

Corebridge MarketLock[®] Annuity

A registered index-linked annuity



Action is everything.

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

Annuities issued by **American General Life Insurance Company**, Houston, TX.

A man with white hair, wearing a light purple t-shirt and a climbing harness, is climbing a wooden rock wall. He is looking upwards and holding a purple rope. The wall is covered in various colorful climbing holds. A dark blue rounded rectangle is overlaid on the image, containing white text.

**Looking for growth
but concerned about
market volatility?**

Lock in gains and reduce risk with Corebridge MarketLock[®] Annuity

Corebridge MarketLock Annuity[®] is designed to help you grow your retirement assets while providing a level of downside protection. Take advantage of 20 strategy account options that offer varying levels of upside potential and downside protection. In addition, a 1-year fixed account is available for guaranteed growth with no market risk.

Customize your allocation for growth and protection with 20 strategy account options and a fixed account

Lock

- 3-Year S&P 500[®] Lock 30 with Buffer
- 3-Year S&P 500[®] Lock 40 with Buffer
- 3-Year S&P 500[®] Lock 50 with Buffer
- 6-Year S&P 500[®] Lock 50 with Buffer
- 6-Year S&P 500[®] Lock 75 with Buffer
- 6-Year S&P 500[®] Lock 100 with Buffer

Dual Direction with Cap

- 1-Year S&P 500[®]
10% Buffer Dual Direction with Cap
- 1-Year Nasdaq-100[®]
10% Buffer Dual Direction with Cap
- 6-Year S&P 500[®]
10% Buffer Dual Direction with Cap
- 6-Year S&P 500[®]
20% Buffer Dual Direction with Cap

Cap

- 1-Year S&P 500[®] 10% Buffer with Cap
- 1-Year S&P 500[®] 20% Buffer with Cap
- 1-Year Nasdaq-100[®] 10% Buffer with Cap
- 6-Year S&P 500[®] 10% Buffer with Cap
- 6-Year S&P 500[®] 20% Buffer with Cap

Participation

- 6-Year S&P 500[®]
10% Buffer with Participation
- 6-Year S&P 500[®]
20% Buffer with Participation

Trigger

- 1-Year S&P 500[®]
10% Buffer with Trigger
- 1-Year Nasdaq-100[®]
10% Buffer with Trigger

Cap Secure

- 6-Year S&P 500[®] 10% Buffer with Cap Secure

Fixed Account

- 1-Year Fixed Account

Note: Investments are subject to risk, including the possible loss of principal. Indices are unmanaged, have no identifiable objectives, and not available for direct investment. Strategy account options may vary by firm and may not be available in all firms or states. Caps, trigger and participation rates for all strategy account options and buffer rates for the Lock Strategies are subject to change. Rates are set at contract issue and guaranteed for the term, after which rates may change on each term start date. Buffer rates for the Cap, Trigger, Dual Direction with Cap, Participation and Cap Secure Strategies remain constant for the life of the contract. Please see the Corebridge MarketLock Annuity rate sheet for current rates.

Lock Strategy

An easy, automatic way to lock in gains and reduce risk—available only with MarketLock

The Lock Strategy offers unique features that are not available in any other RILA.¹

