

**American General Life Insurance Company (AGL)
The United States Life Insurance Company in the City of New York (USL)**

Address mail to:

Annuity Service Center

Regular Mail

PO Box 2708
Amarillo TX 79105-2708

Overnight Mail

1050 N Western St
Amarillo TX 79106-7011

Phone: 800-242-4079

Fax: 818-615-1542

Website: corebridgefinancial.com

Email: annuityservice@corebridgefinancial.com

Registered Investment Advisor Onboarding Agreement

1 Firm Information

RIA Firm Name _____ CRD Number _____ TIN _____

Address _____ City _____ State _____ Zip _____

Firm Principal Name _____ Phone _____ Email _____

2 Payee Instructions *(If applicable, all fields required.)*

Electronic Fund Transfer (EFT)

Check

Payee Name *(Advisory fees may only be paid out to the firm)* _____

Financial Institution Name _____

Financial Institution ABA Number _____ Financial Institution Account Number _____

3 Approved Third-Party Service Providers *(data vendors)*

Morningstar ByAllAccounts Orion BlackDiamond/Advent

Other _____

The undersigned Registered Investment Advisor Firm (“*Firm*”) hereby executes this RIA Onboarding Agreement (“*Agreement*”), which is entered into by and between the Firm and American General Life Insurance Company (“*AGL*”), The United States Life Insurance Company in the City of New York (“*USL*,” *AGL and USL are each an “Insurer”*), and Corebridge Capital Services, Inc. (“*CCS*” or “*Distributor*”) and shall be effective as of the date of Firm’s signature below (“*Effective Date*”).

This Agreement is intended for use by Firm in order to authorize Insurer to facilitate certain specified investment advisory actions at the direction of the Firm’s Investment Advisor Representative (“*Advisor*”) or other authorized Firm employees (*collectively, “Authorized Persons”*), which are hereby expressly delegated by the Firm to its Advisor and other Authorized Persons with respect to certain of Insurer’s advisory annuity contracts (“*Contracts*”) owned by Firm’s client (“*Owner*”).

Relationship to Contract Owner - Firm represents and warrants that for any annuity Contract for which it or its Advisor seek to be designated as advisor of record with the Insurer, the Firm and its Advisor have appropriate authority to act on behalf of the Contract Owner pursuant to relevant state and federal laws or regulations, maintain all requisite registration in good standing, and maintain a duly executed agreement for financial advisory services with the Contract Owner (“*Advisory Agreement*”). Firm shall promptly notify Insurer upon any changes to the representations in this provision.

Relationship to Insurer - Neither Firm nor its Advisor will represent or imply in any way that:

- Insurer and the Firm or its Advisor are affiliated or have any relationship except as described in this Agreement;
- That Insurer endorses, recommends, or appoints Firm or its Advisor;
- That the Firm or its Advisor is a subagent, solicitor, or transactor under Insurer’s insurance or annuity practices;
- That Insurer provides investment advice; or
- That Insurer participates in or reviews the Firm or its Advisor’s decisions related to the Contract. The Firm and its Advisor will not in any way use Insurer’s name in advertisements or promotional material.

Supervisory Obligations of the Firm - Firm represents and warrants that it shall supervise all Authorized Persons which the Firm designates below to perform activities under this Agreement relating to Contracts, including any direction to Insurer regarding directives regarding fee withdrawals, subaccount allocations, data sharing with third party service providers, and/or any ancillary instruction related thereto. Firm shall ensure that Advisor will not solicit or sell the Contract and may only manage the Contract as outlined in this Agreement.

4 Authorized Persons and Advisors

The Firm agrees to supervise the following designated Authorized Persons and Advisors with respect to activities under this Agreement:

Name	Phone	Email Address	Advisor		CRD# (if applicable)
			Yes	No	
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____

The Firm agrees to amend this list with any additional Authorized Persons and Advisors by written notice to Insurer with signature of an authorized Firm principal.

5 Tax Certification/Substitute Form W-9

Applicable to U.S. persons (including U.S. citizens and resident aliens). If you are not a U.S. person, you are required to submit the applicable IRS Form W-8 series (BEN, BEN-E, ECI, EXP or IMY).

Check appropriate box for federal tax classification of the person (or business) whose name is entered above.

You Must check only one of the following boxes:

- Individual/sole proprietor or single-member LLC
- C Corporation
- S Corporation
- Partnership
- Trust/estate
- Limited liability company. If an LLC, please enter the tax classification (C=C corporation, S=S corporation, P=Partnership)
- Other _____

Under penalties of perjury, I certify to the following:

- That the taxpayer identification number listed on this form is my correct SSN/TIN and I am a U.S. Citizen or other U.S. person (including resident aliens);
- I further certify that I am exempt from and have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding; and
- I am exempt from Foreign Account Tax Compliance Act ("FATCA") reporting.

