

# 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 principal death benefit</li></ul>
Annual fees	None

  

Strategy account options – 20 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 when the growth target is reached.</li><li>• <b>Cap strategy</b> - Offers a maximum percentage (cap) on the index credit you can earn.</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 a certain level. Earnings are subject to a maximum percentage (cap) in positive markets.</li><li>• <b>Participation strategy</b> - Participates in a percentage of the index performance.</li><li>• <b>Cap Secure strategy</b> - Offers a maximum percentage (cap) on your annual earnings. This cap is constant over six years.</li></ul>
Fixed accounts	<ul style="list-style-type: none"><li>• 1-year fixed interest account option (available for allocation from other strategy account options)</li></ul>

  

Withdrawals and income	
Free withdrawals	In the contract's first year, you can withdrawal 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

<b>Standard Death Benefit</b>	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).
<b>Optional Return of Premium (ROP) Death Benefit</b>	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 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 59½ an additional 10% federal tax may apply.

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*Corebridge MarketLock Annuity is sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract, which should be considered carefully before investing. A prospectus or summary prospectus if available may be obtained by calling 1-877-445-1262. Investors should read the prospectus carefully before investing.*

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