI EAFE and S&P 500[®] indices are price return indices and do not include dividends.

² Only one rider may be elected for an annual fee. The fee for each rider is 1.1% of the Income Base. Restrictions and limitations apply.

Power Select AdvisorySM

Advisory-based index annuity focusing on retirement income with optional guaranteed living benefit riders

Issue age	<ul style="list-style-type: none"> • 18-85 owner and annuitant • 50-80 for owner and annuitant with optional living benefit rider
Premium	<ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$1 million
Optional advisory fee program	Available only in select broker/dealers. If allowed by your firm, clients can submit requests to withdraw annual advisory fees directly from their index annuity or they can set up a program to make automatic withdrawals on a scheduled basis. These withdrawals will reduce the account value. If a program is used, clients can change or cancel the program at any time. Restrictions and limitations apply. Not available if a guaranteed living benefit (GLB) option is elected.
Guaranteed living benefit (GLB) riders	Lifetime Income Plus Flex [®] or Lifetime Income Plus Multiplier Flex [®] are optional. One benefit may be selected at contract issue. Each rider is subject to an annual fee of 1.1% of the Income Base (see details on page 4).
Interest crediting options	4 Index Interest Accounts (see details on page 6) and a 1-Year Fixed Interest Account
Death benefit	Greater of 1) Minimum Withdrawal Value; or 2) contract value
Withdrawal charge	Power Index Advisory does not impose withdrawal charges; however there is a 7-year MVA Duration Period.
Market Value Adjustment (MVA)	Withdrawals during the first 7 years are subject to an MVA. This adjustment may either increase or decrease the amount a client receives, and is determined by a formula in the contract that reflects changes in the yield of an external index since the contract was issued.
Waiver of MVA	MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness rider) or has extended care needs (Extended Care rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums (in all states) less any net withdrawals (net withdrawals equal the amount of the withdrawal paid out after any MVA is assessed but prior to any taxes) growing at an annual rate as specified in the contract.
Required minimum distributions (RMDs)	MVA will not apply to RMDs attributable to the contract. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum withdrawal value; or 2) contract value adjusted for any MVA and living benefit fee (if elected)

Note: This product guide is not intended to be all-inclusive. Please refer to the Owner Acknowledgment and Disclosure Statement for more information.

Lifetime Income Plus Flex[®] and Lifetime Income Plus Multiplier Flex[®] guaranteed living benefit (GLB) riders

These two riders are optional in Power Select Advisory. Only one rider may be selected per contract.

Activation of a GLB rider	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via an AGL form.					
Eligible premiums	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base.					
Issue age	50-80					
Income Base	Lifetime Income Plus Flex <ul style="list-style-type: none"> Initially equals eligible premiums May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary 	Lifetime Income Plus Multiplier Flex <ul style="list-style-type: none"> Initially equals eligible premiums May increase with any available income credit on each contract anniversary 				
Annual income credit	<ul style="list-style-type: none"> Before activation: 9% of the Income Credit Base every contract year After activation and first withdrawal: Income credits are no longer available 	<ul style="list-style-type: none"> Before activation: Income Credit Base is multiplied by a rate equal to DOUBLE (x2) the interest earned (if any) After activation and first withdrawal: Income Credit Base is multiplied by a rate that MATCHES (x1) the interest earned (if any) 				
Income Credit Base	<ul style="list-style-type: none"> Initially equals eligible premiums May increase with the Income Base on each contract anniversary Is not increased by income credits 	<ul style="list-style-type: none"> Initially equals eligible premiums Before activation: Is not increased by income credits After activation and first withdrawal: Is increased to equal the value of the Income Base 				
Income credit period	<ul style="list-style-type: none"> Until the rider is activated by the client 	<ul style="list-style-type: none"> Until the earlier of the annuity's maturity date (age 95) or the depletion of the contract value 				
Income flexibility	<ul style="list-style-type: none"> Withdrawals taken prior to rider activation will not reduce the 9% income credit rate (Lifetime Income Plus Flex) or the Double (x2) feature (Lifetime Income Plus Multiplier Flex). However, the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value. Clients can take withdrawals prior to rider activation without locking in their MAWA. 					
Maximum Annual Withdrawal Amount (MAWA) after GLB rider activation	<p>The MAWA is calculated as a percentage of the Income Base. Scan or click the Quick Response code to view the current rates for each rider.</p> <table style="width: 100%; text-align: center;"> <tr> <td style="width: 50%;">Lifetime Income Plus Flex</td> <td style="width: 50%;">Lifetime Income Plus Multiplier Flex</td> </tr> <tr> <td></td> <td></td> </tr> </table> <ul style="list-style-type: none"> Withdrawals in excess of the MAWA will reduce future income under the benefit. Age is based on the age of the older individual if the contract is jointly owned (one covered person) or the age of the younger individual (two covered persons) 		Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex		
Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex					
						
