

Lock in potential investment gains every day for lifetime income

Polaris®
Variable Annuity
with Polaris Income Plus
Daily Flex®



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

Add more growth potential to your income

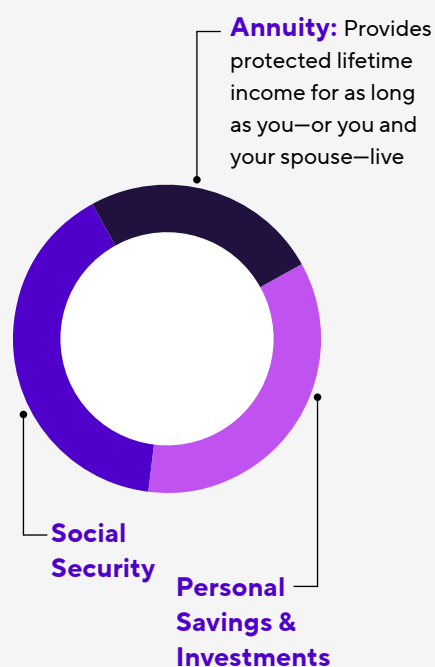


An annuity can play an important role in your overall portfolio

A variable annuity is a financial product that can offer lifetime income that's protected from market volatility, combined with growth potential. During the growth stage, it can help you grow your money on a tax-deferred basis through a choice of professionally managed investment options. During the income stage, a variable annuity can provide you with protected lifetime income through standard or optional features. Optional features are available for an additional cost.

Annuities are designed for a portion of your overall portfolio—to help complement the income you may receive from your other retirement income sources. Your financial professional can help you determine if an annuity makes sense for you.

Sources of retirement income



Annuity guarantees are backed by the claims-paying ability of the issuing insurance company. Polaris Variable Annuities issued by American General Life Insurance Company (AGL), Houston, TX; Polaris Platinum Elite Variable Annuity issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. AGL does not solicit, issue or deliver contracts in New York.

This material is intended only for educational purposes to help you, with the guidance of your financial professional, make informed decisions. We do not provide investment advice or recommendations.

Secure protected lifetime income

A Polaris Variable Annuity with the optional Polaris Income Plus Daily Flex guaranteed lifetime income benefit can help you grow your retirement income, protect your retirement income from market volatility, and generate retirement income that's guaranteed to last for as long as you—or you and your spouse—live, depending on your choice of a Single Life or Joint Life income option.

Polaris with Income Plus Daily Flex provides you with:



The opportunity to capture potential investment gains each day for future retirement income



The assurance of a 6% (simple interest) rising Minimum Income Base before you activate lifetime income



Protected lifetime income

When you're ready to start taking lifetime income withdrawals, you will need to activate lifetime income by completing the Lifetime Income Activation/Withdrawal Form, choosing your Lifetime Income Activation Date and submitting the form to us.

To realize the feature's benefits, you will need to take withdrawals within the parameters of the income option elected. Withdrawals that exceed the feature's parameters after lifetime income activation are known as excess withdrawals.* There is no assurance that withdrawal amounts will keep up with inflation. Guarantees are backed by the claims-paying ability of the issuing insurer.

As an alternative to electing an optional guaranteed lifetime income benefit, you can annuitize your contract and receive income payments for life for no additional cost. Polaris Income Plus Daily Flex is optional and available at contract issue. Additional fees, age restrictions, investment requirements and limitations apply.

*Please see pages 17 and 18 for additional information, including a definition of excess withdrawals and other key terms.