Certification Instructions: You must cross out any statement in 1-3 that does not apply to you. For any instructions on how to complete this certification, please see the General Instructions for the IRS Form W-9 on www.irs.gov. **Please consult your own tax advisor with any questions you may have regarding this certification.**

6 Acknowledgments

Role of the Insurer - Insurer will execute instructions placed by the Advisor or other Authorized Persons in accordance with the authorization provided in this Agreement and Insurer's administrative forms. Insurer will not recommend subaccounts (or other investment options), allocations, transfers, or any other activity for the Contract. Firm acknowledges that all instructions (including those provided via telephone or electronically, subject to any Insurer limitations) must be received in good order by Insurer before market close of the New York Stock Exchange to be processed the same business day. Standard market close is 4 p.m. Eastern, Monday through Friday. This excludes certain holidays where the market may be closed or closes early.

Insurer will also execute instructions related to fee withdrawal instructions provided by an Authorized Person on Insurer's administrative form(s) and permit Contract data to be shared with third party service providers which have been designated above by the Firm.

Compliance with Applicable Law and Directives - The Firm, its Advisors, and other Authorized Persons will comply with all applicable state and federal securities and insurance laws, and the terms of any written instructions provided by Insurer to the Firm and/or its Authorized Persons relating to activities in connection with the Contract or any other annuity contracts issued by Insurer.

Compliance with Investment Company Act - The Firm warrants that the assets held under the Contract managed by the Firm do not constitute investment companies within the meaning of the Investment Company Act of 1940, and that neither the Firm nor such accounts are required to be registered under that Act. The Firm will comply with Rule 3a-4 under the Investment Company Act of 1940.

Fee Withdrawals - Firm shall ensure that any Authorized Person shall not submit any Fee Withdrawal Form instructing Insurer to facilitate such fee withdrawals from a Contract unless Firm has so authorized. For any withdrawal request submitted by an Authorized Person, Firm certifies that (a) such advisory fees relate solely to the Contract alone and do not compensate the Firm for managing any

6 Acknowledgments *(continued)*

other asset; (b) such fees do not depend on the number of transactions involving the Contract; (c) the amount and frequency of such fees have been disclosed to Owner in writing; (d) the Firm shall seek payment of advisory fees related to the Contract solely from the Contract, and neither Owner nor Insurer have any obligation to pay such fees personally, and (e) the Firm will return any advisory fees withdrawn after a death that gives rise to a death benefit.

The Firm authorizes Insurer to effect withdrawals from client's Contract and to pay the amount of such withdrawals directly to Firm for the purpose of satisfying the investment advisory fees separately agreed upon between Firm and the Contract Owner pursuant to the Advisory Agreement, provided that:

- Each withdrawal authorization request must contain the Contract number, client name(s) and advisory fee percentage or amount required for the Insurer to make the withdrawals. The request must also contain appropriate Firm information, e.g., name, address, and CRD number, and must be signed by an Authorized Person.
- A new withdrawal authorization is required whenever there are changes to the Advisory Agreement.
- The Advisory Agreement or other written disclosure, as may be amended from time to time, informs the Contract Owner that withdrawals from the Contract paid to the Firm to satisfy the client's advisory fee obligations solely with respect to such product will reduce the contract value under the Contract and any guarantees based on contract value, including but not limited to any applicable living benefit values, the cash surrender value, the minimum withdrawal value, the MVA-free withdrawal amount, and the death benefit.
- The Advisory Agreement or other written disclosure, as may be amended from time to time, informs the client of any potential tax consequences associated with advisory fee withdrawals from Contracts.
 - i With respect to nonqualified fixed index and variable Contracts, Insurer has been granted a Private Letter Tax Ruling (PLR) from the Internal Revenue Service that allows advisory fees withdrawn from such Contracts and paid directly to the Investment Advisor not to be considered distributions to the client for tax purposes, provided they meet all requirements on the withdrawal authorization form, including but not limited to the following:
 - the advisory fee withdrawals do not exceed an amount equal to an annual rate of 1.5% of the contract cash value;
 - the advisory fee withdrawals relate solely to the client's Contract and do not compensate the Firm for managing any other asset;
 - the Firm looks solely to the Contract for payment; and;
 - the client has no obligation to pay such fees from any other source. Insurer accordingly limits the advisory fees allowed on Contracts to a maximum of 1.5% regardless of the fee rate incorporated in the Advisory Agreement.
 - ii Qualified Advisory products will be subject to the same limitations.
 - iii Advisory fee withdrawals are not allowed on fixed Contracts and any withdrawals from such product may be taxable as distributions to the Contract owner(s).
 - iv If the conditions above are not met, advisory fee withdrawals may be taxable to the client. Please refer to the Owner's Contract and Owner Acknowledgement, as applicable, for details.
- The Advisory Agreement or other written disclosure, as may be amended from time to time, informs the client that fee withdrawals count as withdrawals under the terms of the Contract, and that the amount of the fee withdrawal is included in the calculation of the withdrawal amount permitted each year which is not subject to market value adjustment. The Firm shall not request, and Insurer shall not be obligated to process, any fee withdrawals from any contract that is not an Insurer-approved advisory annuity product.
- Fee withdrawal requests will not be processed if: the Firm is no longer listed as the Firm of record on the Contract as of the date of receipt of the fee withdrawal request or recurring withdrawal date, as applicable; if the fee withdrawal authorization is terminated; if the Contract is surrendered, transferred or assigned; or if a death benefit becomes payable.

