

Empowering you to take action

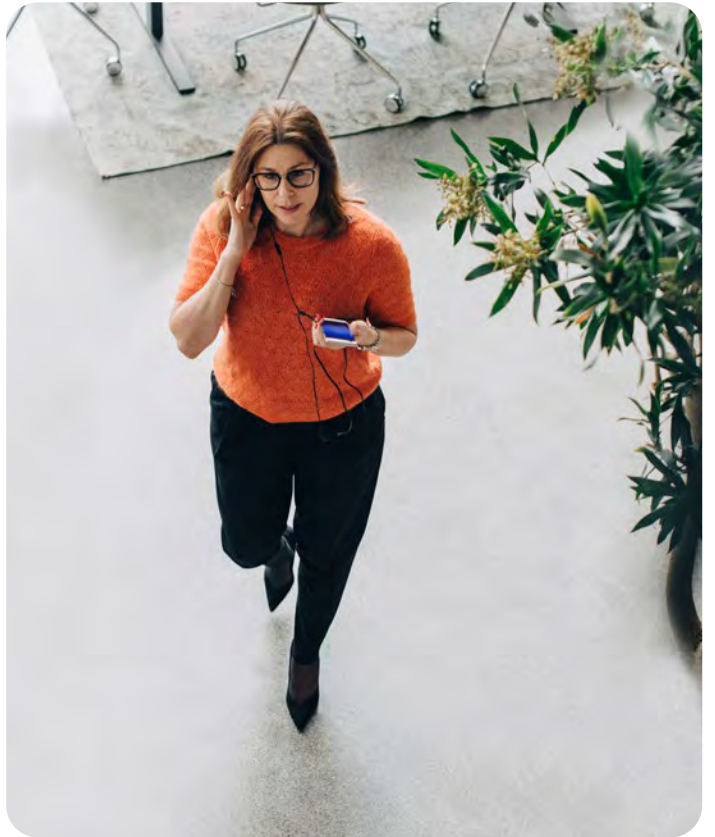
Explore our suite of advisory solutions
for enhancing client outcomes



Moving financial futures forward

At Corebridge Financial, we're firmly committed to helping fee-based advisors like you with our innovative solutions that move beyond traditional portfolio construction strategies, empowering you to:

- Help protect clients' portfolios
- More effectively manage today's retirement risks
- Help improve retirement outcomes



We are one of the largest providers of retirement solutions and insurance products in the United States.

We have a long, successful track record of innovation in the annuity industry. And our demonstrated innovation in product design is reflected in market-leading retirement solutions offering protected asset accumulation, guaranteed lifetime income and efficient risk management.

At Corebridge, we believe no one achieves a financially secure future by accident—great things happen when people take action. We're committed to the advisory community and passionate about helping you enhance retirement outcomes for your clients.

Enhancing client outcomes

Incorporating advisory annuity solutions from Corebridge

Our innovative advisory solutions offer choice and flexibility to meet unique client needs. By allocating a portion of assets to an advisory annuity from Corebridge, your clients may benefit from asset protection with accumulation, liquidity options with no withdrawal charges* and the opportunity for guaranteed lifetime income. Our solutions offer:

- Portfolio diversification and choice of indices in the index annuity
- Guaranteed principal protection and predictable growth potential in a fixed annuity
- Protected lifetime income with included or optional living benefits that offer potential growth of future income even in volatile markets
- Tax-deferred accumulation
- Consistent, dependable income – reducing the pressure on other portfolio assets
- Operational support of your business model for a better client experience

The Assured Edge Advisory®, American Pathway AdvisorySM and Power Index Advisory® annuities can help provide security with protected income solutions for comprehensive wealth management. These solutions are designed for a range of client risk-tolerance levels, providing the opportunity for more income, more choice, more flexibility.

Help clients build the future they envision

Whatever their needs, risk tolerance or retirement timeline, Corebridge has an advisory annuity option to help plan for asset protection, longevity, beneficiary protection and more.



*Seven or five-year market value adjustment (MVA) period applies. Power Index Advisory: Withdrawals prior to income activation will reduce the Income Base and Income Credit Base in the same proportion by which the withdrawal reduces contract value. Assured Edge Advisory: Withdrawals prior to income activation will reduce the guaranteed lifetime income amount (GLIA) proportionally, thereby reducing future guaranteed lifetime income. After income activation, withdrawals that exceed the GLIA, except for permitted Required Minimum Distributions (RMDs), will reduce the GLIA proportionally. Permitted RMDs are based on the contract and do not exceed the greater of the GLIA or the RMD amount as calculated by us.

Annuities issued by American General Life Insurance Company (AGL). Guarantees are backed by the claims-paying ability of AGL.

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Expand your practice with fee-based annuity solutions

Today's fee-based annuities generally offer clients no withdrawal charges and innovative living and death benefit options. They enable you to provide more holistic services, offering tax-deferred investments/savings and guaranteed income options that align with an advisory model.

Advisory annuities can also serve as a complement to traditional fixed income vehicles with principal protected accumulation and guaranteed income solutions, making it easier to help you serve your clients' changing risk management needs.



We're here to support you

Our goal is to make incorporating annuities into your practice easy and efficient.

If you are already insurance licensed, we can work with you. If you are not licensed, we can help connect you to a licensed Outsourced Insurance Desk (OID) who can recommend and transact annuities for your clients. We are here to support you either way.



