

# Corebridge MarketLock® Annuity

Current rates as of 02/09/2026



Registered Index Linked Annuity (RILA) crediting rates and Strategy Account Options are subject to change at any time until contract purchase.

1-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Cap	10%	16.00%	100%	—	—
S&P 500® Cap	20%	11.50%	100%	—	—
S&P 500® Trigger	10%	—	100%	10.00%	—
S&P 500® Dual Direction with Cap	10%	12.00%	100%	—	—
Nasdaq-100® Cap	10%	17.00%	100%	—	—
Nasdaq-100® Trigger	10%	—	100%	11.00%	—
Nasdaq-100® Dual Direction with Cap	10%	13.00%	100%	—	—
3-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Lock 30 with Buffer	10%	—	100%	—	30%
S&P 500® Lock 40 with Buffer	10%	—	100%	—	40%
S&P 500® Lock 50 with Buffer	10%	—	100%	—	50%
6-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Participation and Cap	10%	Uncapped	105%	—	—
S&P 500® Participation and Cap	20%	200%	100%	—	—
S&P 500® Enhanced Participation and Cap	10%	85%	110%	—	—
S&P 500® Enhanced Participation and Cap	20%	75%	110%	—	—
S&P 500® Dual Direction with Cap	10%	150%	100%	—	—
S&P 500® Dual Direction with Cap	20%	100%	100%	—	—
S&P 500® Dual Direction Trigger with Cap*	20%	60%	100%	30%	—
S&P 500® Cap Secure	10%	13.00%	100%	—	—
S&P 500® Lock 50 with Buffer	10%	—	100%	—	50%
S&P 500® Lock 75 with Buffer	10%	—	100%	—	75%
S&P 500® Lock 100 with Buffer	10%	—	100%	—	100%

Rates shown above are not interest rates.

\*Strategy not available in California.

Fixed interest account option	1-year term	4.00%
Performance Lock Fixed Rate	Rate until next contract anniversary	1.00%
Lock Fixed Rate	Rate until next contract anniversary	1.00%

## 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

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## Corebridge MarketLock® Annuity

1-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Cap	10%	2.00%	100%	—	—
S&P 500® Cap	20%	2.00%	100%	—	—
S&P 500® Trigger	10%	—	100%	2.00%	—
S&P 500® Dual Direction with Cap	10%	2.00%	100%	—	—
Nasdaq-100® Cap	10%	2.00%	100%	—	—
Nasdaq-100® Trigger	10%	—	100%	2.00%	—
Nasdaq-100® Dual Direction with Cap	10%	2.00%	100%	—	—
3-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Lock 30 with Buffer	1.00%	—	100%	—	30%
S&P 500® Lock 40 with Buffer	1.00%	—	100%	—	40%
S&P 500® Lock 50 with Buffer	1.00%	—	100%	—	50%
6-year term strategy account options	Buffer rate	Cap rate	Participation rate	Trigger rate	Lock Threshold
S&P 500® Participation and Cap	10%	5.00%	100.00%	—	—
S&P 500® Participation and Cap	20%	5.00%	100.00%	—	—
S&P 500® Enhanced Participation and Cap	10%	5.00%	101.00%	—	—
S&P 500® Enhanced Participation and Cap	20%	5.00%	101.00%	—	—
S&P 500® Dual Direction with Cap	10%	5.00%	100%	—	—
S&P 500® Dual Direction with Cap	20%	5.00%	100%	—	—
S&P 500® Dual Direction Trigger with Cap*	20%	5.00%	100%	5.00%	—
S&P 500® Cap Secure	10%	2.00%	100%	—	—
S&P 500® Lock 50 with Buffer	1.00%	—	100%	—	50%
S&P 500® Lock 75 with Buffer	1.00%	—	100%	—	75%
S&P 500® Lock 100 with Buffer	1.00%	—	100%	—	100%

Rates shown above are not interest rates.

\*Strategy not available in California.

Fixed interest account option	1-year term	0.25%
Performance Lock Fixed Rate	Rate until next contract anniversary	0.25%
Lock Fixed Rate	Rate until next contract anniversary	0.25%

To learn more about these Strategy Account Options, ask your Financial Professional for the Corebridge MarketLock Annuity Investment Strategy Guide.

## Corebridge MarketLock® Annuity

### Key terms and information:

**Premium (purchase payment):** Money used to purchase the annuity. Corebridge MarketLock Annuity can only be issued with a single premium. No additional premiums are allowed.

**Lock Strategy:** Captures the dynamic growth potential of the stock market by tracking actual S&P 500® index performance on a daily basis and automatically locking in the Lock Threshold rate when the growth target is reached.

**Lock Threshold:** The growth rate or threshold that the S&P 500® index must meet or exceed for gains to be automatically locked into the Lock Strategy.

**Cap:** Offers growth potential up to a maximum percentage (cap).

**Trigger:** Guarantees growth in flat or weak markets with a fixed return that is triggered when index performance is 0% or higher.

**Dual Direction with Cap:** Generates growth 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.

**Dual Direction Trigger with Cap:** 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%.

**Participation & Cap:** Participates in a percentage of the positive index performance at Term End Date up to a maximum percentage (cap).

**Enhanced Participation and Cap:** Works like the Participation and Cap crediting method but with a higher participation rate. Cap rates may be higher or lower than the Participation and Cap option, depending on market conditions. The Enhanced strategy may or may not result in a higher crediting rate than the basic strategy.

**Cap Secure:** 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.

**Buffer rate:** Protects against loss up to a specific percentage. For example, a 10% buffer will shield you from losses up to 10%.

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

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

Strategy Account Options are subject to change at anytime. 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 clients.

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 59 1/2, an additional 10% federal tax may apply.

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