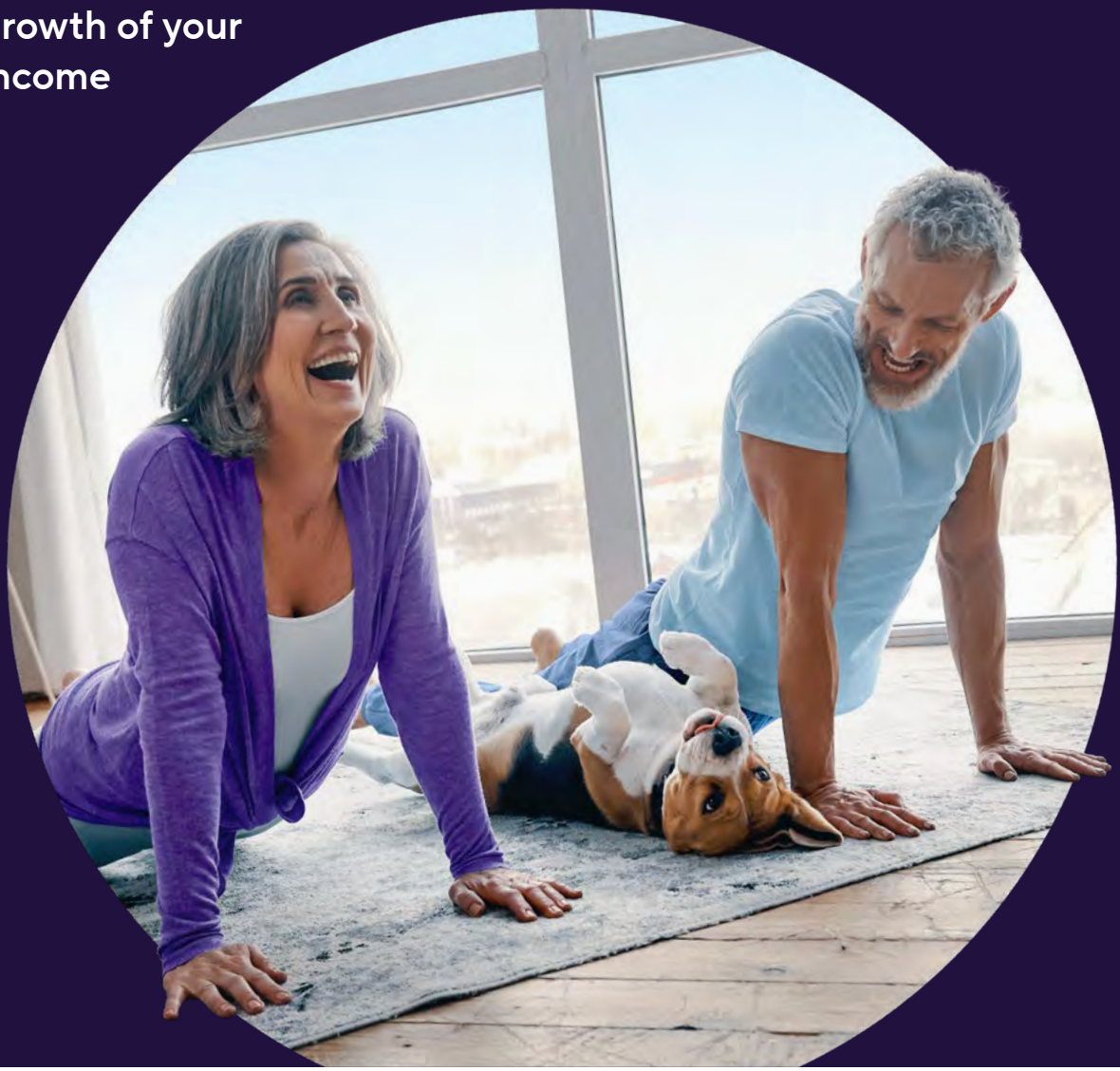
corebridge financial

# The Power Series of Index Annuities®

# Lifetime Income Max®

## Guarantee growth of your retirement income



**INVESTMENT AND INSURANCE PRODUCTS ARE:**

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Index annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX.
Guarantees are backed by the claims-paying ability of AGL. Not available in New York.

