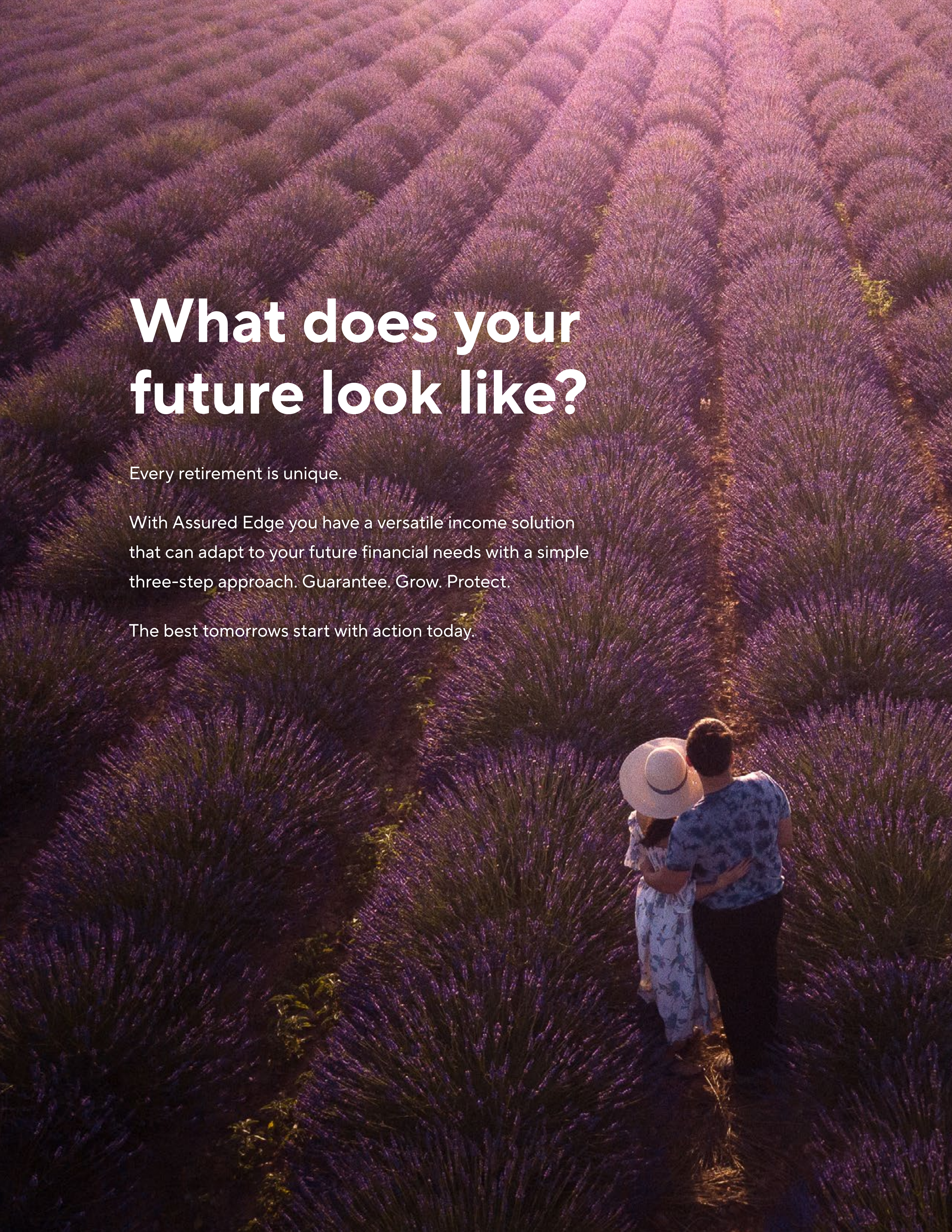
Add more predictability to your retirement income

Assured Edge® Fixed Annuities

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, ANY BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX. Guarantees are backed by the claims-paying ability of the issuing insurance company.



What does your future look like?

Every retirement is unique.

With Assured Edge you have a versatile income solution that can adapt to your future financial needs with a simple three-step approach. Guarantee. Grow. Protect.

The best tomorrows start with action today.

Bring your vision for the future into focus

As you look ahead, there are retirement challenges to consider

- **People are living longer and could outlive their retirement income**
- **Healthcare costs are rising**
- **Market downturns can impact the value of your retirement assets**

The good news is that a well-balanced retirement portfolio can help protect you from these challenges and bring the future you want into focus.

