

Moving financial futures forward



Great things happen when people take action

At Corebridge Financial, we believe action is everything.

That's why every day we proudly partner with financial professionals and institutions to make it possible for more people to take action in their financial lives, for today and tomorrow.





Who we are

Corebridge Financial is one of the largest and most established providers of retirement solutions and insurance products in the United States, with a long and proven track record of serving our clients.

At Corebridge, we're passionate about giving people the power to help them reach their financial goals. It's who we are.

Our Values

We are stronger as one

We collaborate across the enterprise, scale what works and act decisively for our customers and partners

We deliver on commitments

We are accountable, empower each other and go above and beyond for our stakeholders

We learn, improve and innovate

We get better each day by challenging the status quo and equipping ourselves for the future

We are inclusive

We embrace different perspectives, enabling our colleagues to make an impact and bring their whole selves to work

Corebridge at a glance*

More than

\$380 billion

in assets under management and administration
as of September 30, 2025

\$12.3 billion

in premiums and deposits for the quarter ending
September 30, 2025

\$51 billion

claims and benefits paid 2020-2024 by the U.S. life
insurance companies collectively**

* This brochure refers to financial measures not calculated in accordance with generally accepted accounting principles (non-GAAP); definitions of non-GAAP measures and reconciliations to their most directly comparable GAAP measures can be [found here](#) on the Corebridge website.

** U.S. life insurance companies include American General Life Insurance Company (AGL), Houston, TX, The United States Life Insurance Company in the City of New York (US Life), New York, NY and The Variable Annuity Life Insurance Company (VALIC), Houston, TX.

The Corebridge difference

Expansive solutions to help secure financial futures

Our broad portfolio of products and services offers quality, choice and flexibility. This means the institutions and financial and retirement professionals we partner with have solutions to help meet unique financial goals and situations.

Industry professionals all-in on your success

We bring deep dedication and industry experience to every partnership. Our teams go above and beyond to support our customers, helping them navigate changing markets and address evolving financial needs with confidence.

Experiences and resources to drive action

We deliver new, impactful ways to help our customers build brighter, more secure financial futures.

Extending financial wellness to all

We're passionate about working together to lift communities and help bring financial health and opportunity within reach—no matter where one is in their life's journey.

core



bridge

Speaks to our strong foundation of industry-leading products, services and partnerships that are central to helping people take action in their financial lives.

Evokes our passion for helping people take action to carry them from planning to outcomes, providing a path from today's financial needs to tomorrow's aspirations.





What we offer

Our products and services provide choice and flexibility to help meet unique client needs so they can embrace the future with confidence.



Retirement solutions and services

An expansive portfolio of annuity solutions for individuals and retirement services for public and not-for-profit employers and their employees.



Life Insurance

Term, universal, index universal and final expense insurance product solutions.



Institutional offerings

Pension risk transfer, stable value wraps, structured settlements, guaranteed investment contracts, institutional annuities and life insurance, and more.

A diversified portfolio of products and services across our four core businesses – Individual Retirement, Retirement Services, Life Insurance and Institutional Markets – enables us to help drive positive outcomes for those we serve, maximize growth opportunities and manage risk.

Individual Retirement

As a pioneer in the annuity industry, we have been focused on retirement savings and income needs for decades. We are among the top providers of annuities, ranking in the top 3 in U.S. sales for the last 10 years. We offer solutions in every major product category, including fixed, index, registered index-linked and variable annuities.

Our proven knowledge in product design is reflected in our expansive suite of retirement solutions that offers opportunities for growth, protection and guaranteed lifetime income. We have a long and successful track record of innovating and leveraging business partnerships to create unique offerings for our distribution partners. Tiered income structures, bespoke indices, attractive living benefits and a "best of the best" investment approach allow us to create products that are differentiated and offer clients more options to support their retirement needs.

BY THE NUMBERS

+ **#3** in total annuity sales*

+ **Approximately 1.2 million** annuity policies in force**

+ **Products distributed through a broad network of roughly 29,000 financial professionals and approximately 470 firms, including banks, broker-dealers and independent marketing organizations****

* LIMRA ranking in the U.S. as of Q2 2025.

** As of September 30, 2025.

Retirement Services

For 60 years, we've helped millions of Americans turn their vision for retirement into reality. That's why so many plan sponsors and plan participants continue to place their trust in us year after year.

We are a leading retirement plan provider for K-12 schools, healthcare, government, higher education and other not-for-profit institutions. Through our strong partnerships with plan sponsors and consultants, a dedicated financial advisor network, and innovative technology solutions and tools, we make retirement planning easy and accessible and help people turn their financial dreams into realities.