Single and joint life coverage	<ul style="list-style-type: none"> Coverage is elected at contract issue. However, changes may be made at the time of activation or under certain situations prior to activation, such as marriage, divorce or death of a spouse. No changes are allowed after activation. Other limitations and restrictions apply. 					
Rider fee	<ul style="list-style-type: none"> 1.1% of the Income Base. Deducted from the contract value on each contract anniversary or on a pro-rata basis if the contract is fully surrendered before the end of the contract year. 					

See page 7 for Key Terms and Definitions.

For financial professional or agent use only. Not for use with the public.

Enhanced income and flexibility with GLB riders

Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex

<p>Enhanced income benefit (confinement rider)</p>	<p>Beginning on the second contract anniversary, clients have the opportunity to receive enhanced income of up to 200% of their MAWA on or after GLB rider activation. Clients must be confined to a qualified facility such as a nursing home for at least 90 days to be eligible for this benefit. The enhanced income will not be treated as an excess withdrawal and is available for up to five contract years or the depletion of the contract value, if sooner. The confinement rider is not long-term care insurance and is subject to other restrictions and limitations. Please see the contract and Owner's Acknowledgment and Disclosure Statement for details.</p>
<p>Flexibility to take income without impacting key benefits</p>	<p>Withdrawals taken prior to activation will not:</p> <ul style="list-style-type: none"> • Void the 9% Income Credit Rate (Lifetime Income Plus Flex) • Eliminate the Double (x2) feature (Lifetime Income Plus Multiplier Flex) • Lock in the MAWA for life <p>Please note the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value</p>
<p>Flexibility to change coverage after contract issue</p>	<p>Single or joint life coverage is elected at contract issue. However, changes may be made at the time of activation or under certain situations prior to activation, such as marriage, divorce or death of a spouse. No changes are allowed after activation. Other limitations and restrictions apply.</p>

Indices

Equity market indices³



S&P 500®

U.S. stocks



MSCI EAFE

International
stocks

Multi-asset, risk-managed indices



AB All Market Index®

Global stocks &
global bonds



Dimensional US Foundations Index

Stocks, bonds &
commodities

Note: Index annuities are not a direct investment in the stock market.

³MSCI EAFE and S&P 500® are price return indices and do not include dividends.

The AB All Market Index® embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs. Since it will affect the returns of the index, it may also impact the amount of interest credited to the index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply.

See page 7 for Key Terms and Definitions. Please also refer to the Owner Acknowledgment and Disclosure Statement for more information.

For financial professional or agent use only. Not for use with the public.

Index interest accounts

Equity market indices	Index term	Index rate cap	Participation rate
S&P 500® U.S. stock index composed of 500 leading stocks	Annual point-to-point	✓	
MSCI EAFE International stock index, excluding the U.S. and Canada	Annual point-to-point	✓	

Multi-asset, risk-managed indices	Index term	Index rate cap	Participation rate
AB All Market Index® Adaptive index of global growth and global defensive markets	Annual point-to-point		✓
Dimensional US Foundations Index Research-backed index of stocks, bonds and commodities	Annual point-to-point		✓

Fixed interest account

1-year fixed account	Provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.
-----------------------------	--

Note: The index rate caps and participation rates are set at contract issue and guaranteed not to change until the end of the index term (1 year). The participation rate is set at 100% for the index interest accounts subject to an index rate cap and is guaranteed for the life of the contract. The rates for the participation rate accounts range from 5% to 100%. Index rate caps and participation rates may vary based on the guaranteed living benefit rider elected and the amount of premiums received. Renewal caps and participation rates may be set higher or lower than the initial rate. See the current rate flyer for more information.

MSCI EAFE and S&P 500® are price return indices and do not include dividends.

Important information about selling index annuity products

Index annuity products are fixed deferred annuities, and it's important that producers properly position these products when selling them to clients. Index annuities are not subject to federal and state securities registration requirements, so it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products:

- Index annuity products should be properly positioned as fixed deferred annuities and not as any other kind of product.
- They should not be marketed as being equivalent to, or as a substitute for, equity investments (such as mutual funds, securities, an investment in the market, etc.).
- The marketing and sales process should speak to the guaranteed features of the product without unduly emphasizing the possibility of index interest crediting or implying any linkage to equities.
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects of index annuities, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general.