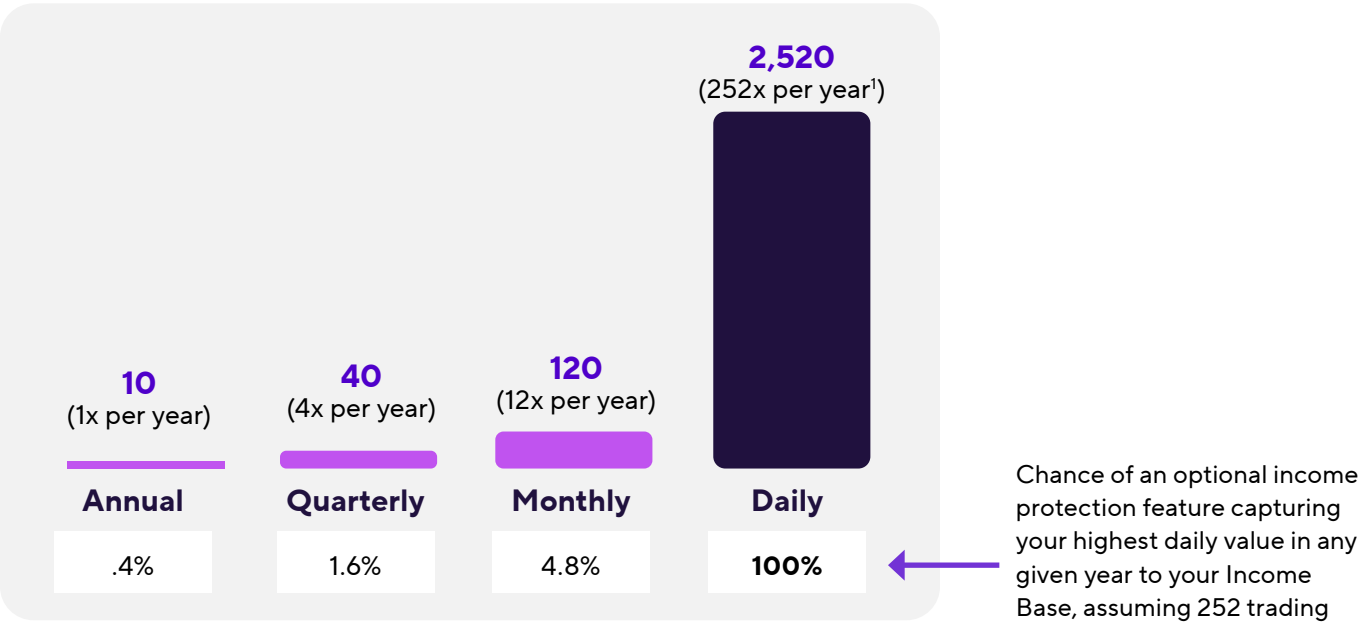
Capture potential investment gains daily for retirement income

Daily step-ups offer you more opportunity for income growth

Polaris Income Plus Daily Flex can help you capture potential investment gains daily for future lifetime income. Daily step-ups provide you with a greater number of opportunities to “lock in” potential investment gains to your Income Base when compared to income benefits that offer only monthly, quarterly or annual step-ups.

With Polaris Income Plus Daily Flex, you have the opportunity to capture the highest daily value (Step-up Value) to your Income Base for retirement income 252 times each year.¹

Total step-up potential over 10 years



Example is for illustrative purposes only and does not reflect the actual performance of any particular investment.

¹Based on approximate number of trading days each year for the New York Stock Exchange. Step-ups from investment gains are not guaranteed and depend on the performance of the underlying investment(s). There could be periods where you do not receive a step-up to your Income Base due to market volatility, withdrawals and/or fees impacting the contract value.

²Please note that these percentages are calculated assuming an equal step-up opportunity on any single trading day (assuming 252 trading days per contract year).

Because every day matters

A market high can occur on any day of the year. Year-end annual returns don't always represent the market's best performance during the year. Even in years with a negative annual return, the market may have had a positive return at some point during the year.