- **Automatically lock and credit *actual* S&P 500® performance**

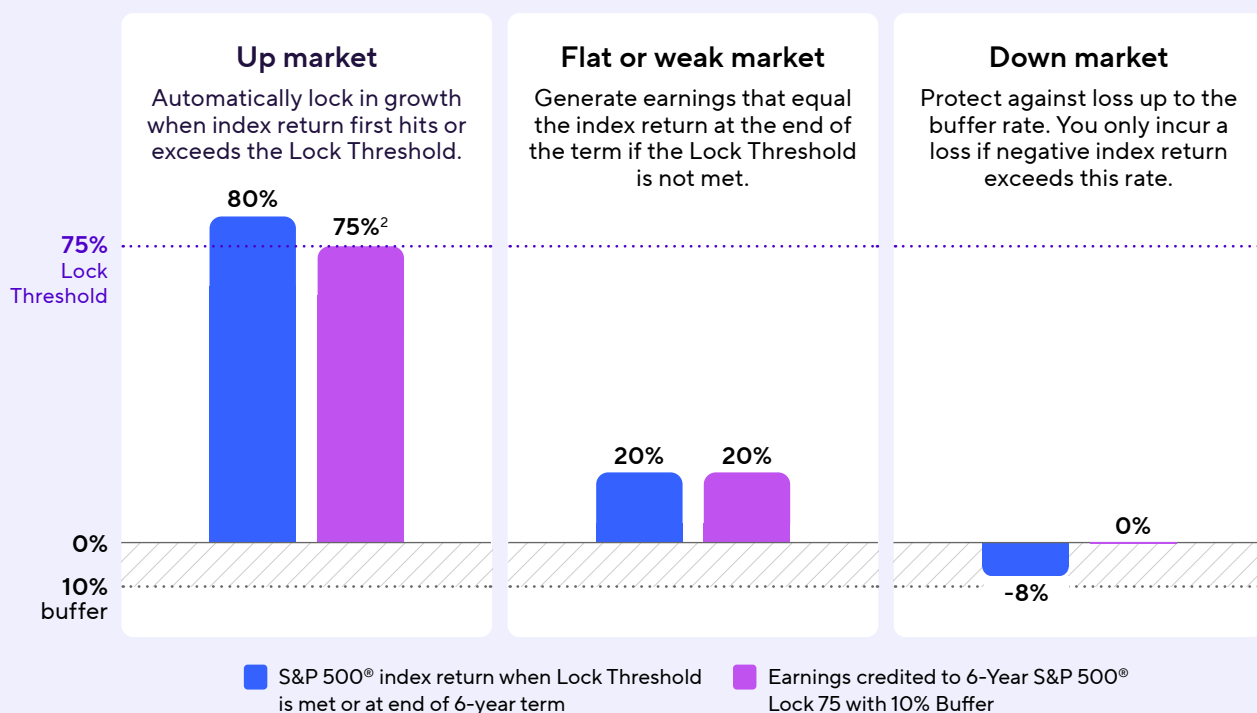
With the Lock Strategy, it's easy to lock in market gains. Just choose the index growth target (also known as the "Lock Threshold") you want—for example, 75% with Lock 75. Lock 75 will track actual index performance daily and automatically lock in 75% growth when the Lock Threshold is met.²

- **Earn a fixed rate after lock-in and reallocate on the next contract anniversary**

Your locked-in value is protected against loss and continues to grow with a fixed rate of interest until the next contract anniversary, when assets must be reinvested or reallocated. Keep in mind, your assets will be subject to market fluctuations once a new term begins.³

Hypothetical example:

6-Year S&P 500® Lock 75 with 10% Buffer



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Lock Strategy works. **In severe down markets, you may experience a significant loss.** For example, if the index is down 30%, MarketLock absorbs the first 10% of that loss, and you will be down 20%. **Contract losses are limited only by the amount of the buffer.**

¹ As of the brochure publication date. Available only with the S&P 500® Index and a 3- or 6-year term. See page 3 for details.

² The Lock Threshold must be reached at market close on any day during the investment term.

³ Lock-in may occur prior to the end of the 6-year term. If this occurs, the Lock Strategy will earn a fixed rate of interest until the next contract anniversary when assets must be reinvested or reallocated. If no reallocation instructions are received, the assets will be transferred automatically to the 1-Year Fixed Account on the next contract anniversary.

Cap Strategy

Generate earnings up to a maximum percentage

The Cap Strategy can help you capitalize on the upside potential of the stock market, while providing targeted buffer protection against downside risk.