BY THE NUMBERS

+ **Top 5** retirement plan provider in K-12, higher education, government and healthcare, by assets*

+ **Serve nearly 20,000** plans across 50 states**

+ **Approximately 1,000** employee financial advisors serving plan participants and former employees**

* LIMRA rankings in the U.S. as of Q2 2025.

** As of September 30, 2025.

Life Insurance

We recognize the importance of helping people protect their family and their legacy, which is why we offer a broad portfolio of competitive life insurance products and solutions. These are delivered through our distribution partner network, which is built on a wide range of long-standing relationships.

We empower our distribution partners and their producers with key insights and resources that help them match their clients' specific protection needs with the right coverage—whether term, index universal, guaranteed universal or final expense life insurance. This includes products that offer legacy protection, the option to build cash value for tomorrow, and the ability to access certain benefits today.

Our direct-to-consumer business offers a simple and convenient approach to help people secure life insurance that works for them.

BY THE NUMBERS

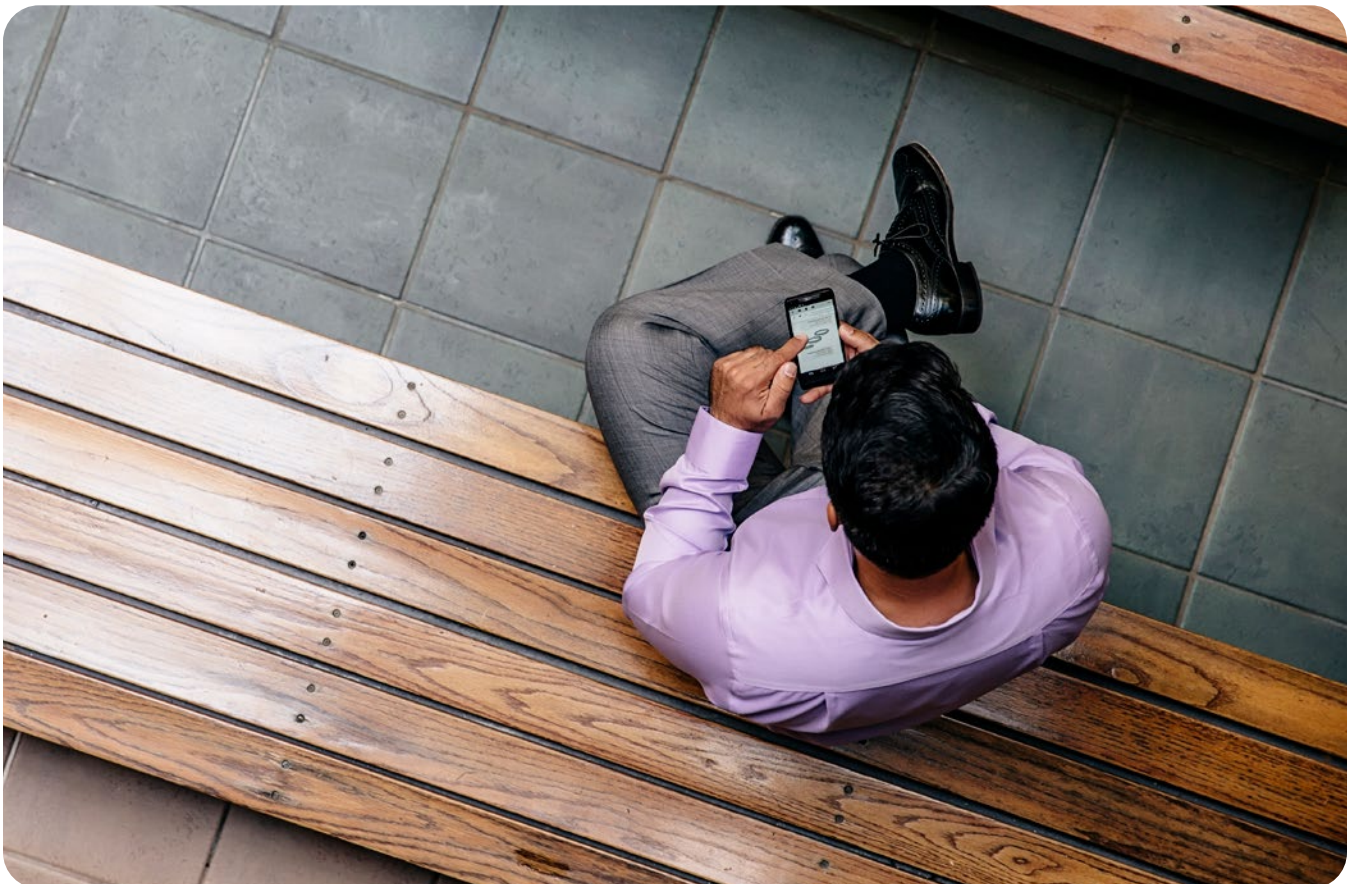
+ Approximately **37,000** independent agents and nearly 650 general agents (MGAs and BGAs) sell our life insurance solutions*

+ Approximately 4 million in-force life insurance policies in the United States*

+ **Top 10** in Term, Whole Life and Index Universal Life sales (by policy count)**

* As of September 30, 2025.