S&P 500® Index Returns

Year	Annual Return	Market High	Market High Date	No. of Market Highs ³
2000	-10.1%	4.0%	3/24	6
2001	-13.0%	4.1%	1/30	5
2002	-23.4%	2.1%	1/4	3
2003	26.4%	26.4%	12/31	38
2004	9.0%	9.1%	12/30	21
2005	3.0%	5.0%	12/14	22
2006	13.6%	14.3%	12/15	37
2007	3.5%	10.4%	10/9	33
2008	-38.5%	-1.4%	1/2	0
2009	23.5%	24.9%	12/28	40
2010	12.8%	13.0%	12/29	35
2011	0.0%	8.4%	4/29	19
2012	13.4%	16.6%	9/14	33
2013	29.6%	29.6%	12/31	70
2014	11.4%	13.1%	12/29	53
2015	-0.7%	3.5%	5/21	14
2016	9.5%	11.1%	12/13	33
2017	19.4%	20.2%	12/18	64
2018	-6.2%	9.6%	9/20	19
2019	28.9%	29.3%	12/27	70
2020	16.3%	16.3%	12/31	33
2021	26.9%	27.6%	12/29	70
2022	-19.4%	0.6%	1/3	0

³A market high occurs when the market closes at a level above any previous close within the calendar year.

Sources: FactSet Research Systems, 2022, Morningstar Direct Historical S&P 500® Index returns (Price Return). Does not include dividend reinvestment. Index returns are shown for illustrative purposes only. They are not intended to be indicative of the performance of any specific investment option within a Polaris Variable Annuity. Indexes are unmanaged. You cannot invest directly in them.

Select the income option that works for you

Choose from three different options

With Polaris Income Plus Daily Flex, you decide how to receive income. The maximum annual withdrawal amount is based on:

- your choice of Option 1, Option 2 or Option 3
- Single or Joint Coverage
- age when activating lifetime income

After lifetime income is activated, with Option 1 and 2, if the contract value is completely depleted, the amount available for lifetime income is reduced and the protected income payment (PIP) will be paid, provided the Income Base is greater than zero.²

Maximum Annual Withdrawal Amount (MAWA) (as a percentage of the Income Base)

Single Life Coverage	Income Option 1	Income Option 2	Income Option 3
Age at Lifetime Income Activation	MAWA/(PIP)	MAWA/(PIP)	MAWA
60-64	5.25% (3.25%) ¹	5.25% (3.25%) ¹	4.20% for life
65-74	7.00% (4.50%)	8.00% (3.50%)	5.60% for life
75+	7.50% (4.50%)	8.50% (3.50%)	6.00% for life

Joint Life Coverage	Income Option 1	Income Option 2	Income Option 3
Age at Lifetime Income Activation	MAWA/(PIP)	MAWA/(PIP)	MAWA
60-64	5.00% (3.00%) ¹	5.00% (3.00%) ¹	3.80% for life
65-74	6.75% (4.25%)	7.75% (3.25%)	5.20% for life
75+	7.25% (4.25%)	8.25% (3.25%)	5.60% for life

Note: Rates are as of November 13, 2023 and subject to change at any time. Please refer to page 18 or click the following link for current rates: www.corebridgefinancial.com/ipdrates

Make changes if life changes

- At the time of lifetime income activation, you can change your selected income option. For example, if you elected Option 1, you can change to Option 2 or Option 3. An additional fee applies for an income option change.
- You can also make coverage changes for no additional fee at the time you activate lifetime income. For example, you can change from Single Life to Joint Life or vice versa. After you activate lifetime income, changes to your income option and covered person(s) are not allowed.



Please see the prospectus for additional details about income option changes and coverage changes.

¹With Income Options 1 and 2, if lifetime income withdrawals begin before age 65 and your Income Base increases to a new Step-up Value on a contract anniversary on or after your 65th birthday, the PIP percentage will automatically increase to 4.50% (Single Life) or 4.25% (Joint Life) of your Income Base.

²The PIP will be paid if the contract value is completely depleted due to market volatility, deduction of fees and/or withdrawals taken within the features parameters. Please see page 18 for complete withdrawal rates and additional information about withdrawals.