- **Access growth opportunities in bull markets**

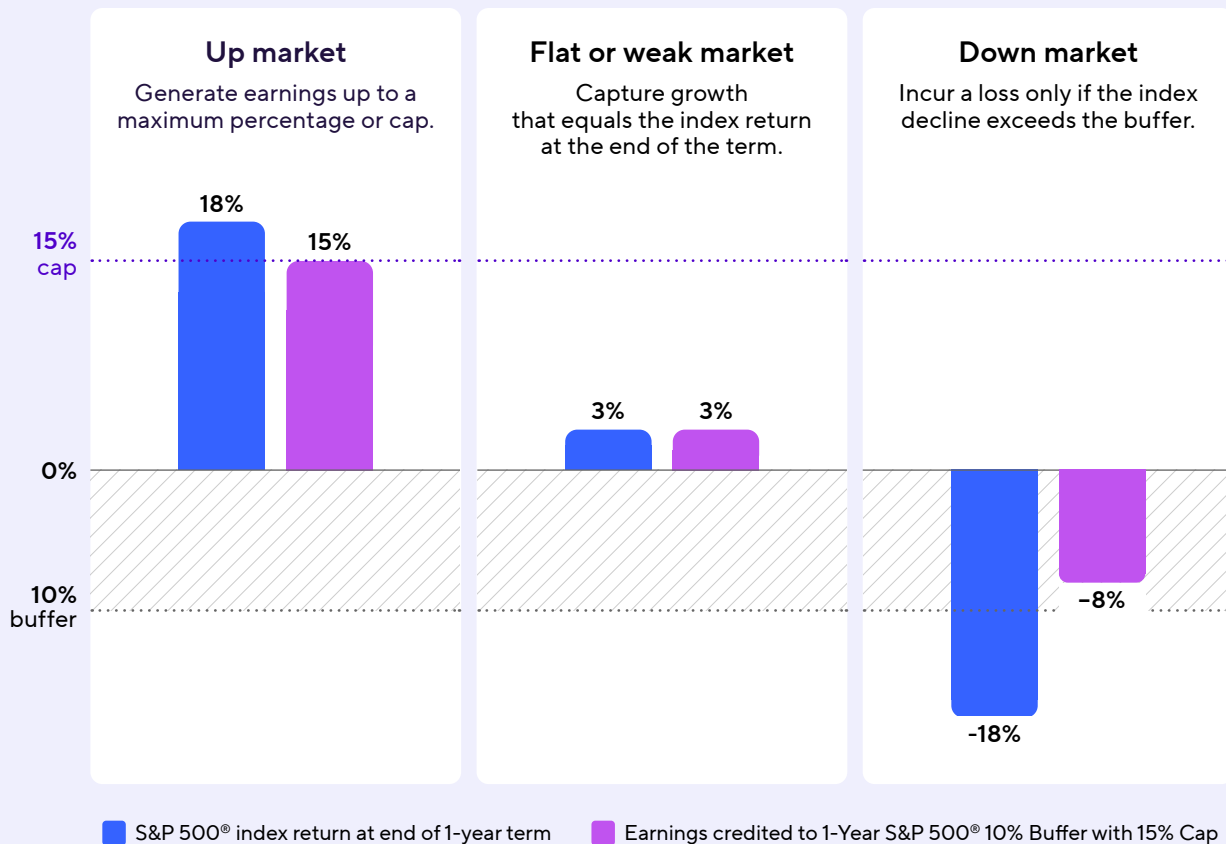
If index performance is positive at the end of the term, you earn a return based on that performance, subject to a maximum percentage or cap.

- **Reduce risk in bear markets**

The buffer protects your assets from loss up to a certain percentage. You experience only the index loss that exceeds the buffer rate. For example, if the buffer is 10% and the index is down 5% at the end of the term, your assets will remain safe and secure. However, if the index is down 18%, you will incur a loss of 8%.