Confidential Information - The Firm acknowledges that it will have and will maintain physical, administrative, technical and organizational measures consistent with appropriate industry standards to ensure the security and confidentiality of any information pertaining to a Contract that is provided to the Firm by Insurer and any personally identifiable information that may otherwise be transmitted to Insurer (*Confidential Information*). The Firm agrees to maintain the security of any access credentials provided to the Firm or its authorized persons. If the Firm, its Advisors, or other Authorized Persons become aware of any loss, theft, or unauthorized use of any information, the Firm agrees to notify Insurer immediately. Where necessary as part of any information security incident, the Firm agrees to cooperate with Insurer to review the incident, take reasonable steps to prevent similar future incidents, and confirm compliance with this Agreement.

Cooperation - The Firm will promptly provide any information reasonably requested by Insurer concerning the Contract, compliance with this Agreement, or compliance with any federal or state statutes or regulations. If questions arise concerning compliance with the law, the Firm will take commercially reasonable action to ensure compliance with applicable law. This provision shall not be read to imply that Insurer has any duty to, or will, supervisor monitor the Firm or the Advisor's management of the Contract or their compliance with applicable law.

6 Acknowledgments *(continued)*

Indemnification - THE FIRM SHALL INDEMNIFY AND HOLD HARMLESS INSURER, AND THEIR RESPECTIVE AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS, FROM AND AGAINST ALL CLAIMS, ACTIONS, COSTS, AND LIABILITIES, INCLUDING ATTORNEYS' FEES, ARISING OUT OF OR RELATING TO:

- ANY FINANCIAL TRANSACTION INVOLVING A TRANSFER OR REALLOCATION OF CONTRACT VALUE REQUESTED BY THE FIRM, ITS ADVISOR, AGENTS, EMPLOYEES, OR AFFILIATES;
- THE FIRM, OR FIRM'S ADVISOR, OR OTHER AUTHORIZED PERSON'S VIOLATION OF, OR REFUSAL OR FAILURE TO COMPLY WITH ANY PROVISION OF THIS AGREEMENT OF ANY FEDERAL OR STATE LAW, RULE, OR REGULATION;
- THE PERFORMANCE OR NONPERFORMANCE OF THE ADVISORY SERVICES AGREED TO WITH THE CONTRACT OWNER;
- ANY DISPUTE BETWEEN THE FIRM, ADVISOR, AND CONTRACT OWNER, INCLUDING DISPUTES CONCERNING FEES AND INVESTMENT DECISIONS; OR;
- ANY OTHER TRANSACTION, EXCEPT ANY TRANSACTION THAT RESULTS IN A LOSS AS A RESULT OF THE WILLFUL MISCONDUCT OF INSURER OR ITS EMPLOYEES IN PROCESSING SUCH TRANSACTION REQUESTED BY FIRM AND/OR ANY AUTHORIZED PERSON.

FURTHER, THE FIRM HEREBY AGREES TO INDEMNIFY, DEFEND, AND HOLD HARMLESS INSURER FROM ALL CLAIMS RELATING TO ANY TAXES, PENALTIES AND/OR INTEREST OR LOSS OF VALUE (*INDIVIDUALLY AND COLLECTIVELY REFERRED TO AS "LOSS"*) ARISING OUT OF ANY WITHDRAWAL REQUEST SUBMITTED BY THE ADVISOR.

Firm's Obligations - Firm shall promptly notify Insurer of any customer complaint or notice of any regulatory investigation or proceeding or judicial proceeding against Firm, Advisor, or any of its employees, regarding the Contract and/or any threatened or filed civil litigation against Firm, Advisor, or any of its employees, arising out of the servicing of the Contract or allegations that Firm, Advisor, or any of its employees violated any law, rule, or regulation regarding the Contract. Upon request, Firm shall provide Insurer with full details of, and correspondence related to an of the foregoing, including copies of all legal documents pertaining thereto.

Term and Termination - This authorization shall remain in effect until the termination of this Agreement by either the Firm or Insurer by written notice to the other.

Entire Agreement - This agreement contains all the agreements, representations, and understandings made between the parties as to advisory services to be provided by the Firm and its Advisor with respect to the Contract. All modifications and amendments hereto must be in writing and signed by both parties.

Assignment - Insurer may assign their rights and obligations under this agreement to any subsidiary, affiliate, or successor by merger or consolidation with notice to the Firm, or to any other entity after 30 days written notice to the Firm. The Firm may not assign this agreement, or any of its rights, duties, or obligations hereunder. **Waivers** - The failure of any party at any time to require performance by the other party of any provisions of this agreement will not affect in any way the right to require such performance at any time thereafter. The waiver by any party of a breach of any provisions hereof will not be taken or held to be a waiver of the provision itself.

Applicable Law - This Agreement shall be construed in accordance with the laws of the State of Texas, without giving effect to the conflict of law provisions thereof. Advisor consents to the jurisdiction of the courts of the State of Texas and to the jurisdiction of federal courts located within Texas.

7 Signature

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Firm Principal Name _____ Title _____

Signature _____ Date _____