

# The Power Series of Index Annuities®

## Product guide

Power 5 Protector®

Power 7 Protector®

Power 10 Protector®




Power 7 Protector Plus Income®

Power 10 Protector Plus Income®

# Offer clients a powerful combination for retirement



## The Power Series of Index Annuities® can help clients:

-  **Grow** their retirement assets with interest earned based in part on the performance of leading equity and multi-asset indices.<sup>1</sup>
-  **Accumulate** more assets for retirement through the power of tax deferral.
-  **Protect** their principal against loss with assets that will never decline due to market volatility.<sup>2</sup>

In addition, through the **Lifetime Income Choice**® guaranteed living benefit (GLB) rider, the Power 7 Protector Plus Income® and Power 10 Protector Plus Income® Index Annuities can help clients generate more income for life.<sup>3</sup>

Contact your Corebridge Financial representative for more information.

<sup>1</sup> In flat or down markets, clients may not earn interest. The S&P 500® is a price return index and does not include dividends.

<sup>2</sup> Principal may decline due to withdrawals and/or fees.

<sup>3</sup> For Power 7 Protector Plus Income and Power10 Protector Plus Income, Lifetime Income Choice is automatically included for an annual fee. Restrictions and limitations apply.

## 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

**AQR DynamiQ Allocation Index®:** A multi-style index that seeks to maximize returns through efficient and well-diversified exposure to global equity and fixed income markets.

**Enhanced Participation Rate (EPR):** A participation rate that is higher than those offered in traditional participation rate accounts. It gives clients the opportunity to earn more interest in up markets. The EPR is available in select index interest accounts for an annual fee.

**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 Percentage:** The maximum amount of income that can be taken each year once the GLB rider has been activated without reducing the Income Base and Income Credit Base.

**ML Strategic Balanced Index®:** A hybrid index that seeks growth and risk management by actively allocating to equities, fixed income and cash. Allocations between equities and fixed income are rebalanced semiannually, while cash positions are adjusted on a daily basis to help manage risk.

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

**Performance-triggered rate:** Preset rate guaranteed to be credited when index performance is flat or positive. This rate is credited even if index return is higher. No interest is credited if index return is negative.

**PIMCO Global Optima Index®:** A quantitative, rules-based index that seeks to provide upside return potential by dynamically adjusting its allocations to a diverse range of global equity and U.S. fixed income markets.

**Protected Income Payment Percentage:** The guaranteed percentage of income that clients will receive each year under the GLB rider once the contract value is depleted.

**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.

Power 5 Protector®	Power 7 Protector®	Power 10 Protector®
Description	Index annuities focusing on asset accumulation with no guaranteed living benefit rider. Each annuity shares the following features except for issue ages and withdrawal charge schedules.	
Issue age	<ul style="list-style-type: none"> <li>• <b>Power 5 Protector and Power 7 Protector:</b> 18-85 owner and annuitant (may vary by state)</li> <li>• <b>Power 10 Protector:</b> 18-75 owner and annuitant (may vary by state)</li> </ul>	
Premium	<ul style="list-style-type: none"> <li>• Initial: \$25,000 minimum (qualified and non-qualified)</li> <li>• Subsequent: Only in the first 30 days after contract issue</li> <li>• Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million</li> </ul>	
Guaranteed living benefit rider	Not available	
Enhanced Income Benefit	Not available	
Interest crediting options	<ul style="list-style-type: none"> <li>• <b>Power 5 Protector:</b> 17 index interest accounts (details on page 7)</li> <li>• <b>Power 7 Protector and Power 10 Protector:</b> 16 index interest accounts (details on page 7)</li> <li>• <b>All index annuities:</b> 1-Year Fixed Interest Account</li> </ul>	
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value	
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year	
Withdrawal charge	<p>Applies to amounts in excess of the 10% free withdrawal amount</p> <ul style="list-style-type: none"> <li>• <b>Power 5 Protector:</b> Declines over 5 years: 8-7-6-5-4-0%</li> <li>• <b>Power 7 Protector and Power 10 Protector:</b> Declines over 7 years: 8-7-6-5-4-3-2-0%</li> <li>• <b>Power 10 Protector:</b> Declines over 10 years: 9-9-8-7-6-5-4-3-2-1-0%</li> </ul> <p>In states of AK, CA, CT, DE, FL, MA, MN, NV, ND, OH, SC, SD, TX, UT, and WA declines over 10 years, as follows: 10-9-8-7-6-5-4-3-2-1-0%</p>	
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.	
Waiver of withdrawal charge and MVA	Withdrawal charge and 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, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.	
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount. 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 withdrawal charge	

Note: This product guide is not intended to be all-inclusive. State variations may apply. Please refer to the Owner Acknowledgment and Disclosure Statement for more information. See page 3 for Key Terms and Definitions.