Hypothetical example:

1-Year S&P 500® 10% Buffer with 15% Cap



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Cap Strategy works. **In severe down markets, you may experience a significant loss.** For example, if the index is down 30%, MarketLock absorbs the first 10% of that loss, and you will be down 20%. **Contract losses are limited only by the amount of the buffer.**

Trigger Strategy

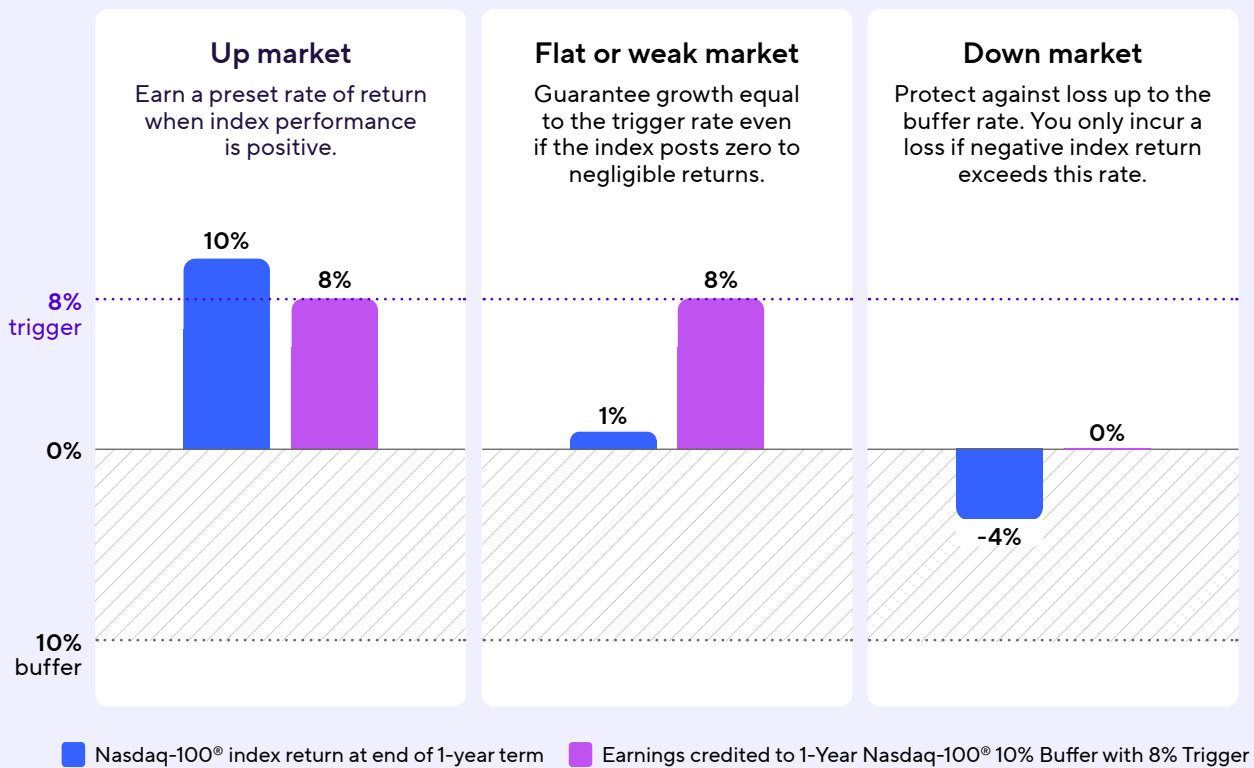
Guarantee growth in flat or weak markets

The Trigger Strategy ensures growth in flat or weak markets when index returns are at least 0%.

- **Earn a fixed return that is “triggered” by flat or positive index performance**
As the example below shows, if term-end index performance is 1% and the trigger is 8%, you will earn a positive return of 8%.
- **Limit losses in down markets**
Your assets are protected against loss, provided negative index performance is equal to or less than the buffer rate at the end of the term.