# What are index annuities and how can they help increase your retirement income?

An index annuity (also known as a fixed index annuity or FIA) is a type of annuity designed for long-term savings. It is a contract between you and an insurance company. In exchange for your premium (the money you allocate), the FIA can help grow your assets, based partly on the performance of an index, while protecting your principal against market downturns. The FIA also offers lifetime income through annuitization for no cost or through an optional feature called the guaranteed living benefit (GLB) rider for an annual fee.

A Power Series Index Annuity with the Lifetime Income Max GLB rider guarantees that your Income Base—the amount from which lifetime withdrawals are calculated—will increase by 10% every year for up to 10 years or until lifetime income begins. When it's time to take income, you'll be able to receive up to 8.50% of the Income Base per year for life, according to the schedule below.

### Maximum percentage you can take out each year with Lifetime Income Max based on a percentage of the Income Base

| Age of covered person(s) at first lifetime withdrawal | One covered person (Single Life) | Two covered persons (Joint Life) |
|---|---|---|
| **75 and older** | 8.50% | 8.00% |
| **72-74** | 8.05% | 7.55% |
| **70-71** | 7.85% | 7.35% |
| **65-69** | 7.45% | 6.95% |
| **60-64** | 6.85% | 6.35% |
| **50-59** | 6.35% | 5.85% |

**Scan code for current rates**

**Note: Rates are as of August 10, 2026, and subject to change at any time. Please scan the quick response (QR) code or click this link to see current rates.**

**If there are two covered persons, the age of the younger of the two covered persons is used to determine the maximum annual withdrawal percentage. See back cover for Key Terms and Definitions and more information about the Power Series of Index Annuities.**

# Add certainty and flexibility to your retirement income strategy

A Power Series Index Annuity with Lifetime Income Max can help increase your retirement income based on the interest earned in your annuity. It also offers you the flexibility to adjust your coverage or income plan when circumstances change.

## Maximize

### Income with daily growth

**10%**

Income Credits every year for up to 10 years or until lifetime income begins

Lifetime Income Max provides potentially higher income than many traditional fixed income instruments.[1]

## Guarantee

### Income for life

**7.45%**

Annual withdrawals for ages 65 to 69 (single life)

If you take income at age 65, you're guaranteed up to 7.45% per year for life.[2]

## Increase

### Flexibility and protection

**Flexibility**

To make changes when life changes

With Lifetime Income Max, you can adjust coverage or take pre-activation withdrawals without eliminating key guarantees.[3]

**Note:** Rates are as of August 10, 2026, and subject to change at any time. Please scan the QR code on page 2 or **click this link** to see current rates.

**See back cover for Key Terms and Definitions and more information about the Power Series of Index Annuities.**

[1] Lifetime Income Max is available at contract issue for an annual fee of 1.0% of the Income Base. Annual Income Credits are amounts that may be added to the Income Base every year. The Income Base is the amount on which lifetime withdrawals are based; it is not your contract value and cannot be withdrawn. Withdrawals must be taken within the parameters of the contract. Withdrawals prior to activation (the decision to begin lifetime withdrawals under the GLB rider) and excess withdrawals after activation can impact guaranteed income for life.

[2] The maximum amount you can take out per year depends on your age at the time of activation and the number of individuals covered under the rider. See page 2 for more information.

[3] Pre-activation withdrawals will not eliminate the 10% Income Credit rate or lock in your withdrawal rate for life, but they will proportionately reduce your Income Base and Income Credit Base. Please see page 6 for more information.