Take action for the future with protected lifetime income

Today's longer lifespans are a game changer, and with fewer companies now offering pensions, the retirement "formula" is changing. Adding a fixed annuity with a lifetime withdrawal benefit to your retirement strategy can help provide protected income guaranteed to last for as long as you—or you and your spouse—live.

How will your retirement income add up?

A lifetime income solution you can count on

Assured Edge calculates how much your guaranteed lifetime income amount (GLIA) will grow each year based on your purchase amount and income growth rate.

Every year you wait to activate lifetime income, your GLIA will increase by 8.5%, and that dollar amount is added to your GLIA. In addition, income credits accrue daily for up to 10 years or until income is initiated, whichever is sooner. Daily income growth is especially beneficial if you want or need to begin income between contract anniversaries. With daily growth, you will benefit from all accrued growth, giving you the flexibility to begin taking income when it is right for you.

Let's look at a hypothetical example

Meet Carl: he plans to retire at 67

- Age 60
- Plans to **retire at 67, and wants to know today what his retirement income can be**
- Purchases Assured Edge with $100,000 of his retirement savings
- Waits seven years to activate guaranteed lifetime income with income credits accruing every day during that time

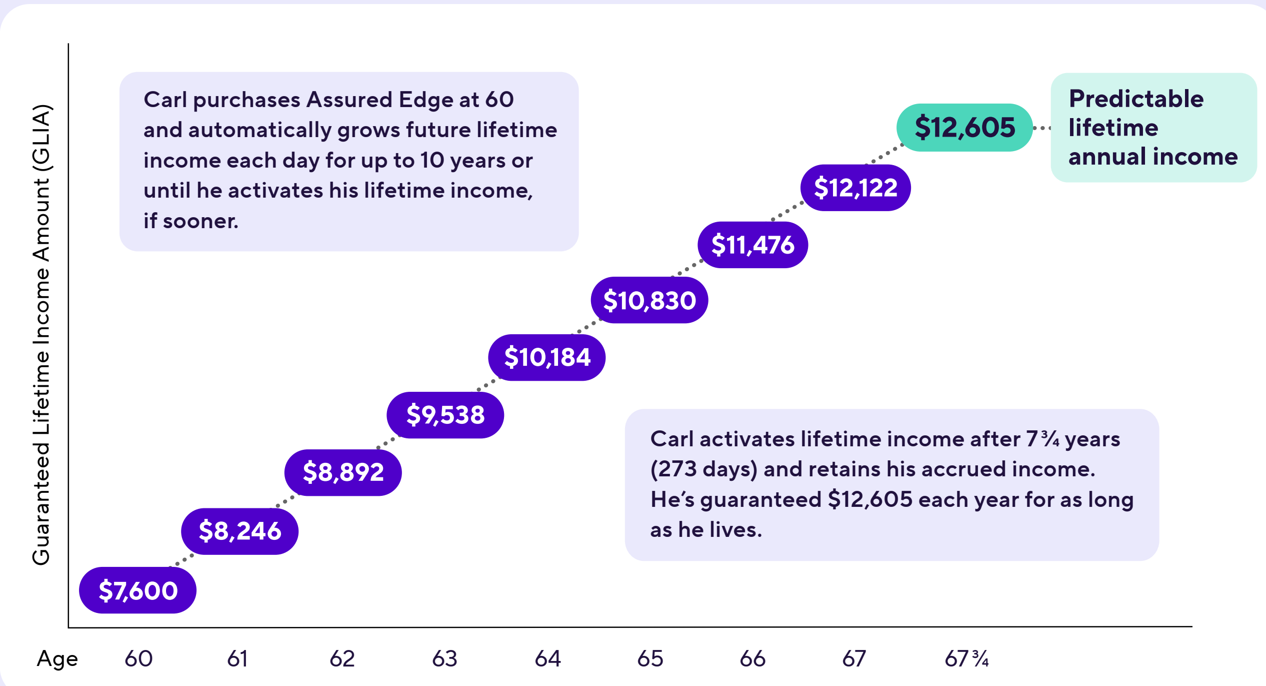
He knows:

- Assured Edge allows him to grow his future guaranteed lifetime income each day for up to 10 years or until he activates lifetime income, whichever comes first, based on an income growth rate
- He can benefit from daily income growth and the flexibility to begin taking income any time, regardless of contract anniversaries, and receive accrued income credits
- His money is protected because it's not invested in the stock market

Carl builds an income bridge to his future

Each year Carl waits to take income, he grows his guaranteed retirement income by $646—or 8.5% of his initial $7,600—added to his income base on each contract anniversary. In this hypothetical example, Carl's initial GLIA of $7,600 grows by Year Seven to $12,122. However, he waits another nine months beyond the contract anniversary to activate lifetime income. Now he gets to keep all accrued income, bringing the amount he will enjoy each year for life to $12,605.

