

Dear Annuity Partner:

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 Fixed Annuities as follows:

- Minimum Withdrawal Value (MWV) on actively sold products Nationally (American General Life Insurance Company)
- Guaranteed Minimum Interest Rate (GMIR) on actively sold products in New York (The United States Life Insurance Company in the City of New York)

Fixed Annuities, National Products (AGL):

Current MWV	MWV, effective January 1, 2026
87.5% @ 2.55%	87.5% @ 2.40%

Fixed Annuities in New York (USL):

Current GMIR	GMIR, effective January 1, 2026
2.55%	2.40%

Transition Rules:

Application Signed Date or Upload Submission Date (aka Application Submit Date)	Contract Issue Date	Rates
Prior to 1/1/2026	Within 60 days (75 for NY) of the earliest of the Application Signed Date or Upload Submission Date.	The more favorable rates on the Application Signed Date, Upload Submission Date (Order Entry) or the Contract Issue Date, will apply.
Prior to 1/1/2026	After 60 days (75 for NY) of the earliest of the Application Signed Date or Upload Submission Date.	Rates as of the Contract Issue Date will apply.
On and after 1/1/2026	Within 60 days (75 for NY) of the earliest of the Application Signed Date or Upload Submission Date.	The more favorable rates on the Application Signed Date, Upload Submission Date (order Entry) or the Contract Issue Date, will apply.
On and after 1/1/2026	After 60 days (75 for NY) of the earliest of the Application Signed Date or Upload Submission Date.	Rates as of the Contract Issue Date will apply.

Thank you for supporting the Fixed Annuity products over the years. We appreciate your partnership and welcome any questions you might have.

For financial professional use only. Not for use with the public.

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 suitable or appropriate for all clients.

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. The purchase of an annuity is not required for, and is not a term of, the provisions of any banking service or activity.

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)**. Variable Annuities are distributed by Corebridge Capital Services, Inc. (CCS), member FINRA.

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. All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

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