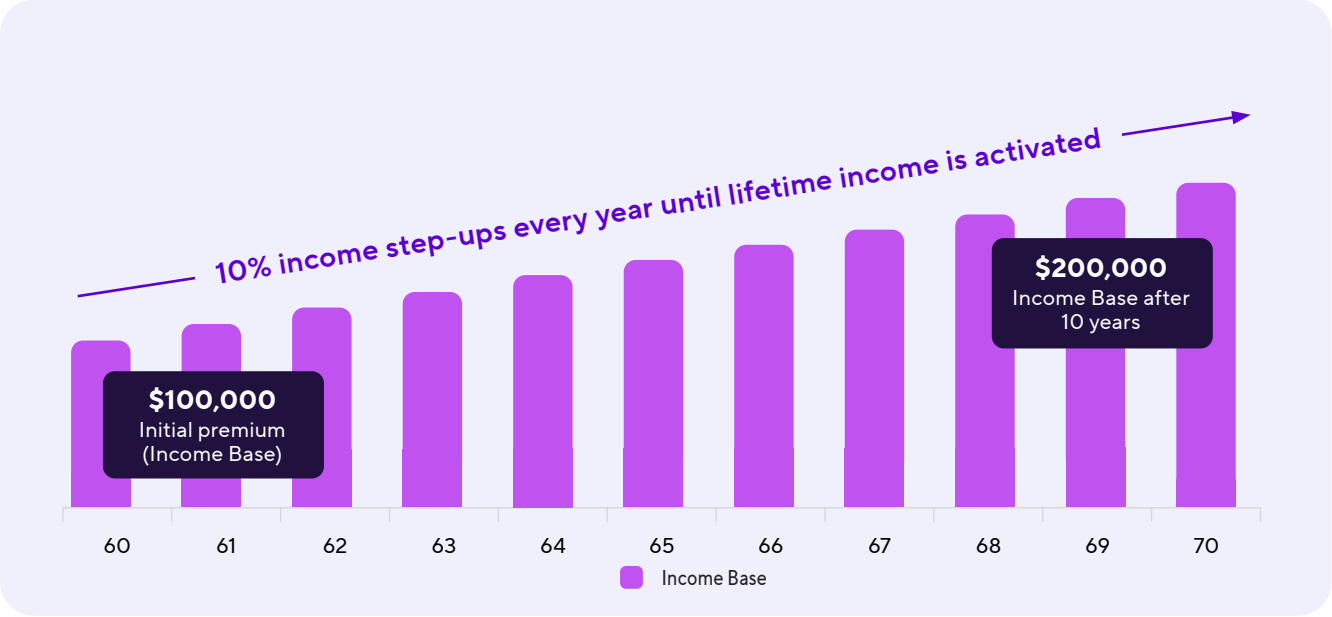
# Maximize the growth potential of your retirement income with 10% Income Credits

With Lifetime Income Max, your Income Base—the amount on which lifetime withdrawals are based—will increase by the greater of market gains or 10% every year prior to starting lifetime income. That means, even if the market drops significantly, you'll still benefit from a 10% annual Income Credit every year until you start taking out income.

In addition, Income Credits are calculated daily, so if you activate income between contract anniversaries, you'll receive a prorated credit for the time already earned.

As shown in the example below, if you put $100,000 into a Power Series Index Annuity at age 60, your Income Base is guaranteed to rise by $10,000 every year, increasing to $200,000 after 10 years.