The power of daily income growth



Hypothetical example assumptions: Age 60 at time of purchase; $100,000 eligible premium; single coverage; 8.5% income growth rate and 7.60% income percentage. Initial guaranteed lifetime income amount (GLIA) is calculated by multiplying the eligible premium by the income percentage based on issue age ($100,000 x 7.60% = $7,600). The income credit is a dollar amount calculated by multiplying the initial GLIA by the income growth rate ($7,600 x 8.5% = $646). Once lifetime income begins, the GLIA is set and will no longer increase with an income credit. Withdrawals before lifetime income is activated will reduce the income credit and GLIA proportionally, thereby reducing future guaranteed income.

Income credits accrue daily and are shown here at full contract-year intervals. Carl chose to wait three-quarters into Year Eight—or 273 days—to start income. As a result, he earned an additional $483 annually, thanks to daily accrual, and increased his income to $12,605 ($646 x (273 ÷ 365) = $483 + $12,122 = $12,605) each year for life.

For illustrative purposes only. Not an actual case and intended solely to depict how the product feature might work. It does not reflect the value of any specific contract. Restrictions and limitations may apply. **Income percentages are set periodically by the company and may be different than what is shown.**

Start income when the time is right for you

Receive your income on a monthly, quarterly, semiannually or annual basis—whichever works best for you.

Once the first lifetime income withdrawal is taken, your guaranteed lifetime income amount is set and will no longer increase with an annual income credit.[1]

You can count on guaranteed income for as long as you—or you and your spouse—live, provided your withdrawals are within the parameters of the guaranteed lifetime withdrawal benefit.

Take advantage of protection for life's "just in case" moments

Assured Edge has built-in protection when life brings unexpected health issues. You can take free withdrawals under the benefits described below. **These riders are not available in CA.** Provisions may vary by state. If you choose to take a withdrawal using these benefits, they may reduce guaranteed lifetime withdrawal payments. Your financial professional can give you details about how to use these protections.

Extended Care

The owner must receive extended care for at least 90 consecutive days, beginning after the first contract year. The extended care may not have begun before the initial contract date.

Terminal Illness

The owner must be initially diagnosed with a terminal illness after the contract date. One partial withdrawal or a full withdrawal is permitted.

Enhanced Income Benefit[2]

The owner can increase income up to 200% of the GLIA for single life (150% for joint life) if confined to a qualified facility for at least 90 consecutive days.[3]

[1] This amount can decrease if you take a withdrawal in excess of the guaranteed lifetime income amount, except for permitted RMDs.

[2] This Enhanced Income Benefit feature is included automatically with your contract for no additional fee and begins on or after the second contract anniversary. The benefit is available for up to five contract years or the depletion of the contract value, if sooner. It is not long-term care insurance and may not be available in all states. A qualified facility is a facility that is located in the United States or its territories that is an assisted living facility, hospital or nursing facility that provides medically necessary care by a qualified medical professional or physician. Please refer to the contract for more information. **Not available in California.**

[3] For example, if you were receiving $7,000 in annual income and became eligible for the benefit, you may withdraw up to $14,000 per year for up to five years.

Retain access to your money

If you need to take a withdrawal other than lifetime income you have options

Annual withdrawals

Up to 10% of the contract value as of the previous contract anniversary*

Withdrawals taken to satisfy permitted Required Minimum Distributions (RMDs)

Withdrawals after lifetime income is activated

An amount up to the guaranteed lifetime income amount

Keep in mind, if you take any money out of your annuity before activating lifetime income, the withdrawal will proportionately reduce the income credit and GLIA. This includes permitted RMDs, which do not incur a withdrawal charge or market value adjustment (MVA). After the income activation date, any withdrawal that exceeds the GLIA, except for permitted RMDs, will also reduce the GLIA.