Hypothetical example:

1-Year Nasdaq-100® 10% Buffer with 8% Trigger



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Trigger Strategy works. **In severe down markets, you may experience a significant loss.** For example, if the index is down 30%, MarketLock absorbs the first 10% of that loss, and you will be down 20%. **Contract losses are limited only by the amount of the buffer.**

Dual Direction with Cap Strategy

Generate growth even if index performance is negative

The Dual Direction with Cap Strategy offers you the opportunity to generate earnings in both positive and negative markets.

- **Capture growth in up markets**

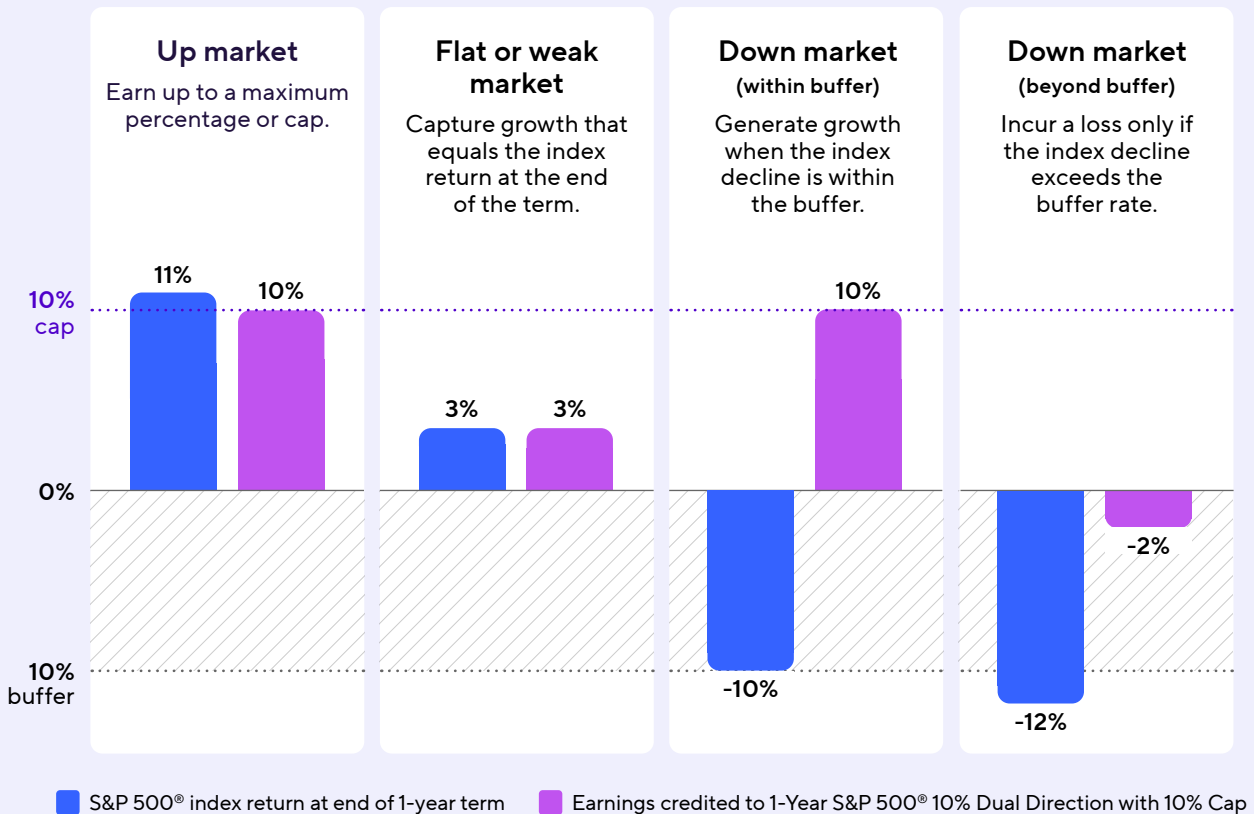
When the market performs well, you can earn up to a maximum percentage or cap.

