corebridge financial

Customize your retirement plan with protected income

American Pathway® series of fixed annuities



Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

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

Is your future protected?

Consider if your retirement income should be.

With American Pathway fixed annuities you have guaranteed growth, protection, and income choices to fit your specific needs.

The best tomorrows start with action today.



A bright future is waiting

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

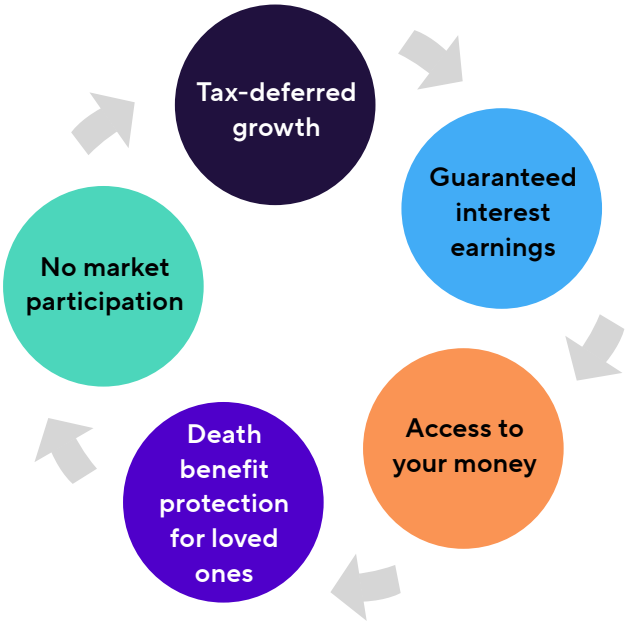
The good news is that a well-balanced retirement portfolio can help address these challenges.

Consider taking action for the future with protected income and tax-deferred growth

Adding a fixed annuity to your retirement strategy can provide confidence knowing your money is protected from market ups and downs because it's not invested in the stock market.

American Pathway annuities are designed for flexibility to help you meet your financial goals with a choice of initial interest rate periods for guaranteed interest earnings.

With American Pathway annuities you can expect:



This brochure is intended to be a general overview of American Pathway fixed annuity products and should be used with the product overview for the specific fixed annuity product you are considering.

Keep more of your money working for you

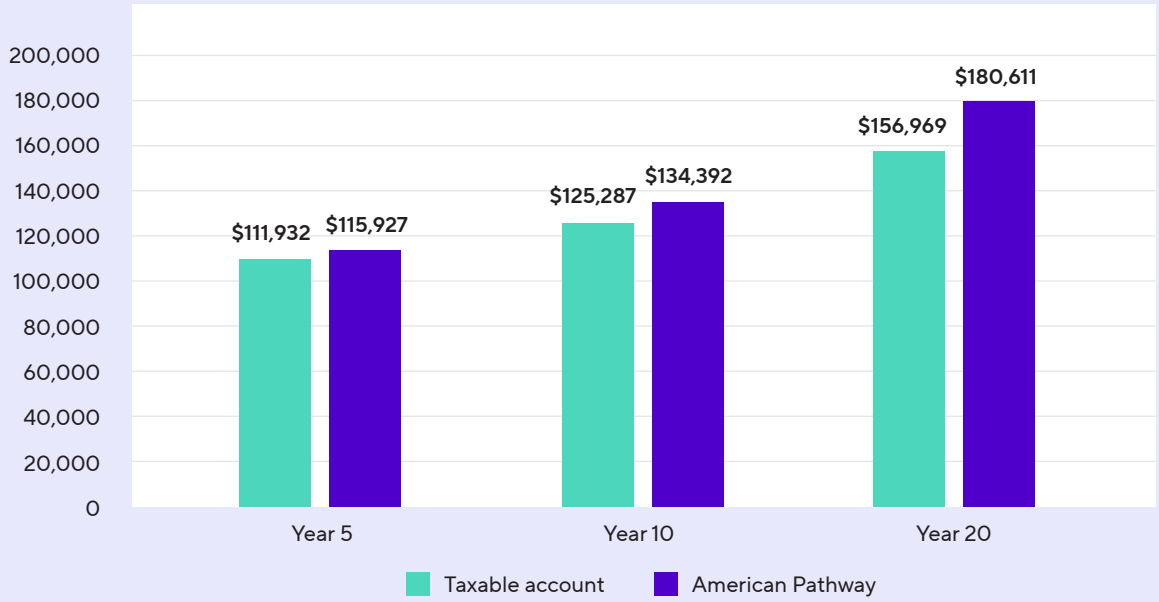
Your American Pathway guaranteed fixed rate of interest helps grow your money tax-deferred. Over time, your money compounds at a faster rate than it would in a taxable account.