** LIMRA rankings in the U.S. as of Q2 2025.



Institutional Markets

Corebridge offers sophisticated, customized balance sheet and risk management solutions to a wide range of institutions, including public and corporate pension plans, banks, asset managers, insurance companies and other financial institutions seeking optimal risk-adjusted investment returns.

Our Institutional Markets products and solutions are distributed in highly specialized markets through asset managers, consulting firms, investment banks, institutional brokers and structured settlement consultants. Our breadth of offerings includes pension risk transfer, stable value wraps, structured settlements, guaranteed investment contracts, institutional annuities and life insurance.

BY THE NUMBERS

- + **\$20.6 billion** in Pension Risk Transfer reserves*
- + **\$17.8 billion** in reserves related to our guaranteed investment contracts*
- + **\$4.6 billion** in structured settlement annuity reserves*
- + **\$47.6 billion** in stable value wrap notional amount*

*As of September 30, 2025.

A solid foundation

Our life insurance companies have received strong ratings for financial strength from independent ratings agencies.

Agency	Rating Current as of 11/05/25
Standard & Poor's	A+ (Strong) ¹
Moody's	A2 (Good) ¹
A.M. Best	A (Excellent) ¹
Fitch	A+ (Strong) ¹

Ratings are subject to change. See back cover for more details.

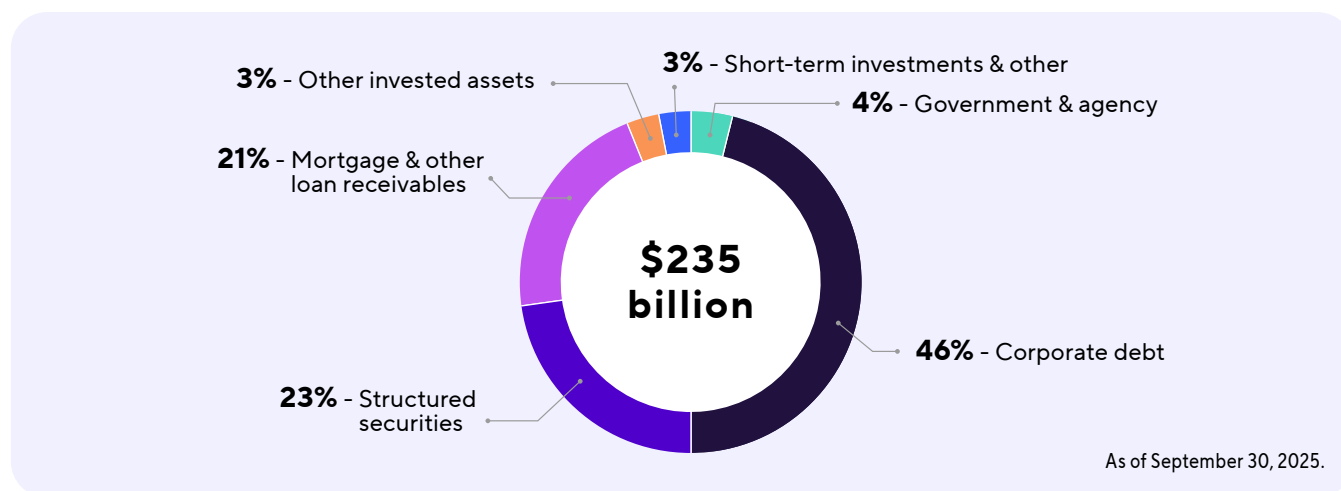
¹Outlook: Stable

- **American General Life Insurance Company**
- **The United States Life Insurance Company in the City of New York**
- **The Variable Annuity Life Insurance Company**

We have a diversified earnings base, which is supported by our broad business offerings. Our balance sheet is strong and well-structured to support our business goals and help maximize performance, and each of our U.S. life insurance companies maintains a strong capital position.

High quality and diversified assets

Corebridge's general account investments support our insurance liabilities and are prudently managed, benefiting from a strong asset liability management discipline and strategic asset allocation. Due to the active management of the assets and our consistent risk appetite, the investments continue to perform well over credit cycles.