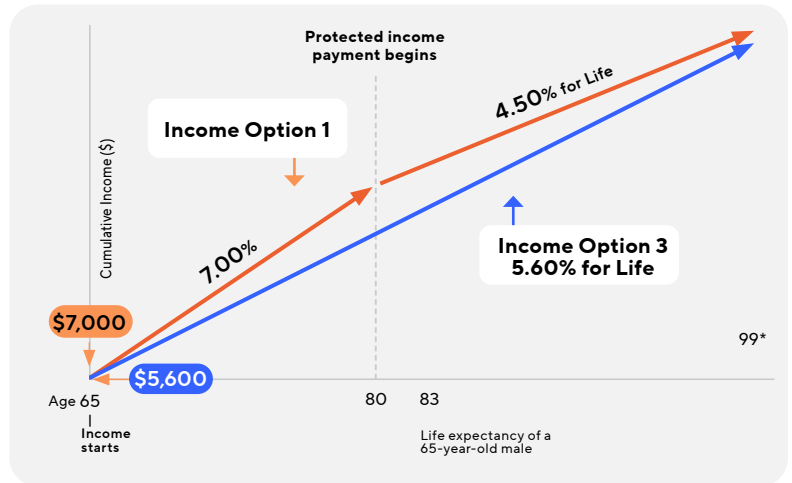
Compare your options

With Option 1 or Option 2, you have the flexibility to generate more income early in retirement. Or, if you prefer a more consistent level of income, you can create a lifetime income stream with an income percentage that's guaranteed not to change with Option 3. These hypothetical examples show how the three income options compare over time.

Option 1 vs. Option 3

In this hypothetical example, Option 1 generates 25% more income for the first 15 years of retirement.

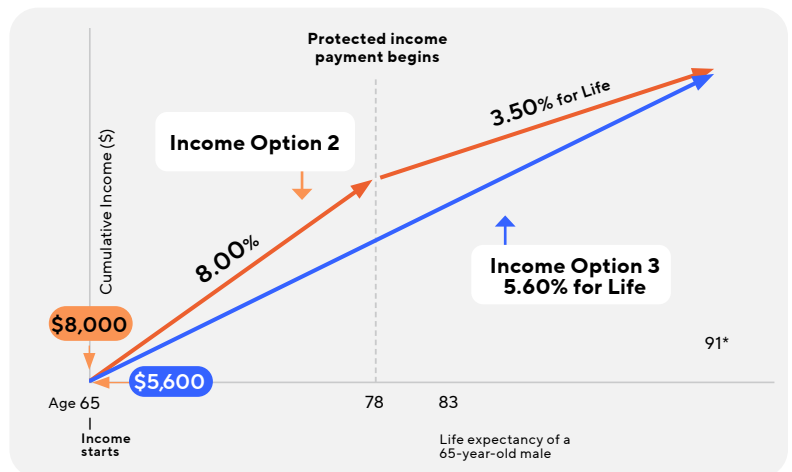
Note: In this example and the one below, the higher lifetime income withdrawal amounts continue until the contract value is completely depleted due to market volatility, deduction of fees and/or withdrawals taken within the feature's parameters. At this point, the protected income payment begins and continues for life.



(Hypothetical scenario based on assumptions detailed below.)

Option 2 vs. Option 3

In this hypothetical example, Option 2 generates 43% more income for the first 13 years of retirement.



(Hypothetical scenario based on assumptions detailed below.)

*This age indicates the crossover point where the two scenarios have equal income.

Assumptions for both illustrations: \$100,000 investment; election of Single Life option; lifetime income withdrawals begin at age 65, 0% growth rate net of fees; and no increases to the Income Base from investment gains or from the Minimum Income Base.

Source for life expectancy: CDC/National Center for Health Statistics, Health, United States, 2019, Male.



Invest less and do more with your money

The higher initial withdrawal rates available with Polaris Income Plus Daily Flex Option 1 and Option 2 provide the flexibility to invest a smaller initial investment when compared to Option 3.* That means you have the opportunity to get more initial income from a smaller investment—leaving more money available for other needs, if you prefer.

Of course, if you prefer a more predictable level of lifetime income, you may want to consider Option 3 with its income percentage that’s guaranteed not to change.