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

## Power 7 Protector Plus Income®

## Power 10 Protector Plus Income®

<b>Description</b>	Index annuities focusing on retirement income with a guaranteed living benefit rider. Each annuity shares the following features except for issue ages and withdrawal charge schedules.
<b>Issue age</b>	<ul style="list-style-type: none"> <li>• <b>Power 7 Protector Plus Income:</b> 50-80 owner and annuitant (may vary by state)</li> <li>• <b>Power 10 Protector Plus Income:</b> 50-75 owner and annuitant (may vary by state)</li> </ul>
<b>Premium</b>	<ul style="list-style-type: none"> <li>• Initial: \$25,000 minimum (qualified and non-qualified)</li> <li>• Subsequent: Only in the first 30 days after contract issue</li> <li>• Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million</li> </ul>
<b>Guaranteed living benefit rider</b>	Automatically included as part of the contract for an annual fee of 1.10% of the Income Base (see details on page 6)
<b>Enhanced Income Benefit</b>	A feature that provides enhanced income if confined to a qualified facility. It is automatically included with Power 7 Protector Plus Income & Power 10 Protector Plus Income for no additional fee. See page 7 for details.
<b>Interest crediting options</b>	16 index interest accounts and a 1-year fixed interest account (details on page 7)
<b>Death benefit</b>	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
<b>Free withdrawals</b>	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year, or the Maximum Annual Withdrawal Percentage under Lifetime Income Choice, whichever is greater
<b>Withdrawal charge</b>	<p>Applies to amounts in excess of either the 10% free withdrawal amount or the Maximum Annual Withdrawal Percentage under Lifetime Income Choice, whichever is greater</p> <ul style="list-style-type: none"> <li>• <b>Power 7 Protector Plus Income:</b> Declines over 7 years: 8-7-6-5-4-3-2-0%</li> <li>• <b>Power 10 Protector Plus Income:</b> Declines over 10 years: 9-9-8-7-6-5-4-3-2-1-0%</li> </ul> <p>In states of AK, CA, CT, DE, FL, MA, MN, NJ, NV, ND, OH, OR, SC, SD, TX, UT, and WA declines over 10 years, as follows: 10-9-8-7-6-5-4-3-2-1-0%</p>
<b>Market Value Adjustment (MVA)</b>	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
<b>Waiver of withdrawal charge and MVA</b>	Withdrawal charge and 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.
<b>Minimum Withdrawal Value</b>	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
<b>Required Minimum Distributions (RMDs)</b>	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount and the Maximum Annual Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.
<b>Annuitization choices</b>	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.
<b>Cash surrender value</b>	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA, living benefit fee and withdrawal charge

# Lifetime Income Choice® guaranteed living benefit rider

Automatically included with Power 7 Protector Plus Income or Power 10 Protector Plus Income.