Corebridge supports fee-only advisors with:

- Connection of the RIA and IAR with their annuity contracts via straightforward onboarding and client authorization processes
- Commitment to seamless technology integrations with industry-leading providers to offer RIAs portfolio management and reporting capabilities
- Fee billing options available directly from index annuity accumulation solutions. Note that fee billing related to:
 - Fixed annuities, per current IRS guidelines, must be from an outside account
 - Index annuities with a lifetime income rider must be from an outside account

Select a solution tailored to client needs

Consider clients who may benefit from:

- A fixed income alternative in their portfolio that offers principal protection, lower interest rate risk and tax-deferred growth potential linked to a choice of indices
- A multi-year guaranteed annuity (MYGA) that offers principal protection, guaranteed interest rates and enhanced flexibility

	Power Index Advisory[®]	American Pathway AdvisorySM
Product type	Index annuity with modified single premium: eligible premiums allowed for 30 days after contract issue	Single premium tax deferred fixed annuity with multi-year guarantee (MYG)
Interest rate guarantee options	<ul style="list-style-type: none"> • Guaranteed rate only applies to 1-year fixed account • Not applicable to index interest accounts 	<ul style="list-style-type: none"> • Choice of 3-, 5- or 7-year term • One-year term also available once initial guarantee period ends • Flexibility to renew or change term at the end of each guarantee period without filling out a new application or purchasing a new contract. Default is to auto-renew into the same term
Guaranteed Living Benefit (GLB)	Optional GLB feature (Lifetime Income Max or Lifetime Income Plus Multiplier Flex) available at contract issue	N/A
GLB fee	1% of Income Base. Only one rider may be elected per contract and cannot be changed after election	N/A
Withdrawal charge	None	None
Issue ages	<ul style="list-style-type: none"> • 18-85 with no GLB • 50-80 with GLB 	<ul style="list-style-type: none"> • 18-90 for 3- and 5-year terms • 18-88 for 7-year term
Minimum premium	\$25,000 (NQ & Q)	\$25,000 (NQ & Q)
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> • Applies during the first 5 years when no GLB is elected • Applies during the first 7 years when GLB is elected 	<ul style="list-style-type: none"> • Applies during any 3-, 5- or 7-year guarantee period • A new MVA term starts if contract is renewed into another three-, five- or seven-year interest guarantee period • Not applicable to 1-year option
MVA-free withdrawals	10% of premium amount beginning in the first contract year or 10% of prior anniversary contract value after first contract year	10% of premium amount beginning in the first contract year or 10% of prior anniversary contract value after first contract year
Lifetime income withdrawals	Available through GLB rider or annuitization	Available through annuitization
Optional Advisory Fee Withdrawal Program	Available only in select firms. If allowed, clients can submit a request to withdraw annual advisory fees directly from the annuity, reducing their account value. Program may be changed or canceled at any time. Restrictions and limitations apply. Not available if GLB is elected.	N/A
Beneficiary protection	<ul style="list-style-type: none"> • Death benefit included for no fee • Pays greater of contract value or Minimum Withdrawal Value* • Avoids probate 	<ul style="list-style-type: none"> • Death benefit included for no fee • Pays greater of contract value or Minimum Withdrawal Value* • Avoids probate

* Minimum Withdrawal Value is equal to 87.5% of the premium, less prior net withdrawals (withdrawals after any applicable MVA is assessed), earning no less than the annual rate specified in the contract. See contract for details.

Consider clients who may benefit from:

- A highly efficient guaranteed income solution that utilizes a smaller portion of their portfolio than traditional withdrawal strategies


	Assured Edge[®] Advisory
Product type	Fixed annuity with modified single premium: eligible premiums allowed for 60 days after contract issue
Interest rate guarantee options	<ul style="list-style-type: none"> • Initial 7-year guarantee period • Annual renewal once initial guarantee period ends
Guaranteed Living Benefit (GLB)	GLB is not optional and is included at issue
GLB fee	0.95% for both single and joint annuitants
Withdrawal charge	None
Issue ages	50-80
Minimum premium	\$25,000 (NQ & Q)
Market Value Adjustment (MVA)	Applies only during the initial guarantee period
MVA-free withdrawals	10% of premium amount beginning in the first contract year or 10% of prior anniversary contract value after first contract year
Lifetime income withdrawals	Available through GLB rider or annuitization
Optional Advisory Fee Withdrawal Program	N/A
Beneficiary protection	<ul style="list-style-type: none"> • Death benefit included for no fee • Pays greater of contract value or Minimum Withdrawal Value* • Avoids probate



Action is everything.

Add the security of Corebridge advisory annuities to your clients' retirement strategy.

Contact us today for more information.



Annuities are long-term insurance products designed for retirement.

Retirement accounts such as IRAs can be tax deferred regardless of whether or not they are funded with an annuity. The purchase of an annuity within an IRA does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Early withdrawals may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply. Optional features are subject to additional fees, restrictions and limitations.

Important Notes: 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.

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).

Guarantees are based on the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products and services may not be available in all states and product features may vary by state. AGL does not solicit, issue or deliver policies or contracts in the state of New York.

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Contract #s:

ICC16:224,AGL: AG-803 (7/13),

AG-800 (12/12)

ICC23-AG-810 (7/23)

AG-810 (7/23)

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