Here's why

- With a fixed annuity you won't have to pay current taxes on any interest or earnings until money is withdrawn
- Money that would have gone to pay federal income taxes stays in the account earning interest

The power of tax-deferred growth



For illustrative purposes only. Performance is not guaranteed. This hypothetical example assumes a $100,000 single premium earning 3%, during a 20-year period, 24% income tax rate and no withdrawals.

Does not reflect the performance of any particular product and does not take into account the differences in risk, maturity and credit quality when comparing identical tax-deferred and taxable yields. Results will vary.

Keep in mind, if you take money out of the annuity before age 59½, the IRS considers the withdrawal a "premature distribution" and you may be required to pay a 10% federal early withdrawal tax penalty. A product early withdrawal charge and market value adjustment (if applicable) may also apply.

Sometimes life changes, we have you covered

After a certain time period, you can withdraw money from your American Pathway annuity without withdrawal charges.*

Built-in protection

- When life brings unexpected health issues you can take free withdrawals in case you need extended care or are diagnosed with a terminal illness. See the product overview for full details. These protections are not available in all states.
- Take free withdrawals up to the interest you've earned OR up to a certain percentage of the contract's previous anniversary contract value. The percentage allowed varies by American Pathway products.
- If you don't need to use all the free withdrawal amount in a contract year, in some cases, you may carry over the unused portion to the next contract year, increasing the amount available to you.

Start income when the time is right for you

When you're ready for retirement income, American Pathway annuities provide an option to permanently convert your contract value into a series of guaranteed income payments. This is called the annuitization process. Keep in mind, once you annuitize the contract, you will have guaranteed income for the period you choose but will no longer have access to the contract value.

The amount of each guaranteed income payment is based on the payment option you choose:

- Life only: Income payments for as long as you live
- Life only with a guaranteed period: Income payments for as long as you live and if the guaranteed period you select has not expired at the time of your death, payments will continue to your beneficiary for the remainder of the guaranteed period
- Fixed period: Income payments for a specific amount of time that you choose – from five to 20 years
- Fixed amount: You decide the amount of income to receive. Payments continue for a minimum of five years and maximum of 20 years in the amount you select until the money and interest earned is depleted

* Some annuities have no withdrawal charges. See the product overview for the American Pathway fixed annuity you are considering for details.

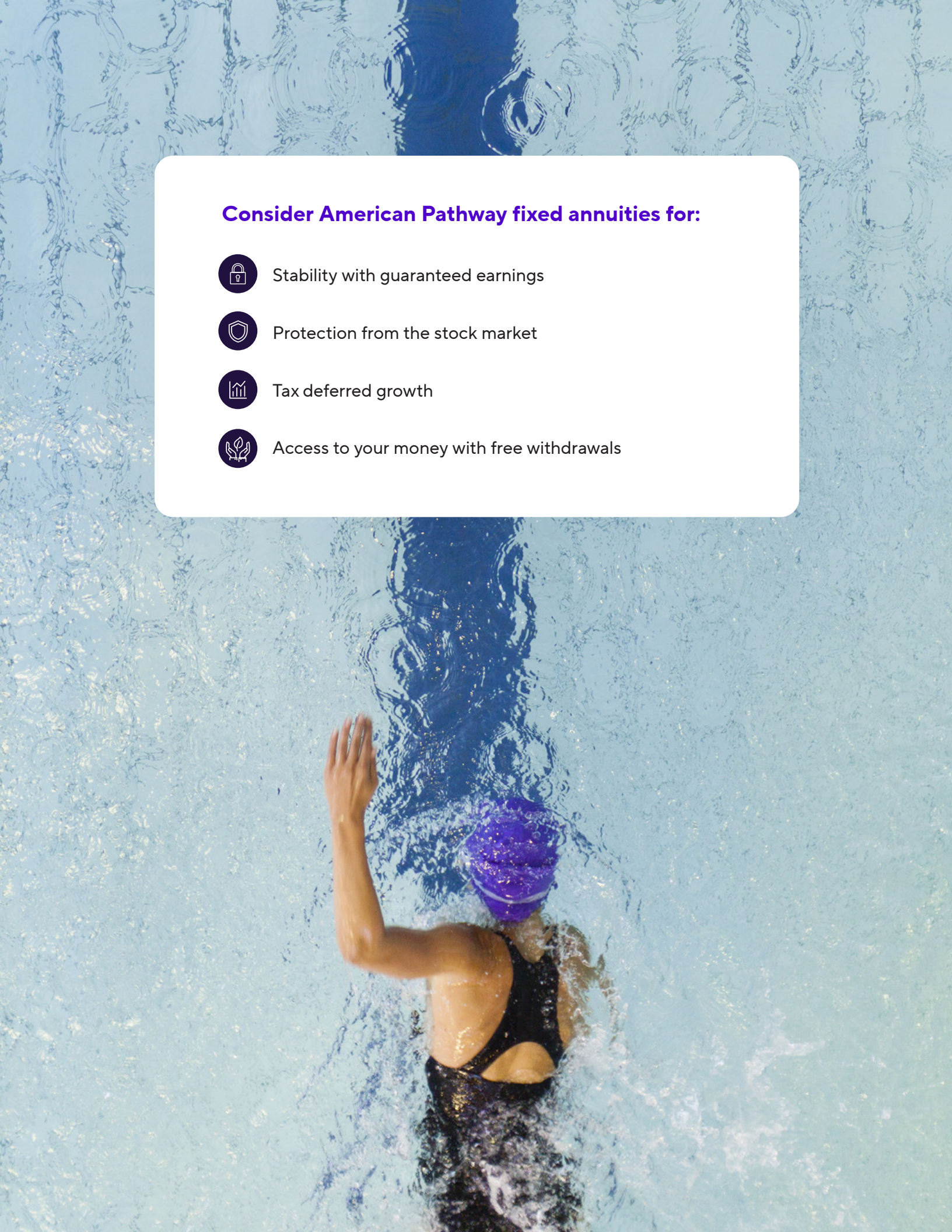
Single and joint life income options are available. Once payments begin, the payout option cannot be changed. For IRA contracts, the maximum, guaranteed or fixed payment period is limited to 10 years.