- **Earn positive returns in negative markets**

In down markets, you can still secure growth, as long as the loss does not exceed the buffer rate. If the negative index return falls within the buffer, you'll earn a positive rate of return equal to the percentage of the index loss, regardless of the cap. As you can see from the example below, assuming the buffer is 10% and the index loses 10%, you'll generate growth of 10%.

Hypothetical example:

1-Year S&P 500® 10% Buffer Dual Direction with 10% Cap



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Dual Direction with Cap Strategy works. **In severe down markets, you may experience a significant loss.** For example, if the index is down 30%, MarketLock absorbs the first 10% of that loss, and you will be down 20%. **Contract losses are limited only by the amount of the buffer.**

Participation Strategy

Capitalize on a percentage of the market's upside

The Participation Strategy can help you capture gains in up markets and mitigate risk in down markets through the use of the buffer.

- **Participate in the growth of the stock market**

The participation rate is an index performance multiplier that is set by the issuing insurance company and can either increase or decrease your index credit. For example:

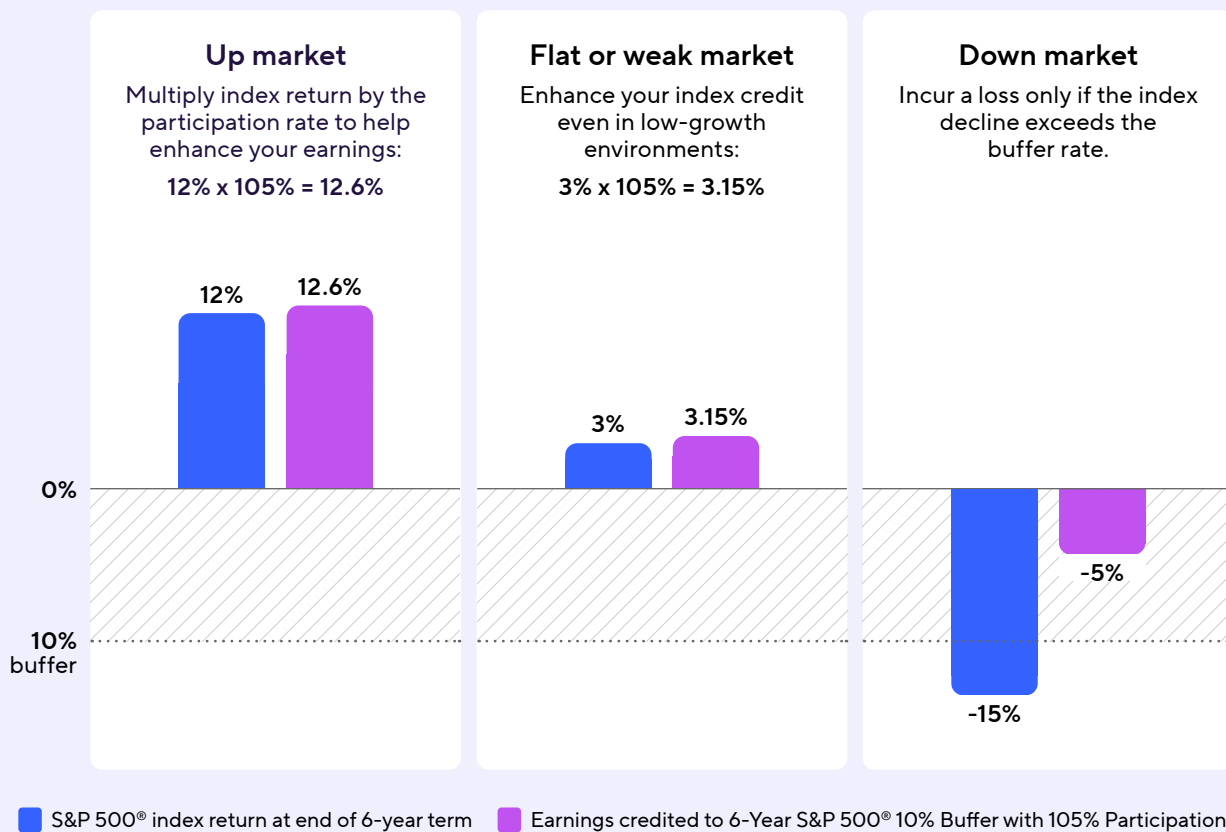
- 12% index return x 105% participation rate = 12.6% index credit
- 12% index return x 75% participation rate = 9% index credit