<b>Activation of a guaranteed living benefit (GLB) rider</b>	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via an AGL form																																																																						
<b>Eligible premiums</b>	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base																																																																						
<b>Issue age</b>	50-75 (Power 10 Protector Plus Income); 50-80 (Power 7 Protector Plus Income)																																																																						
<b>Income Base</b>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary</li> </ul>																																																																						
<b>Income Credit</b>	<ul style="list-style-type: none"> <li><b>Before activation:</b> 9% of the Income Credit Base every contract year</li> <li><b>After activation and first withdrawal:</b> Income credits are no longer available</li> </ul>																																																																						
<b>Income Credit Base</b>	<ul style="list-style-type: none"> <li>Initially equals eligible premiums</li> <li>May increase with the Income Base to equal the contract value, if greater, on each contract anniversary</li> <li>Is not increased by income credits</li> </ul>																																																																						
<b>Income Credit Period</b>	Until the rider is activated by the client																																																																						
<b>Income flexibility</b>	<ul style="list-style-type: none"> <li>Withdrawals taken prior to activation will not reduce the 10% income credit rate. However, the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value.</li> <li>Clients can take withdrawals prior to activation without locking in their MAWA</li> </ul>																																																																						
<b>Income choice options</b>	<p><b>Max Income</b></p> <ul style="list-style-type: none"> <li>Provides the highest initial withdrawal percentage as long as the contract value (CV) is positive</li> <li>Once CV is depleted, Protected Income Payment Percentage (PIPP) is paid for life</li> <li>Must be selected at contract issue and cannot be changed thereafter</li> </ul> <p>The name of this option does not imply that it will provide more income than the Level Income option over the life of the contract.</p> <p><b>Level Income</b></p> <ul style="list-style-type: none"> <li>Lifetime withdrawal percentage stays the same, even after contract value is depleted</li> <li>Must be selected at contract issue and cannot be changed thereafter</li> </ul>																																																																						
<b>Maximum Annual Withdrawal Percentage (MAWP) after GLB rider activation</b>	<p>The MAWP is calculated as a percentage of the Income Base, based on the following table:</p> <table border="1"> <thead> <tr> <th rowspan="3">Age</th> <th colspan="4">Max Income</th> <th colspan="4">Level Income</th> </tr> <tr> <th colspan="2">Single life</th> <th colspan="2">Joint life</th> <th colspan="2">Single life</th> <th colspan="2">Joint life</th> </tr> <tr> <th>MAWP</th> <th>PIPP</th> <th>MAWP</th> <th>PIPP</th> <th>MAWP</th> <th>PIPP</th> <th>MAWP</th> <th>PIPP</th> </tr> </thead> <tbody> <tr> <td>75 and older</td> <td>10.50%</td> <td>5.50%</td> <td>10.10%</td> <td>5.10%</td> <td>8.00%</td> <td>8.00%</td> <td>7.60%</td> <td>7.60%</td> </tr> <tr> <td>70 to 74</td> <td>9.50%</td> <td>5.50%</td> <td>9.10%</td> <td>5.10%</td> <td>7.50%</td> <td>7.50%</td> <td>7.10%</td> <td>7.10%</td> </tr> <tr> <td>65 to 69</td> <td>8.50%</td> <td>5.50%</td> <td>8.10%</td> <td>5.10%</td> <td>7.00%</td> <td>7.00%</td> <td>6.60%</td> <td>6.60%</td> </tr> <tr> <td>60 to 64</td> <td>6.50%</td> <td>4.50%</td> <td>6.10%</td> <td>4.10%</td> <td>5.50%</td> <td>5.50%</td> <td>5.10%</td> <td>5.10%</td> </tr> <tr> <td>50 to 59</td> <td>5.50%</td> <td>4.50%</td> <td>5.10%</td> <td>4.10%</td> <td>5.00%</td> <td>5.00%</td> <td>4.60%</td> <td>4.60%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Age is the age of covered person(s) at the time of activation and the first lifetime withdrawal. If there are two covered persons, the age at first withdrawal used to determine the Maximum Annual Withdrawal Percentage is based on the younger of the two covered persons.</li> <li>Maximum Annual Withdrawal Percentage is the maximum amount clients can withdraw each year from Lifetime Income Choice while the contract value is positive.</li> <li>Withdrawals in excess of the MAWP will reduce future income under the benefit, even if they are free withdrawals.</li> <li>Protected Income Payment Percentage is the guaranteed percentage that clients will receive each year once the contract value is depleted.</li> <li>See Key Terms and Definitions on page 3 for additional information.</li> </ul>	Age	Max Income				Level Income				Single life		Joint life		Single life		Joint life		MAWP	PIPP	MAWP	PIPP	MAWP	PIPP	MAWP	PIPP	75 and older	10.50%	5.50%	10.10%	5.10%	8.00%	8.00%	7.60%	7.60%	70 to 74	9.50%	5.50%	9.10%	5.10%	7.50%	7.50%	7.10%	7.10%	65 to 69	8.50%	5.50%	8.10%	5.10%	7.00%	7.00%	6.60%	6.60%	60 to 64	6.50%	4.50%	6.10%	4.10%	5.50%	5.50%	5.10%	5.10%	50 to 59	5.50%	4.50%	5.10%	4.10%	5.00%	5.00%	4.60%	4.60%
Age	Max Income				Level Income																																																																		
	Single life		Joint life		Single life		Joint life																																																																
	MAWP	PIPP	MAWP	PIPP	MAWP	PIPP	MAWP	PIPP																																																															
75 and older	10.50%	5.50%	10.10%	5.10%	8.00%	8.00%	7.60%	7.60%																																																															
70 to 74	9.50%	5.50%	9.10%	5.10%	7.50%	7.50%	7.10%	7.10%																																																															
65 to 69	8.50%	5.50%	8.10%	5.10%	7.00%	7.00%	6.60%	6.60%																																																															
60 to 64	6.50%	4.50%	6.10%	4.10%	5.50%	5.50%	5.10%	5.10%																																																															
50 to 59	5.50%	4.50%	5.10%	4.10%	5.00%	5.00%	4.60%	4.60%																																																															
<b>Single and joint life coverage</b>	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.																																																																						
<b>Rider fee</b>	1.10% 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.																																																																						

