

December 2025

Annuity updates

Sales, operations and compliance updates



Marketing spotlight

The Elite Producer Compensation Program (EPCP) has been extended through 2026!

We're excited to share that Corebridge Financial will continue to offer independent agents additional compensation opportunities with the Elite Producer Compensation Program for the 2026 calendar year! **Agents have until end of year to qualify for a Q4 EPCP payment.** Also, don't forget that agents end-of-year Compensation Tier earned in 2025 will carry over to 2026. [Learn more here.](#)

New resources now available to you:

- [Guidelines for annuity sales to non-U.S. citizens.](#) These guidelines apply to individual annuity applications for non-U.S. citizens and may not be used for other products.
- [Understanding the Certification of Trust Form.](#) As you work with your clients to complete necessary forms, this information provided will help you avoid submitting an application that will be deemed "not in good order" (NIGO).



Operations updates

2025 annuity processing cut off dates

We recommend all 2025 tax sensitive transactions be submitted by the attached dates to allow time for potential Not in Good Order (NIGO) resolutions. Items that are NIGO and not resolved prior to after Market Close on 12/31/2025 **will not** be backdated. [Learn more here.](#)



Product updates

Standard non-forfeiture law (SNFL) minimum rate change

Effective Thursday, January 1, 2026, there will be a decrease to the Standard Non-Forfeiture Law (SNFL) interest rate that is indexed to the 5-Year Constant Treasury Rate (CMT). SNFL rate changes impact our actively sold Power Series of Index Annuities as follows:

- Minimum Withdrawal Value (MWV) on actively sold products nationally (American General Life Insurance Company)
- Growth Rate applicable to Minimum Accumulation Value (MAV) on actively sold products in New York (The United States Life Insurance Company in the City of New York)
- Minimum Interest Rate Cap on actively sold products in New York (The United States Life Insurance Company in the City of New York)
- Minimum Triggered Declared Interest Percentage on actively sold products in New York (The United States Life Insurance Company in the City of New York)

[Read more here.](#)

Quick links



[Rates and materials](#)

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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 individuals. Diversification does not guarantee a profit or protection for loss.

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.

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

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. Clients should consult with their financial professional regarding their situation. For legal, accounting or tax advice, clients should consult the appropriate professional.

Annuities are issued by **American General Life Insurance Company (AGL)**, Houston, TX, except in New York, where they are issued by **The United States Life Insurance Company in the City of New York (US Life)**.

Products and services may not be available in all states and product features may vary by state. AGL does not solicit, issue or deliver contracts in the state of New York. All contract and optional benefit guarantees are backed by the claims-paying ability of the issuing insurance company. AGL and US Life are not authorized to give legal, tax or accounting advice. Clients should consult their attorney, accountant, or tax advisor on specific points of interest.

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