corebridge financial

The Power Series of Index Annuities®

Product guide

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Index annuities issued by **American General Life Insurance Company** (AGL), Houston, TX.

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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.[1]

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.[2]

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.[3]

Contact your Corebridge Financial representative for more information.

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

[2] Principal may decline due to withdrawals and/or fees.

[3] For Power 7 Protector Plus Income and Power 10 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 Amount: The maximum amount of income, calculated as a percentage of the Income Base, that can be taken each year once the GLB rider has been activated without reducing the Income Base and Income Credit Base.

Maximum Annual Withdrawal Percentage: A percentage of the Income Base used to calculate the MAWA (see p. 7).

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	• **Power 5 Protector and Power 7 Protector:** 18-85 owner and annuitant (may vary by state) • **Power 10 Protector:** 18-75 owner and annuitant (may vary by state)	
Premium	• 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 $2 million	
Guaranteed living benefit rider	Not available	
Enhanced Income Benefit	Not available	
Interest crediting options	• **Power 5 Protector:** 17 index interest accounts (details on page 10) • **Power 7 Protector and Power 10 Protector:** 16 index interest accounts (details on page 10) • **All index annuities:** 1-Year Fixed Interest Account	
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value	
Free withdrawals	Up to 10% of the premium starting in year one and up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year.	
Withdrawal charge	Applies to amounts in excess of the 10% free withdrawal amount • **Power 5 Protector:** Declines over 5 years: 8-7-6-5-4-0% • **Power 7 Protector and Power 10 Protector:** Declines over 7 years: 8-7-6-5-4-3-2-0% • **Power 10 Protector:** Declines over 10 years: 9-9-8-7-6-5-4-3-2-1-0% CA Only - 9,8,7,6,5,4,3,2,1%	

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.

Power 5 Protector®	Power 7 Protector®	Power 10 Protector®
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	

Power 7 Protector Plus Income®	Power 10 Protector Plus Income®
Description	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.
Issue age	• **Power 7 Protector Plus Income**: 50-80 owner and annuitant (may vary by state) • **Power 10 Protector Plus Income**: 50-75 owner and annuitant (may vary by state)
Premium	• 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 $2 million
Guaranteed living benefit rider	Automatically included as part of the contract for an annual fee of 1.10% of the Income Base (see details on page 9)
Enhanced Income Rider Benefit	A feature that provides enhanced income when confined to a qualified facility. It is automatically included with Power Index 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 have held 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.
Daily Growth	Daily pro-rated Income Base credits allows clients to activate income between contract anniversaries without forfeiting earned growth, providing greater flexibility in income planning
Interest crediting options	16 index interest accounts and a 1-year fixed interest account (details on page 10)
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 10% of the premium starting in year one and up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year.

Power 7 Protector Plus Income®	Power 10 Protector Plus Income®
Withdrawal charge	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 • **Power 7 Protector Plus Income**: Declines over 7 years: 8-7-6-5-4-3-2-0% • **Power 10 Protector Plus Income**: Declines over 10 years: 9-9-8-7-6-5-4-3-2-1-0% CA Only - 9,8,7,6,5,4,3,2,1%
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 and the Maximum Annual 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, 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.

Activation of a guaranteed living benefit (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	50-75 (Power 10 Protector Plus Income); 50-80 (Power 7 Protector Plus Income)
Income Base	• 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
Income Credit	• **Before activation:** 9% of the Income Credit Base every contract year • **After activation and first withdrawal:** Income credits are no longer available
Income Credit Base	• Initially equals eligible premiums • May increase with the Income Base to equal the contract value, if greater, on each contract anniversary • Is not increased by income credits
Income Credit Period	Until the rider is activated by the client
Income flexibility	• Withdrawals taken prior to activation will not reduce the 9% 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. • Clients can take withdrawals prior to activation without locking in their MAWA
Income choice options	**Max Income** • Provides the highest initial withdrawal percentage as long as the contract value (CV) is positive • Once CV is depleted, Protected Income Payment Percentage (PIPP) is paid for life • Must be selected at contract issue and cannot be changed thereafter 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. **Level Income** • Lifetime withdrawal percentage stays the same, even after contract value is depleted • Must be selected at contract issue and cannot be changed thereafter

Lifetime Income Choice® guaranteed living benefit rider (continued)

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

Maximum Annual Withdrawal Percentage (MAWP) after GLB rider activation

The MAWA is calculated as a percentage (MAWP) of the Income Base, based on the following table:

Age	Max Income				Level Income			
	Single life		Joint life		Single life		Joint life	
	MAWP	PIPP	MAWP	PIPP	MAWP	PIPP	MAWP	PIPP
75 and older	11.20%	6.00%	10.70%	5.50%	8.70%	8.50%	8.20%	8.00%
70 to 74	10.20%	6.00%	9.70%	5.50%	8.20%	8.00%	7.70%	7.50%
65 to 69	9.20%	6.00%	8.70%	5.50%	7.70%	7.50%	7.20%	7.00%
60 to 64	7.20%	5.00%	6.70%	4.50%	6.20%	6.00%	5.70%	5.50%
50 to 59	6.20%	5.00%	5.70%	4.50%	5.70%	5.50%	5.20%	5.00%

- 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.
- Maximum Annual Withdrawal Percentage is used to calculate the maximum amount clients can withdraw each year from Lifetime Income Choice while the contract value is positive.
- Withdrawals in excess of the MAWP will reduce future income under the benefit, even if they are free withdrawals.
- Protected Income Payment Percentage is the guaranteed percentage that clients will receive each year once the contract value is depleted.
- See Key Terms and Definitions on page 3 for additional information.

Single and joint life coverage

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

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)[4]	Performance-triggered rate
Equity market index[5]					
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓	✓	✓
	5-Year Point-to-Point (Power 5 Protector only)	✓			
Multi-asset risk-managed indices[6]					
AQR DynamiQ Allocation Index® Multi-style index across global equities and fixed income	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash	Annual Point-to-Point		✓	✓	
	2-Year Point-to-Point		✓	✓	
PIMCO Global Optima Index® 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.

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.

[4] Available for an annual fee that is solely deducted from the EPR account.

[5] The S&P 500® is a price return index and does not include dividends.

[6] 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.

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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.

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I6245GDE.13 (4/26) J1995904

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