## Your income is guaranteed to increase every year that you wait to take income



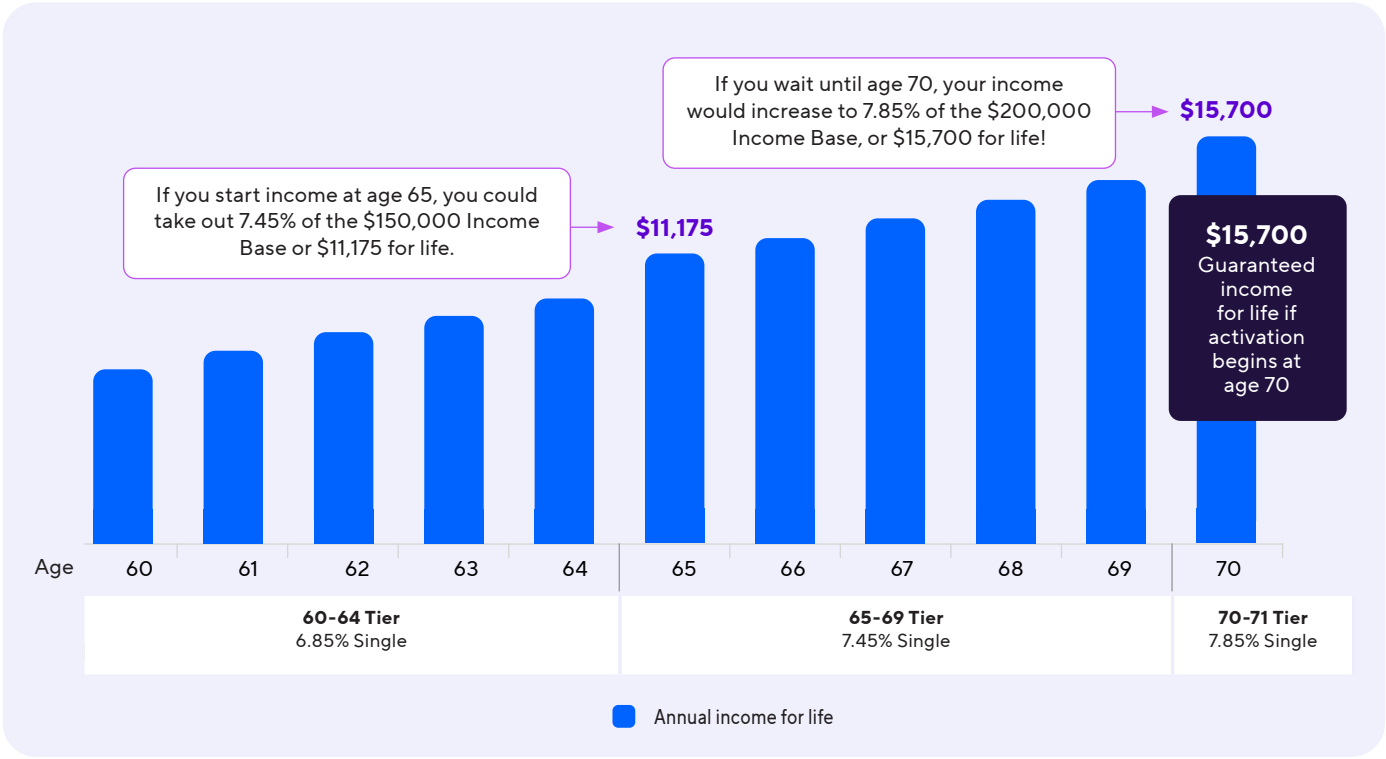

**Hypothetical example assumptions:** $100,000 premium, issue age 60, single life, no withdrawals and no activation of the GLB rider until age 70, and no excess withdrawals after activation.

The above chart is for illustrative purposes only. It is intended only to show how Lifetime Income Max works. Please see the Key Terms and Definitions on back cover for more information.

# Guarantee up to 8.50% per year for life, depending on when you start taking income

At retirement, you can take out up to 8.50% of your Income Base, depending on when you activate lifetime income and the number of individuals covered under the rider. As the example below shows, if you're a single individual who retires at age 65, you could withdraw 7.45% of your $150,000 Income Base or $11,175 for life. If you wait until 70, that income would increase to $15,700 (7.85% of the $200,000 Income Base)—and this income is protected for life, even if your contract value goes to zero!

## The longer you wait, the more you can take out for life




The above chart is for illustrative purposes only. It is intended only to show how Lifetime Income Max works. **Income Credit rates are as of August 10, 2026, and subject to change at any time. Please scan the QR code on page 2 or click this link to see current rates.** Also see the Key Terms and Definitions on back cover for more information.

