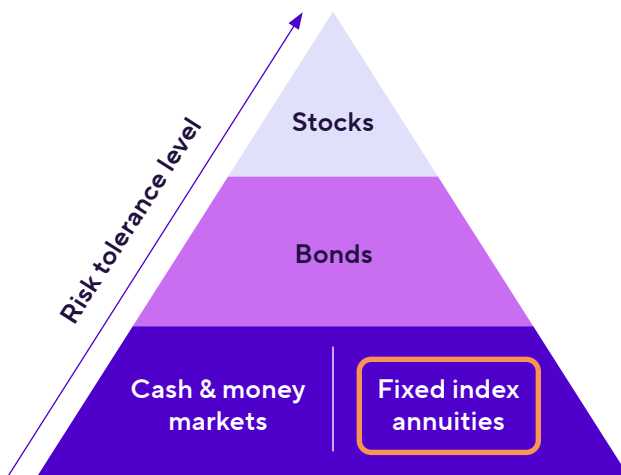


Where do fixed index annuities fit in your retirement strategy?

Corebridge Financial
The Retirement Specialist®

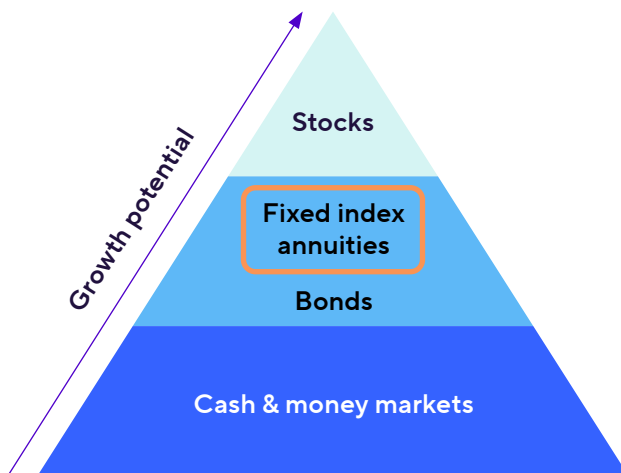
Fixed index annuities (FIAs) offer principal protection and growth potential while you're saving for retirement and guaranteed income for life after you retire.

Allocating a portion of your assets to a fixed index annuity can help strengthen your retirement portfolio



Add protection and risk management

- FIAs offer no market risk since they are not a direct investment in the stock market.
- With FIA index-based strategies, you won't lose money due to market volatility, but unlike cash and money markets, you won't earn interest in down markets.
- There are generally no fees for the FIA base contract, but if an optional feature is elected, fees may apply.

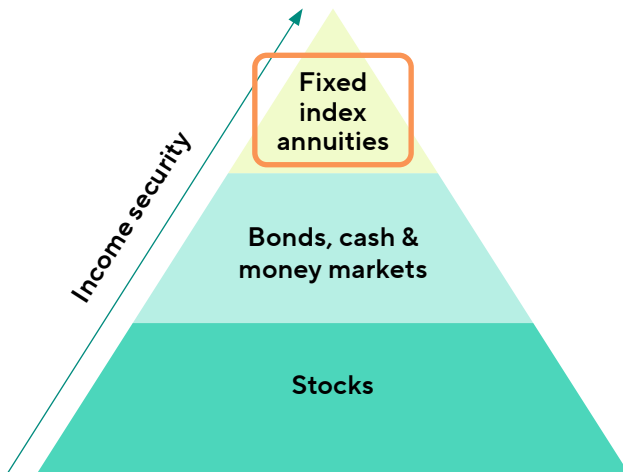


Enhance growth potential

- FIAs earn interest based in part on index performance, providing potentially higher growth than bonds, cash and money markets.
- Unlike taxable investments, interest earned from FIAs is tax deferred, meaning no tax is paid on any gains until withdrawn.
- FIAs are long-term retirement products subject to withdrawal charges. Contract value may decline due to withdrawals and/or fees.

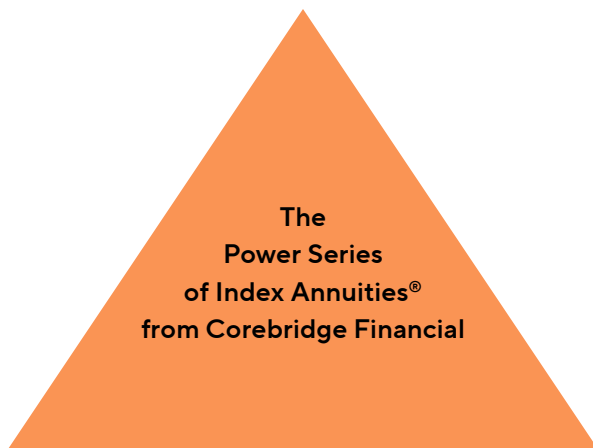
Note: Stocks and bonds have different objectives, risk tolerance levels and time horizons than fixed index annuities. For example, stocks may provide high growth potential, but they are subject to investment risk, including the possible loss of principal. Bonds offer a fixed rate of return, but they are subject to interest rate, default and credit risks. Index annuities offer moderate growth potential, but interest earned may vary with index returns and is subject to contract limitations such as index rate caps. Please consult with your financial professional or agent to help determine which financial product may be best for you.

Adding a fixed index annuity to your portfolio can provide you with income you won't outlive



Guarantee more income for life

- FIAs with a guaranteed living benefit (GLB) option offer a protected and predictable stream of lifetime income. GLBs are available for an annual fee.
- Bonds, cash and money markets offer a fixed rate of interest, but their income may not last for life.
- Dividend-paying stocks can generate attractive income, but their income stream is not secure and may fluctuate with market conditions.



Consider a Power Series Index Annuity with a GLB option

- Guarantee lifetime income as high as 7-9%, depending on the annuity and GLB option selected, the number of lives covered and the age when lifetime withdrawals begin.
- Generate income that you and your spouse won't outlive and that has the potential to rise throughout retirement.

Take action today. Contact your financial professional or agent to learn more.

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. Index annuities 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.

Early withdrawals may be subject to withdrawal charges. Partial withdrawals reduce the contract value and may reduce certain benefits under the contract, such as the death benefit and the amount available upon full surrender. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply.

Tax-qualified plans such as IRAs, 401(k)s or 403(b) plans are tax deferred regardless of whether or not they are funded with an annuity. Consumers should only use an annuity in a tax-qualified plan if they want to benefit from features other than tax deferral.

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Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**, NY. Certain annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX. Contract numbers: AG-800 (12/12), AG-801 (12/12), V-800 (12/14) and USL-800 (12/19). Issuing companies AGL, US Life and VALIC are responsible for financial obligations of insurance products. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products and services may not be available in all states and product features may vary by state. This material is not intended for use in the state of Idaho.

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