## Index interest accounts

Index	Index term	Index interest account options			
		Index rate cap	Participation (PAR) rate	Enhanced Participation Rate (EPR) <sup>4</sup>	Performance-triggered rate
<b>Equity market index<sup>5</sup></b>					
<b>S&amp;P 500®</b> U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓	✓	✓
	5-Year Point-to-Point (Power 5 Protector only)	✓			
<b>Multi-asset risk-managed indices<sup>6</sup></b>					
<b>AQR DynamiQ Allocation Index®</b> Multi-style index across global equities and fixed income	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
<b>ML Strategic Balanced Index®</b> Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
<b>PIMCO Global Optima Index®</b> Dynamic index of global equity and U.S. fixed income markets	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	

### Enhanced Participation Rate (EPR) Level-Up Credit

A one-time automatic adjustment that may occur at the end of the withdrawal charge period. If the total amount of EPR fees is more than the total interest earned in the annuity, the difference will be credited to the annuity at the end of the withdrawal charge period.

### 1-Year Fixed Interest Account

1-Year Fixed Account that provides the comfort and security of a guaranteed rate. Rate is subject to change on contract anniversaries.

## Enhanced income benefit rider

A feature that provides enhanced income when confined to a qualified facility. It is automatically included with Power 7 Protector Plus Income or Power 10 Protector Plus Income for no additional fee. If eligibility requirements are met, your client will receive:

- 200% of the Maximum Annual Withdrawal Amount (MAWA) for single life
- 150% of the MAWA for joint life

To be eligible for this benefit, your client must hold the contract for at least two years and be confined to a qualified facility for 90 days or more. 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. This feature is not long-term care insurance and is subject to other restrictions and limitations. See the Owner Acknowledgment and Disclosure Statement for details.

Note: The index rate caps, participation rates and EPR account fees are set at contract issue and guaranteed not to change until the end of the index term (1, 2 or 5 years). 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. Index rate caps and participation rates may vary based on if the guaranteed living benefit rider is 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. Index interest accounts may not be available in all states.

<sup>4</sup> Available for an annual fee that is solely deducted from the EPR account.

<sup>5</sup> The S&P 500® is a price return index and does not include dividends.

<sup>6</sup> Both the ML Strategic Balanced Index® and the AQR DynamiQ Allocation Index® embed 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 for the indices. Since it will affect the return of the indices, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the client or received by the issuing insurance company.

See page 3 for Key Terms and Definitions.

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

AQR and the AQR DynamiQ Allocation Index® are trademarks or service marks of AQR Capital Management, LLC or one of its affiliates (“AQR”) and have been licensed for use by American General Life Insurance Company (the “Company”) for use as a benchmark for an annuity (inclusive of all applicable riders, the “Product”). The Product is not sponsored, endorsed, sold or promoted by AQR or its affiliates, and they make no representation, and do not provide any investment advice, regarding the advisability of investing in the Product or obtaining exposure to the Index. The Index is constructed without regard to the investment needs or suitability of the Company, the Product, or any Product owners. AQR and the Index’s calculation agent have no obligation or liability whatsoever with respect to, and make no representations regarding, the Product. AQR makes no representation regarding the ability of the Index to achieve its goals and disclaims all express or implied warranties, including any warranty of merchantability and fitness for a particular purpose or use, in connection with the Index, including, without limitation, any results to be obtained by tracking the Index. Neither AQR nor the Index’s Calculation Agent guarantees the accuracy or completeness of the Index. NONE OF AQR OR ITS AFFILIATES SHALL HAVE ANY LIABILITY FOR ANY ERRORS, OMISSION OR INTERRUPTIONS OF OR IN CONNECTION WITH THE INDEX OR ANY DATA INCLUDED THEREIN OR FOR THE PRODUCT.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC (“SPDJ”), and has been licensed for use by American General Life Insurance Company (“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.

The PIMCO Global Optima Index® (the “Index”) is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use by American General Life Insurance Company (“AGL”) with respect to the Power Series of Index Annuities (the “Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

The ML Strategic Balanced Index®: AGL’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes AGL’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”) indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch’s prior written approval. The products of licensee AGL have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index® (the “Index”) is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

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. 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 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.

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

©2024 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.

I6245GDE.10 (2/24)