Remember, annuities are long term insurance products designed for retirement. Withdrawals may be subject to federal and/or state income taxes. If taken before age 59½, a 10% federal early withdrawal tax penalty may apply in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.

*Beginning in the first contract year: totaling up to 10% of the contract value (premium amount, if made during the first year), as of the previous contract anniversary, with no withdrawal charge or market value adjustment (MVA).

Benefit from flexibility when it matters most

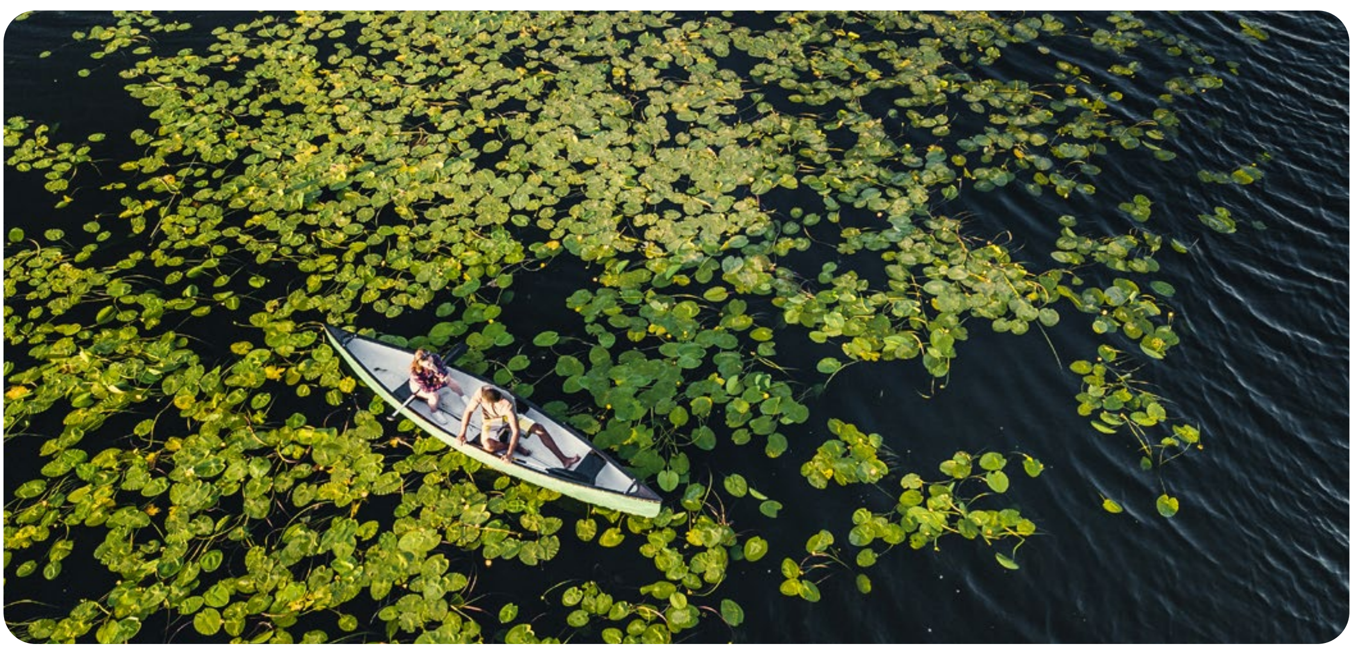
Sometimes life changes. We have you covered.

Assured Edge gives you the flexibility to add or change a person covered under the contract before beginning lifetime income if you experience a marriage, divorce or death.

At the time you start withdrawals, you can still add or remove a covered person under certain limitations.

If you make a change:

- At least one of the original covered persons named when the contract is issued must remain as one of the covered persons
- Changes in covered person(s) may increase or decrease the GLIA
- Once lifetime income is activated, the covered person(s) cannot be changed for any reason
- Other restrictions may apply; please talk to your financial professional for the details