# Increase flexibility and protection of your retirement income

Lifetime Income Max offers you the opportunity to adjust coverage or take withdrawals prior to activating lifetime income if your circumstances change. You'll be able to:

- **Change the number of individuals covered** under the rider (single or joint life) to help meet varying income needs or to address life events such as marriage.[4]
- **Access your money prior to activating lifetime income** without eliminating the 10% Income Credit.[5]
- **Enjoy daily growth** for the time already earned if you activate income at any point between contract anniversaries.
  - For example, if you activated your income six months after the contract anniversary, your Income Base would be credited an additional 5.0% (i.e., half the annual 10% Income Base credit).
- **Take pre-activation withdrawals** without locking in a lower withdrawal rate for life.[5]

## Capitalize on the Enhanced Income Benefit to help with assisted living care

Lifetime Income Max can increase your income to 200% of the maximum annual withdrawal percentage (single life, 150% for joint life) if you are confined to a qualified facility for at least 90 days. This feature is automatically included with the GLB rider for no additional fee and begins on or after the second contract anniversary. For example, if you were receiving $7,000 as annual income and became eligible for the benefit, you may withdraw up to $14,000 per year. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner; it is not long-term care insurance and may not be available in all states. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information.

[4] If there are two covered individuals, they must be a married couple. Generally, if a change to a covered person occurs upon activation or due to a life event, at least one of the original covered persons must remain on the contract. The new covered person must have been at least 50 as of the original contract issue date and cannot be older than age 80 at the time he or she is added to the contract. Available coverage options may vary depending upon individual circumstances as of the activation date.

[5] Withdrawals prior to activation will not reduce the 10% Income Credit rate or lock in the withdrawal rate for life, but they will proportionately reduce the Income Base and Income Credit Base. The Enhanced Income Benefit may become available after the rider Activation Date, but not before the second contract anniversary. Please see the Owner Acknowledgment and Disclosure Statement for more information.

CASE STUDY

## A flexible living benefit that can adapt as life changes

**Meet Mike—at age 55, he buys a Power Series Index Annuity**

Mike elects the Single Life option of Lifetime Income Max to provide retirement income he won't outlive.

**Age 55**

**Age 59**

**Mike marries Claire**

Mike has the flexibility to add his wife and change his coverage to joint life.

**Age 61**

**Mike and Claire purchase a new house**

They take out money prior to starting lifetime income without eliminating their 10% Income Credit.

**Age 65**

**Mike and Claire begin joint lifetime income**

They activate their GLB and take income for the rest of their lives.

**Age 75**

**Increase income by up to 200% when care is needed**

Enhanced income begins when Mike is confined to a nursing home and can last for up to 5 years.

**Note:** This case study is hypothetical and does not represent an actual case.

# Ensure that your retirement income will grow every year until lifetime income begins

**Contact your financial professional or agent to learn more.**

**Understanding the Power Series of Index Annuities and Lifetime Income Max**

The Power Series of Index Annuities are fixed index annuities (FIAs) issued by **American General Life Insurance Company** (AGL). They are not direct investments in the stock market or any particular index. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. In exchange for your money (premium), the FIA provides you with the opportunity to earn interest based on a fixed rate or specific indices without the risk of loss of premium due to market downturns or fluctuations. When you need income, AGL promises to make regular income payments through annuitization that can last from five years to life or through guaranteed lifetime income under the Guaranteed Living Benefit (GLB) rider. Lifetime Income Max is a feature of the Power Series of Index Annuities and cannot be purchased without the index annuity.

**Key Terms and Definitions**

**Activation of Lifetime Income Max:** The decision to begin lifetime withdrawals under the rider. Activation must be requested in writing. At the time of activation, you will have an opportunity to make changes to the number of individuals covered under Lifetime Income Max. You can also change this coverage prior to activation under specific situations such as marriage, divorce or death. The ability to make changes is subject to certain limitations. The maximum annual withdrawal percentage is determined by the age of the covered person(s) upon activation.

**Annuitization:** A process that permanently converts your annuity contract to income payments. Once you annuitize the contract, you will no longer have access to your principal.

**Death Benefit:** The amount the beneficiary would receive upon death of the contract owner. With Lifetime Income Max, your beneficiary will receive at least your contract value. Specifying a beneficiary can help avoid the potential costs and delays of probate.

**Eligible Premium:** The money used to purchase the annuity. Eligible premiums are all premiums received in the first 30 days of the contract and do not include Income Credits. Eligible premiums become your initial Income Base and Income Credit Base.

