

# Corebridge MarketLock® Annuity

Single premium registered index-linked annuity (RILA)



## Product features at a glance

| Purchasing a contract                 |   |
|---------------------------------------|---|
| Minimum premium (purchase payment)    | \$25,000 (qualified or non-qualified)   |
| Issue age                             | <ul style="list-style-type: none"><li>• 18-85</li><li>• 18-75 with optional return of purchase payment death benefit</li></ul>  |
| Annual fees                           | None  |
| Strategy account options – 21 options |   |
| Investment term                       | <ul style="list-style-type: none"><li>• 1-year term</li><li>• 3-year term</li><li>• 6-year term</li></ul>   |
| Equity indices                        | <ul style="list-style-type: none"><li>• S&amp;P 500®</li><li>• Nasdaq-100®</li></ul>  |
| Crediting methods                     | <ul style="list-style-type: none"><li>• <b>Lock Strategy</b> – Captures the dynamic growth potential of the stock market by tracking actual S&amp;P 500® index performance on a daily basis and automatically locking in the Lock Threshold if the growth target is reached. Lock Threshold must be reached at market close on any day during the investment term.</li><li>• <b>Cap Strategy</b> – Offers growth potential up to a maximum percentage (cap).</li><li>• <b>Trigger Strategy</b> – Guarantees growth in flat or weak markets with a fixed return that is triggered when index performance is 0% or higher.</li><li>• <b>Dual Direction with Cap Strategy</b> – Generates growth even in negative markets, as long as index returns do not fall below the buffer level. Earnings are subject to a maximum percentage (cap) in positive markets.</li><li>• <b>Dual Direction Trigger with Cap Strategy</b> – Guarantees a set rate of return (known as the Trigger Rate) if index performance falls between +20% and -20% (based on the buffer rate). Earnings are subject to a maximum percentage (cap) if positive index performance exceeds 20%.</li><li>• <b>Participation and Cap Strategy</b> – Participates in a percentage of the positive index performance at Term End Date up to a maximum percentage (cap).</li><li>• <b>Enhanced Participation &amp; Cap Strategy</b> – Works like the Participation and Cap crediting method but with a higher participation rate. Cap rates may be higher or lower than the Participation &amp; Cap option, depending on market conditions. Earnings may be higher or lower, depending on cap rates and index performance, and the Enhanced strategy may or may not result in a higher crediting rate than the basic strategy.</li><li>• <b>Cap Secure Strategy</b> – Offers growth potential up to a maximum percentage (cap) each year. This cap is constant over six years with earnings credited at the end of the term.</li></ul> |
| Fixed account                         | <ul style="list-style-type: none"><li>• 1-Year Fixed Interest Account (available for allocation from other strategy account options)</li></ul>  |

You should consult with your financial professional to determine which strategy account option best aligns with your investment objectives.

### 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 PRINCIPAL AMOUNT INVESTED

## Withdrawals and income

|                                 |   |
|---------------------------------|---|
| Free withdrawals                | In the contract's first year, you can withdraw 10% of your premium (money allocated to the RILA) without incurring any withdrawal charges. After the first contract year, you can withdraw up to 10% of your contract value (based on your prior anniversary value) at no charge.   |
| Withdrawal charges              | Withdrawals in excess of the free withdrawal amount are subject to withdrawal charges that decline over 6 years, as follows: 8-8-7-6-5-4-0%.  |
| Guaranteed living benefit rider | None  |
| Waivers of withdrawal charges   | Withdrawal charges may be waived if you have: <ul style="list-style-type: none"> <li>Extended care needs for at least 90 consecutive days, beginning after the first year.</li> <li>Terminal illness that was initially diagnosed after the contract issue date.</li> </ul> Other restrictions apply. See prospectus for details. |
| Minimum Withdrawal Value (MWV)  | The minimum amount guaranteed to be paid to you on surrender, payment of a death benefit or upon annuitization under the contract. The Minimum Withdrawal Value is equal to the sum of the Fixed Account Option Minimum Withdrawal Value and the Strategy Account Option Minimum Withdrawal Value(s).                             |

## Beneficiary protection

|  |   |
|--|---|
| Standard Death Benefit                         | Included as part of the contract for no annual fee. Upon death, your designated beneficiary will receive the greater of your contract value, including applicable interest, or the Minimum Withdrawal Value (MWV).  |
| Optional Return of Premium (ROP) Death Benefit | Available for an annual 0.20% fee. The ROP death benefit can provide more protection against market volatility by paying your designated beneficiary the highest of your contract value, MWV or net purchase payments (the amount of premiums less any withdrawals and applicable charges). |

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Index options are price return options and do not reflect dividends paid.

Strategy account options are subject to change at any time. See the prospectus for more information. Strategy account options are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. Strategy account options may vary by firm and may not be available in all firms or states.

Registered index-linked annuities (RILAs) are long-term insurance products designed for retirement. They are not a direct investment in the stock market. RILAs provide the potential for interest to be credited based in part on the performance of the specified index with the potential for risk of loss of principal due to market downturns or fluctuations. The principal value and returns will fluctuate so that the value when redeemed may be worth more or less than the original cost. RILAs may not be suitable or appropriate for all individuals.

Early withdrawals may be subject to withdrawal charges. Partial withdrawals may reduce benefits available under the contract, as well as the amount available upon a full surrender. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal tax may apply.

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Policy form number: ICC24-AG-811 (5/24).

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