- **Lower risk in down markets**

Your assets are protected against loss, as long as negative index performance is not greater than the buffer rate.

Hypothetical example:

6-Year S&P 500® 10% Buffer with 105% Participation



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Participation Strategy works. **In severe down markets, you may experience a significant loss.** For example, if the index is down 30%, MarketLock absorbs the first 10% of that loss, and you will be down 20%. **Contract losses are limited only by the amount of the buffer.**

Cap Secure Strategy

Generate earnings up to a cap that is constant over six years

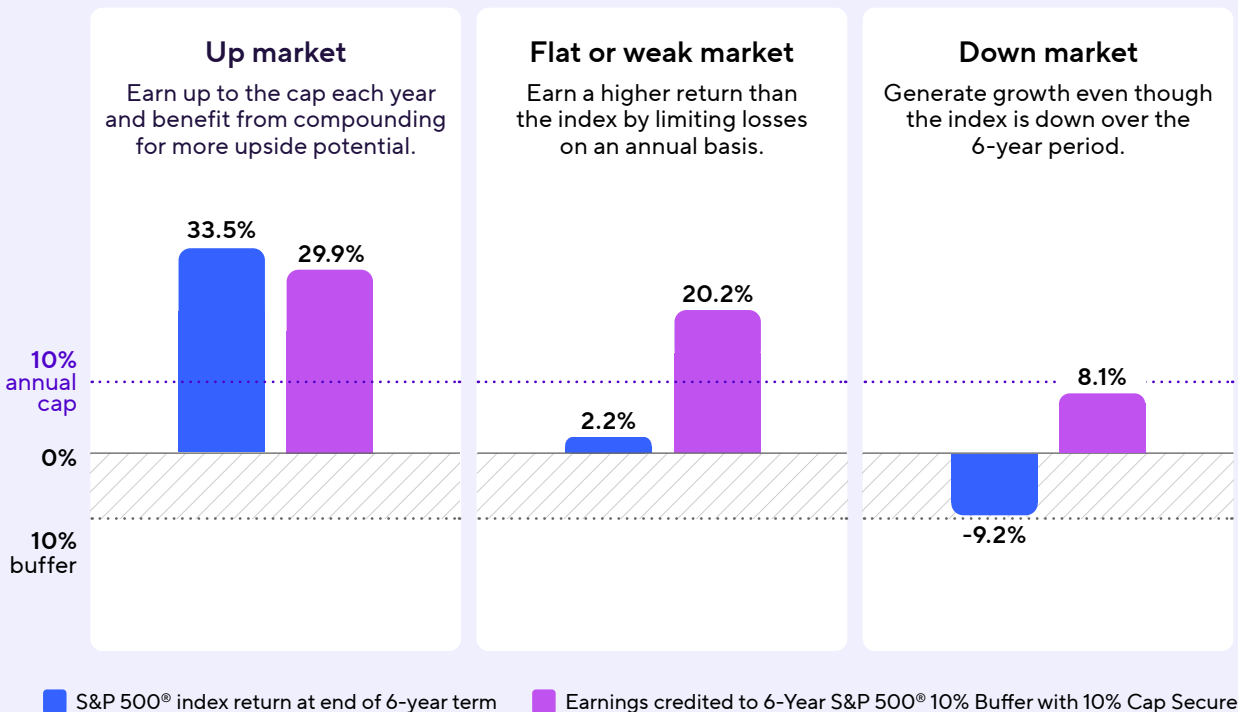
The Cap Secure Strategy can help you generate growth in changing markets using an annual cap that is constant across the 6-year term. Index performance is adjusted by the cap and buffer each year and compounded over 6 years. Earnings are then credited at the end of the term (see example below).