Take a closer look at key features

Contract features	
Contract Overview	Fixed annuity
Guaranteed lifetime withdrawal benefit (GLWB)	• GLWB included at contract issue • Rider fee: 0.95% for both Single and Joint, based on contract value on each anniversary
Guaranteed lifetime income amount (GLIA) and income percentages	Initial GLIA determined at the end of the eligible premium period and equals the total eligible premiums multiplied by an income percentage based on age at issue and coverage option. The GLIA will increase by an income credit each year until lifetime income is activated based on an income growth rate (even in years non-lifetime income withdrawals are taken).
Daily income growth	Income accrues daily for up to 10 years or until income is initiated, whichever is sooner. This means there will be no lost growth should income be initiated between contract anniversaries.
Enhanced income benefit (confinement rider)	Ability to increase income by up to 200% of the maximum annual GLIA for single life (150% for joint life) for up to five years if confined to a qualified facility for at least 90 days. This benefit is included automatically with your contract for no additional fee and begins on or after the second contract anniversary. The benefit is available for up to five contract years or the depletion of the contract value, if sooner. It is not long-term care insurance. **This rider is not available in CA.**
Withdrawals before lifetime income activation	Withdrawals will reduce the income credit and the guaranteed lifetime income amount proportionally, thereby reducing future guaranteed lifetime income.
Withdrawals after lifetime income activation	Amounts that exceed the GLIA, except for permitted required minimum distributions (RMDs), and do not exceed the greater of the GLIA or the RMD as calculated by us.
Changes to covered persons	Permitted prior to income activation in the case of marriage, divorce or death. At income activation, a covered person may be changed, added or removed, subject to limitations.
Penalty-free withdrawals	Beginning in the first contract year: totaling up to 10% of the contract value (premium amount, if made during the first year), as of the previous contract anniversary, with no withdrawal charge or market value adjustment.
Death benefit	Greater of Contract Value or Minimum Withdrawal Value. Benefits can pass directly to the designated beneficiary, avoiding the potential delays and cost of probate.

Please see the Product Overview or talk with your financial professional for full benefits and features.

Step into your future with an income advantage

You receive all the benefits of a fixed annuity, plus you can:

Guarantee	Grow	Protect
Payments are guaranteed each year for as long as you live—even if the contract is completely depleted because of the lifetime withdrawals.*	The ability to grow your future income faster with an income credit every year until you start receiving lifetime income payments.	There's no need to stress about how the stock market performs because your money is not invested in the market—it's invested in you.

*This amount can decrease if you take a withdrawal after activating lifetime income and in excess of the guaranteed lifetime income amount, except for permitted RMDs.

Action is everything. Talk to your financial professional today to learn more about predictable income for life.

Additional information:

The income growth rate is not a rate of return and the income credit is not added to the contract value.

To realize the full benefit of lifetime income, withdrawals must not exceed the GLIA.

Withdrawals before lifetime income is activated will reduce the income credit and GLIA proportionally, thereby reducing future guaranteed income.

Once the first lifetime income withdrawal is taken, the GLIA is set and will no longer increase with an income credit. However, this amount can decrease if a withdrawal, taken after activating lifetime income, is in excess of the guaranteed income amount, except permitted required minimum distributions (RMDs). Permitted RMDs are based solely on this contract and cannot exceed the GLIA or RMD amount as calculated by us.

Penalty-free withdrawals are available without a market value adjustment (MVA). These withdrawals, however, may reduce the GLIA.

Lifetime income withdrawals automatically begin if not elected by the contract maturity date of age 95 and if the contract value is greater than zero.

Consider Assured Edge for:

- Guaranteed retirement income for life
- Growth of future lifetime income based on an income growth rate each year that you wait to activate lifetime income
- Daily income growth for up to 10 years or until income is initiated, whichever is sooner. This means you will benefit from all accrued growth should you need or want to initiate income between contract anniversaries
- Access to your money and protection of your principal
- An enhanced income benefit that enables you to increase income by up to 200% of the maximum annual GLIA for single life ($150% for joint life) for up to five years if confined to a qualified facility for at least 90 days*

* The enhanced income benefit (confinement rider) is not available in California.

Understanding fixed annuities

A fixed annuity is a contract between you and an insurance company that, in exchange for your premium (earning a fixed rate of interest), offers a stream of guaranteed income payments.

Annuities are long-term insurance products designed for retirement. Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value. 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.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not obligations of, or backed by, the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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 consult the appropriate professional.

Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. Issuing company AGL is responsible for the financial obligations of insurance products and is a wholly owned subsidiary of Corebridge Financial. Guarantees are backed by the claims-paying ability of the issuing insurance company. **AGL does not solicit, issue or deliver new 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. Please refer to the contract.

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