Strength through partnerships

Corebridge benefits from a hybrid investment management model that combines internal capabilities with external partners. These partners are world-class institutions with global origination and asset management platforms. This “manager of managers” approach is specifically designed to enhance our competitiveness and expand our capabilities and scalability. Our partners include:

- **BlackRock**, one of the leading providers of investment, advisory and risk management solutions,¹ currently manages approximately \$90 billion² in book value of assets in our investment portfolio. BlackRock's scale and fee structure will allow us to further optimize our investment management operating model while improving overall performance.
- **Blackstone**, one of the most recognized firms in asset management,³ currently manages approximately \$69.8 billion² in book value of assets in our investment portfolio. This partnership broadens our access to directly originated assets that provide certain enhanced protections and incremental value while fitting within our defined portfolio management and risk appetite framework. We expect Blackstone to primarily invest these assets in a combination of publicly and privately sourced investment opportunities across a range of asset classes, including private credit, structured credit and real estate.

¹ Pursuant to publicly available information, BlackRock has \$13.5 trillion of assets under management as of September 30, 2025.

² Pursuant to publicly available information, book value as of September 30, 2025 for certain insurance companies.

³ Pursuant to publicly available information, Blackstone has \$1.2 trillion of assets under management as of September 30, 2025.

Employees and impact



Each and every day, our employees strive to make a positive impact on millions of lives—including the individuals and institutions we serve, as well as the communities where we live and work.

We are committed to creating an inclusive workplace, focused on attracting, retaining and developing talent from all demographics. We have a robust Early Careers Program, which includes our summer internship program and a full-time analyst program. Corebridge partners with schools, non-profits and industry affiliates, which helps build our talent pipeline. We sponsor Employee Resource Groups (“ERGs”) which bring employees together based on a shared interest and reinforce a culture of inclusion and belonging in our organization. Our ERG network spans multiple dimensions and each ERG is open to all employees.

Operating as a responsible corporate citizen is central to our success as a business. We are committed to making a positive impact in the communities where we work, live and serve our customers. We create charitable partnerships designed to extend financial wellness to all, advance K-12 education, develop a prepared workforce and support healthy communities. We amplify our corporate support by offering programs that empower employees to take action for the causes that are important to them and to Corebridge.

Meet our leaders

The Corebridge Financial Leadership Team brings deep industry and business expertise, and strong leadership skills to the organization's operations and culture—inspiring action and leading us forward.



Marc Costantini
Chief Executive
Officer



Elias Habayeb
Chief Financial
Officer



Betsy Palmer
Chief Marketing
Officer



John Byrne
President
of Financial
Distributors



Yarmon Kennedy
Chief Data Officer



Bryan Pinsky
President,
Individual
Retirement and
Life Insurance



Doug Caldwell
Chief Risk Officer



Polly Klane
General Counsel



Chris Smith
Chief Operating
Officer



Liz Cropper
Chief Human
Resources Officer



Lisa Longino
Chief Investment
Officer



Dave Ditillo
Chief Information
Officer



Amber Miller
Chief Auditor



Terri Fiedler
President of
Retirement
Services



Jonathan Novak
President of
Institutional
Markets

To learn more about our expansive portfolio of retirement and life insurance solutions and how we can work together, visit us at www.corebridgefinancial.com.

For additional information about the Company, please see the Company's annual report on Form 10-K for the year ended December 31, 2024 as well as the Company's quarterly reports filed on Form 10-Q, filed with the Securities and Exchange Commission ("SEC").

Life insurance and 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)**, New York, NY. Certain annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Beginning January 1, 2026, US Life will be Corebridge Financial's sole authorized issuer of new annuities in New York. Variable and registered-index linked annuities are distributed by Corebridge Capital Services, Inc., member FINRA. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. AGL and VALIC (excluding VALIC's ability to issue certain annuities in the state of New York during 2025) do not solicit, issue or deliver policies or contracts in the state of New York. AGL, US Life and VALIC have received strong financial strength ratings from independent ratings agencies, reflecting their financial stability and ability to meet obligations to their policyholders and others.

The financial strength ratings for our life insurance companies are current as of November 5, 2025 and subject to change at any time. Standard & Poor's ratings are a measure of claims-paying ability and range from AAA (Extremely Strong) to R (Regulatory Action), while Moody's ratings measure financial security and range from AAA (Exceptional) to C (Extremely Poor). A.M. Best's ratings measure claims-paying ability and range from A++ (Superior) to F (in Liquidation). Fitch ratings are a measure of insurer financial strength, ranging from AAA (Exceptionally Strong) to C (Distressed). Benefits associated with our products are subject to the claims-paying ability of the issuing insurance company. With respect to variable and registered-index linked annuities, only the fixed account protection features, income payments, and guarantees are backed by the claims-paying ability of the issuing insurance company. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable product portfolios.

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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