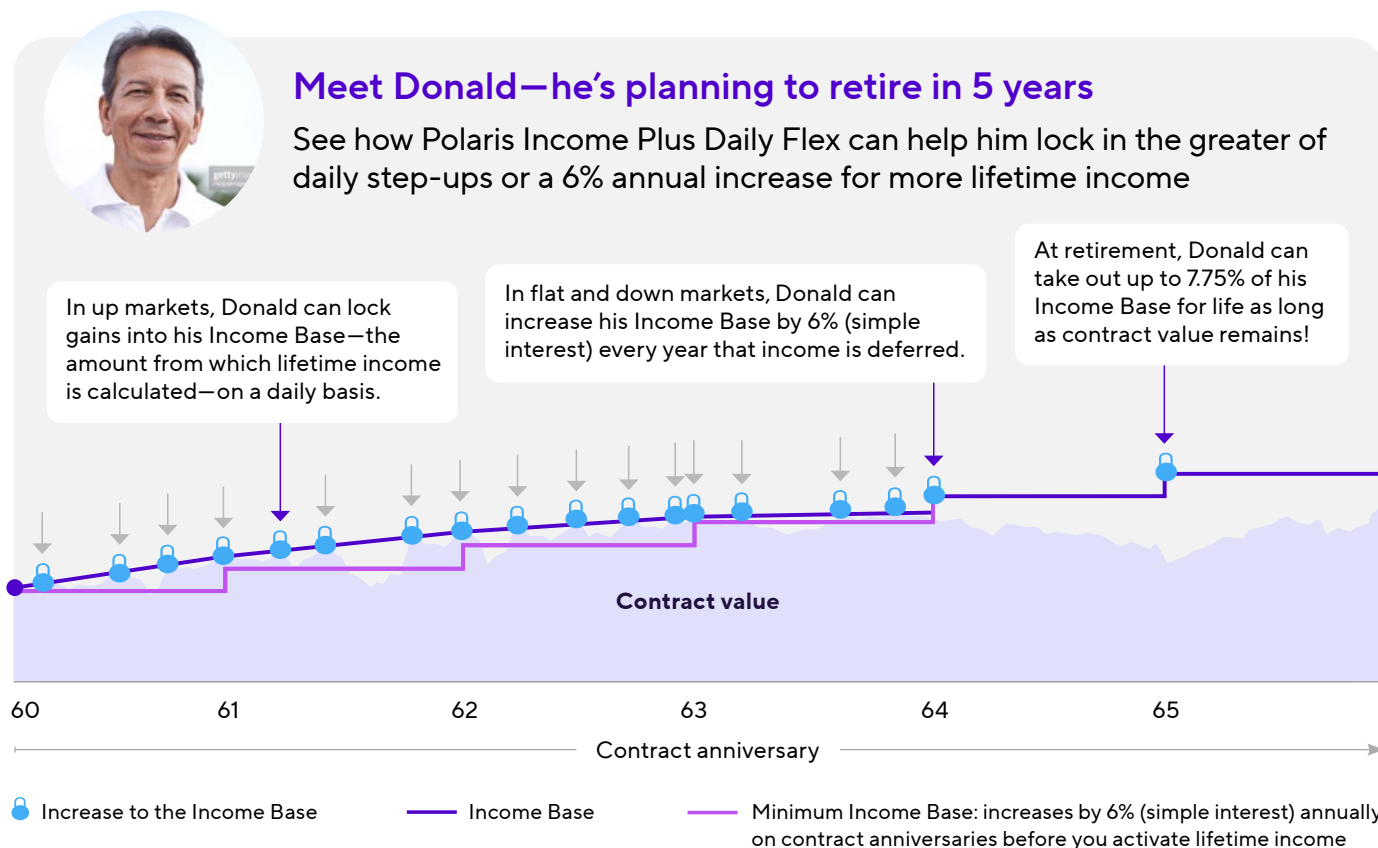


# Lock in potential market gains up to 252 times each year

Polaris Daily Step-Ups<sup>SM</sup>

**Polaris® Variable Annuities with Polaris Income Plus Daily Flex®** offer diverse investment options to help grow your assets and retirement income that's guaranteed to last as long as you live. By electing the optional Polaris Income Plus Daily Flex feature for an annual fee, you have the opportunity to capture potential investment gains every day—up to 252 times each year\*—for more lifetime income. Here's how it works:



**Hypothetical example assumptions:** Polaris Income Plus Daily Flex Income Option 1 (single life), issue age 60, no purchase payments after contract issue, and no withdrawals prior to beginning lifetime income at age 65. Example shown is for illustrative purposes only and does not represent any particular investment. Performance illustrated is not indicative of future or past results. The Income Base is not the contract value and cannot be withdrawn in part or in a lump sum; it is equal to the initial purchase payment and may increase with the greater of daily step-ups or a 6% rising Minimum Income Base every year prior to starting lifetime income. The maximum annual withdrawal amount ranges from 3.60%–9.15% of the Income Base, depending on the income option selected, the age when lifetime withdrawals begin, the number of individuals covered, and whether or not contract value remains. Upon lifetime income activation, in the event the contract value is completely depleted due to market volatility, deduction of fees and/or withdrawals taken within the feature's parameters, Donald's lifetime income will decline to the 4.50% protected income payment. This ensures that he will continue to receive guaranteed lifetime income, provided the Income Base is greater than zero. See the reverse side for more information.



## Capture the greater of daily step-ups or a 6% increase for more lifetime income

Scan the QR code to download our consumer brochure and get more details today.



**Talk to a Financial Professional about how a Polaris Variable Annuity with Polaris Income Plus Daily Flex can help provide the potential for daily step-ups.**

Variable annuities are a long-term investment designed for retirement purposes. Variable annuities are subject to investment risk, including the potential loss of principal. In the accumulation phase, they can help you build assets on a tax-deferred basis. In the income phase, they can provide you with guaranteed income through standard or optional features. Variable annuities are subject to costs that include a separate account fee, a contract maintenance fee, expenses related to the operation of the variable portfolios, and the costs associated with any optional features elected.

The Polaris Income Plus Daily Flex income protection feature is optional and available at contract issue for an additional annual fee. Age restrictions, investment requirements and limitations apply. Depending on your income needs and the performance of your investment options, you may not need to rely on the protection provided by the optional income protection feature. Only one income option feature may be elected. To realize the benefits of Polaris Income Plus Daily Flex, you must take withdrawals within the parameters of the feature.

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.

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. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

*Variable annuities are sold by prospectus only. The prospectus for each underlying fund as well as the variable annuity contract describe the investment objectives, risks, fees, charges, expenses, and other information for each, respectively. The statutory and summary prospectuses for each underlying fund and the variable annuity contract should be considered carefully before investing. Please contact your insurance and securities licensed financial professional or call 800-445-7862 to obtain any of those prospectuses, which should be read carefully before investing.*

Polaris Variable Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX and **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX. AGL does not solicit, issue or deliver contracts in New York. **Distributed by Corebridge Capital Services, Inc.** (CCS), Member FINRA. AGL, VALIC and CCS are members of Corebridge Financial, Inc. Products and services may not be available in all states and product features may vary by state.

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

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

Policy form numbers: AG-803 (7/13), V-803 (11/14)

R6490SL1.3 (6/25)