Here’s an example:

Initial annual income from an annuity	Income Option 3 5.60% Withdrawal Rate (Age 65, Single Life)	Income Option 2 8.00% Withdrawal Rate (Age 65, Single Life)	Assets available for other investments
	Initial Investment Required		
\$10,000	\$178,571	\$125,000	\$53,571
\$20,000	\$357,143	\$250,000	\$107,143
\$30,000	\$535,714	\$375,000	\$160,714
\$40,000	\$714,286	\$500,000	\$214,286
\$50,000	\$892,857	\$625,000	\$267,857

The examples above are hypothetical and for illustrative purposes only. The comparison illustrates a mathematical principle.

*After lifetime income is activated with Option 1 or Option 2, 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, the amount available for lifetime income will be reduced and the protected income payment (PIP) will be paid.

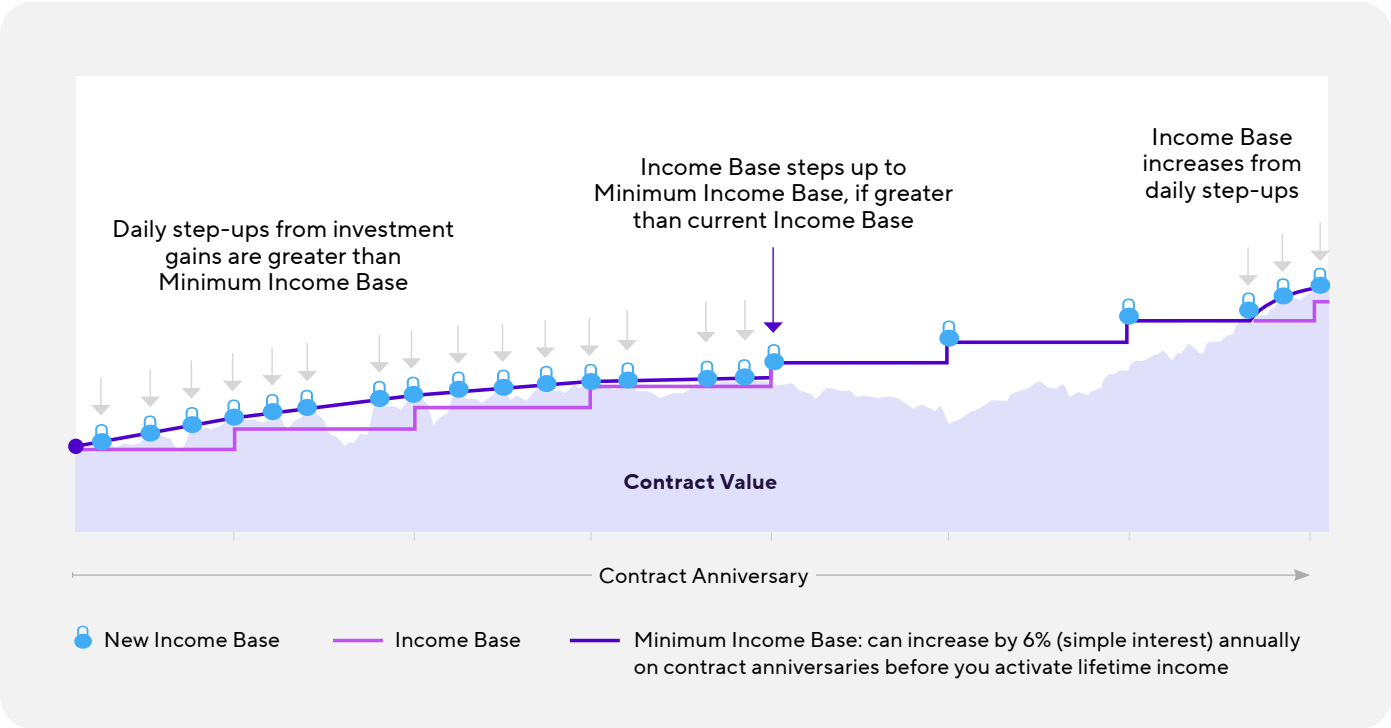
If your needs change, you also have the flexibility to change your income option selection at the time of lifetime income activation. Your financial professional can help you evaluate your income needs and goals—and help you determine which income option makes the most sense for your personal situation.