Key terms and definitions

AB All Market Index®: An adaptive, dynamically allocated index with access to 20 global growth and global defensive markets.

Dimensional US Foundations Index: A diversified index of equities, fixed income and commodities that uses a scientific, research-driven approach to help deliver growth with consistently low volatility.

Enhanced income benefit (confinement rider): A feature that is automatically included with Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex for no additional fee. It provides enhanced income if the client is confined to a qualified facility such as a nursing home.

Excess withdrawal: Any withdrawal in excess of the Maximum Annual Withdrawal Amount.

GLB rider activation: The decision to activate or turn on the rider's stream of guaranteed lifetime income. Clients must notify us in writing to begin taking lifetime withdrawals.

Income Base: The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum.

Income credit: The amount that may be added to the Income Base on contract anniversaries.

Income Credit Base: A component of the rider that is used to calculate the annual income credit.

Index rate cap: The maximum amount of interest that can be credited to an index interest account over an index term.

Maximum Annual Withdrawal Amount: The maximum amount of income that can be taken each year once the rider has been activated without reducing the Income Base and Income Credit Base.

MSCI EAFE: An equity index that tracks the performance of international stocks, excluding the U.S. and Canada.

Participation rate: The percentage of the positive movement of an index that is used to calculate the interest earned in the contract.

S&P 500®: An equity index that tracks the performance of 500 of the largest companies in the U.S. It is widely regarded as the standard for measuring the performance of the U.S. stock market.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all clients.

Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Clients should consult with their financial professional regarding their situation. For legal, accounting or tax advice, clients should consult the appropriate professional.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all individuals. Withdrawals may be subject to federal and/or state income taxes. An additional 10% federal tax may apply if you make withdrawals or surrender your annuity before age 59½. Please consult a tax advisor regarding your specific situation.

AB All Market Index® is a service mark owned by AllianceBernstein L.P. (“AB”), and has been licensed to American General Life Insurance Company (“Licensee”). The index annuity product to which this disclosure applies (the “Product”) has been developed solely by Licensee. The Product is not sponsored, endorsed, or promoted by AB, and AB bears no liability with respect to the Product or any index on which such Product is based. AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The prospectus, contract, policy or other similar governing document contains a more detailed description of the limited relationship AB has with Licensee and any related product.

MSCI EAFE: The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Licensee and any related product.

The Dimensional US Foundations Index (the “Index”) is sponsored and published by Dimensional Fund Advisors LP (“Dimensional”), which has contracted with Salt Financial LLC (“Salt”) (each of Dimensional and Salt, a “Licensor”, and which shall include each of their respective directors, officers, employees, representatives, delegates or agents) to provide intellectual property that is used by Dimensional in connection with the maintenance and calculation of the Index. The use of “Dimensional” in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by American General Life Insurance Company (“AGL”). AGL has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the Index Annuity (the “Annuity”). The Annuity is not sponsored, endorsed, sold or promoted by any Licensor, and no Licensor makes any representation regarding the advisability of investing in such Annuity. No Licensor has any responsibilities, obligations or duties to investors in the Annuity, nor does any Licensor make any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use with respect to the Index. No Licensor guarantees the accuracy, timeliness or completeness of the Index or any data included therein or the calculation thereof or any communications with respect thereto, and each has no liability for any errors, omissions or interruptions of the Index, or in connection with its use. In no event shall any Licensor have any liability of whatever nature for any losses, damages, costs, claims and expenses (including any special, punitive, direct, indirect or consequential damages (including lost profits)) arising out of matters relating to the use of the Index, even if notified of the possibility of such damages. Each Licensor has provided AGL with all material information related to the Index methodology and the maintenance and calculation of the Index. No Licensor makes any representation with respect to the completeness of information related to the Index provided by AGL in connection with the offer or sale of any Annuity. No Licensor published or approved this document, nor does any Licensor accept any responsibility for its contents or use.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), and has been licensed for use by AGL and affiliates. Standard & Poor’s,® S&P,® and S&P 500® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and affiliates. AGL and affiliates’ products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

All contract and benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

Annuities are issued by American General Life Insurance Company, Houston, TX. American General Life Insurance Company (AGL) is a member of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit, issue, or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho or New York.

©2023 Corebridge Financial, Inc. All rights reserved.

corebridgefinancial.com

Not FDIC or NCUA/NCUSIF Insured
May Lose Value · No Bank or Credit Union Guarantee
Not a Deposit · Not Insured by any Federal Government Agency

For financial professional or agent use only. Not for use with the public.

16481GDE (3/23)