**Enhanced Income Benefit (Confinement Rider):** A feature that is automatically included with Lifetime Income Max for no additional fee. Beginning on the second contract anniversary, it provides the ability to increase your income up to 200% on or after GLB rider activation, if you are confined to a qualified facility such as a nursing home for at least 90 days. This enhanced income is not treated as an excess withdrawal. For example, if you were receiving $7,000 as annual income and became eligible under the confinement rider, you may withdraw up to $14,000 per year without impacting future benefits. The Enhanced Income Benefit is available for up to five contract years or the depletion of the contract value, if sooner. It may not be available in all states. Other restrictions and limitations apply. Please see your contract and the Owner Acknowledgment and Disclosure Statement for details.

**Excess Withdrawals:** Withdrawals that exceed the Maximum Annual Withdrawal Amount (MAWA) once Lifetime Income Max is activated. Excess withdrawals will eliminate the Income Credit and reduce the Income Base and Income Credit Base in the same proportion by which the contract value is reduced by the excess withdrawal. If an excess withdrawal reduces the contract value to zero, the contract and rider will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.

**Guaranteed Living Benefit (GLB) Rider:** A feature that provides enhanced lifetime income for an annual fee. With a GLB rider, you retain access to your principal, even after the rider is activated and lifetime withdrawals begin.

**Income Base:** The value on which guaranteed withdrawals and the annual rider fee are based; it is not a part of the contract value or death benefit and cannot be withdrawn partially or in a lump sum. The Income Base is initially equal to the first eligible premium and is increased each time an eligible premium is made. It is also adjusted for withdrawals (prior to activation) and excess withdrawals (after activation). On each contract anniversary, your Income Base may increase with any available Income Credits.

**Income Credit:** An amount that may be added to your Income Base. It is not a rate of return and is not added to your contract value. It is calculated as a percentage of the Income Credit Base. The Income Credit Base and, therefore, the Income Credit is reduced proportionately for withdrawals taken prior to activation. An Income Credit is not available in years an excess withdrawal is taken. If you activate income on a day that is not a contract anniversary, you have the opportunity to receive a prorated Income Credit on that day.

**Income Credit Base:** A component of the rider that is used solely to calculate the Income Credit.

**Interest Credited Rate:** The rate of interest that you earn on your interest crediting options. It is adjusted for contract provisions such as index rate caps that may reduce or limit the amount of interest earned. The rate will differ each year and may be zero.

**Maximum Annual Withdrawal Percentage:** The maximum percentage you can withdraw each year from Lifetime Income Max (once the rider is activated) without reducing your Income Base and Income Credit Base. Prior to beginning lifetime income, you have the option to take partial withdrawals without locking in your Maximum Annual Withdrawal Percentage, but these withdrawals will reduce the value of your Income Base, Income Credit Base and Income Credit. Please see the Owner Acknowledgment and Disclosure Statement for details.

**Single and Joint Life:** The number of individuals covered under the rider. This coverage is elected at the time of contract issue, but may be changed upon activating the GLB rider or under certain situations such as marriage, divorce or death. See the Owner Acknowledgment and Disclosure Statement for more information.

**Spousal Continuation:** Upon death of the contract owner, the spousal beneficiary has the option to continue the contract with the GLB rider benefits, as long as death occurs prior to activation. See Owner Acknowledgment and Disclosure Statement for more information.

**Withdrawal Charges:** Charges that may apply when certain withdrawals are taken from a Power Series Index Annuity. Please see your contract and the Owner Acknowledgment and Disclosure Statement for more information on company-imposed charges. See below for tax implications of withdrawals.

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 optional 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 obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Withdrawals may also 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. Consult your tax advisor regarding your specific situation.

The Power Series of Index Annuities are issued by **American General Life Insurance Company** (AGL), Houston, Texas. Power Series Modified Single Premium Deferred Fixed Index Annuity, Contract numbers: AG-800 (12/12), AG-801 (12/12), AG-800-ID (12/12) and AG-801-ID (12/12).

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