Year-to-year breakdown showing how returns are adjusted by the cap and buffer

Type of market	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	6-year return ⁴
Overall up market							
Index return	5%	2%	6%	13%	1%	3%	33.5%
Strategy return adjusted for 10% buffer and 10% cap	5%	2%	6%	10%	1%	3%	29.9%
Overall flat or weak market							
Index return	5%	-8%	-10%	13%	1%	3%	2.2%
Strategy return adjusted for 10% buffer and 10% cap	5%	0%	0%	10%	1%	3%	20.2%
Overall down market							
Index return	5%	-8%	-20%	13%	1%	3%	-9.2%
Strategy return adjusted for 10% buffer and 10% cap	5%	0%	-10%	10%	1%	3%	8.1%

Hypothetical example:

6-Year S&P 500® 10% Buffer with 10% Cap Secure



Note: This hypothetical chart is for illustrative purposes only and does not represent the actual performance of any specific index or strategy account option. It is intended only to show how the Cap Secure Strategy works.

⁴ Returns factor in the impact of compounding. For example, the 29.9% return in an up market is calculated using the following formula: $105\% \times 102\% \times 106\% \times 110\% \times 101\% \times 103\% = 129.9\%$. This translates to a 6-year return of 29.9%. See prospectus for more information on how the compounded 6-year return is calculated.

Customize your allocation to fit your needs and goals

With MarketLock, you have the flexibility to allocate your assets to one or more of the 20 strategy account options—in any combination you like. The following table summarizes the key advantages and considerations of each strategy and the type of market where it may perform best. Please consult with your financial professional to help you create a customized allocation that’s right for you.

How each strategy can add value and the type of market where it may perform best

Strategy:	May perform best in:	Key advantages and considerations:
Lock	Strong up markets	<ul style="list-style-type: none"> Automatically locks in growth based on actual index performance Flexibility to reallocate upon the next contract anniversary after the Lock Threshold is met Once growth is locked in, no additional gains will be earned based on index performance
Cap	Up markets	<ul style="list-style-type: none"> Access the growth potential of the stock market, subject to the cap Choice of indices, buffer levels and investment terms Upside may be limited in extended bull markets
Trigger	Flat or weak markets	<ul style="list-style-type: none"> Guarantees growth in flat or weak markets Provides certainty in knowing how much you will earn in positive markets Growth may be limited in strong up markets
Dual Direction with Cap	Down markets (within buffer)	<ul style="list-style-type: none"> Can generate growth in down markets (within buffer) May provide more comfort and financial security in volatile markets Incurs a loss only if negative index return exceeds the buffer rate
Participation	Strong up markets	<ul style="list-style-type: none"> Participates in the growth of the stock market May deliver more growth in bull markets since there is no cap on the upside May increase or reduce earnings depending on the participation rate
Cap Secure	Up markets	<ul style="list-style-type: none"> Leverages the power of compounding to provide more growth potential over time Protects against loss up to the buffer on an annual basis Cap remains constant over 6 years but may limit growth in strong up markets



Grow, lock and protect with Corebridge MarketLock[®] Annuity

- Customize your allocation with the level of growth and protection you want
- Lock in market gains based on actual index performance
- Ease downside risk by reducing the impact of market losses

Action is everything.
Contact your financial professional
to learn more.

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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 earnings 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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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 and 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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