Take a closer look at key features

Contract features	
Issue ages	• Maximum 90. Maximum may differ by annuity and initial interest rate period selected • Minimum 18
Sales charge	None.
Guaranteed initial interest rate period	Multiple rate periods available. Choices vary by annuity. Please talk with your financial professional for your specific needs.
Guaranteed minimum interest rate	At the end of the initial interest rate period, an interest rate will be declared and guaranteed for the subsequent interest rate period. The rate will never be less than the minimum specified in the contract.
Contract purchase	Single premium purchase amount.
Annuitization	Generally allowed three years after contract issue.
Free withdrawals	Some annuities have no withdrawal charges. Others allow you to take withdrawals in certain situations without incurring a withdrawal charge and/or market value adjustment. See the product overview for the annuity you are considering for specific information, including restrictions and limitations.
Withdrawal charge schedule (If applicable)	Withdrawals that exceed free withdrawal amounts during the withdrawal charge term will be subject to a withdrawal charge. See product overview for choice of schedules. • Applied as a percentage of contract value withdrawn before application of the MVA (if applicable)
Market value adjustment (MVA)	Applies to withdrawals above the penalty-free withdrawal amount made during the initial interest rate guarantee term. • Depending on the current interest rate environment, MVA can increase or decrease the withdrawal amount you receive • MVA does not apply to free withdrawal amounts, Required Minimum Distributions (RMDs), annuitization or death benefit • An external index referenced in the contract is used to measure interest rates
Optional return-of-premium guarantee	Available on certain American Pathway annuities. Allows the annuity to be returned to the issuing company at any time for an amount equal to the greater of the single premium paid, less prior net withdrawals, or the contract value minus any applicable withdrawal charges or MVA, or the minimum withdrawal value.
Death benefit	Payable upon death of owner. Beneficiary will receive the greater of the contract value (without withdrawal charge or MVA) or the minimum withdrawal value. Benefits can pass directly to the designated beneficiary, avoiding the potential delays and cost of probate. Joint owners must be each other's sole primary beneficiary.

Please see the product overview of the annuity you are considering or talk with your financial professional for full benefits and features.

Action is everything. Talk to your financial professional today to learn more about the protection and stability of American Pathway annuities.



Consider American Pathway fixed annuities for:

- Stability with guaranteed earnings
- Protection from the stock market
- Tax deferred growth
- Access to your money with free withdrawals

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 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.

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.

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Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a wholly owned subsidiary of Corebridge Financial, Inc. Guarantees are backed by the claims-paying ability of the issuing insurance company. 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. Please refer to the contract.

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