Grow and protect your retirement income

Before you start taking lifetime income . . .

Polaris Income Plus Daily Flex provides you with the opportunity to capture investment gains to your Income Base every day for future retirement income.

Plus, during this growth stage you will have the added assurance of a 6% (simple interest) rising Minimum Income Base before you start taking lifetime income to help grow your Income Base in a flat or declining market.



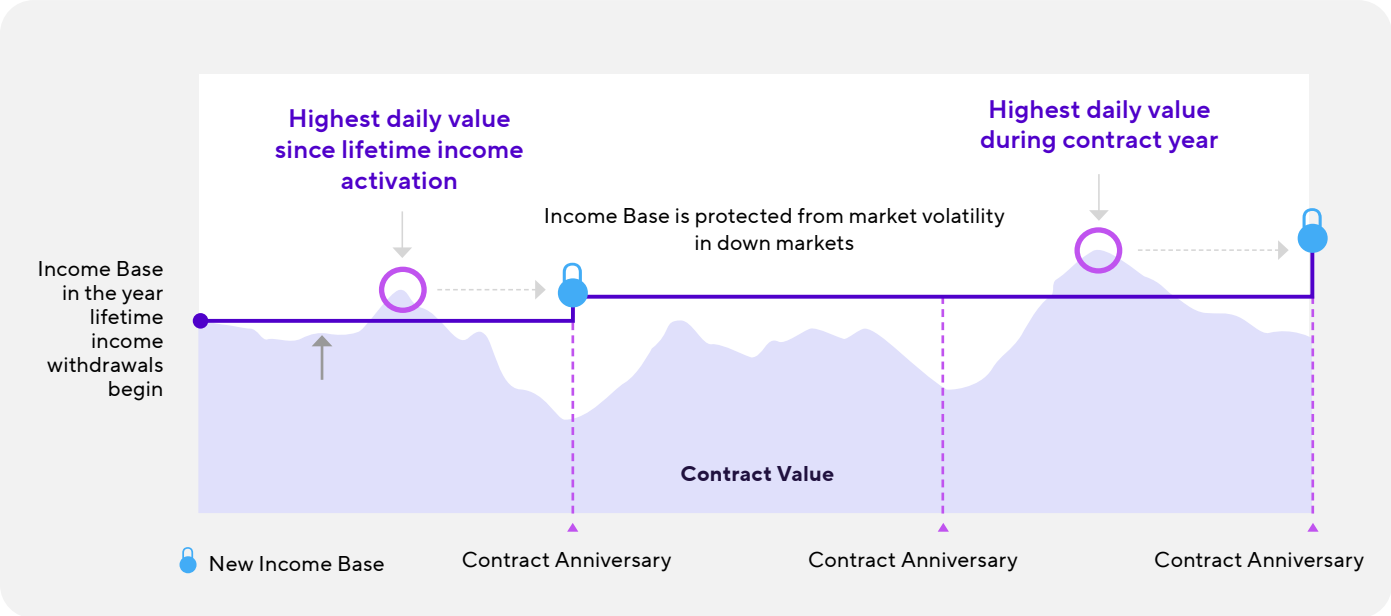
Examples shown are for illustrative purposes only and do not represent any particular investment. Examples assume no additional purchase payments and the example above assumes no withdrawals have been taken. Performance illustrated is not indicative of past or future results.



After you start taking lifetime income . . .

Your Income Base can step up on each contract anniversary to lock in your highest daily value (Step-up Value) achieved during the prior contract year.*

Your Income Base is protected from market volatility and will not go down, provided you take withdrawals within the feature’s parameters. Your contract value will continue to go up and down based on investment performance.



If your Income Base increases on your contract anniversary, so does your maximum annual withdrawal amount—providing you with the opportunity for more guaranteed lifetime income. As a reminder, after you activate lifetime income, your highest daily value (Step-up Value) is determined each day, even though the Income Base is not increased until the next contract anniversary.

Please see pages 17 and 18 additional information.

*Note: On the contract anniversary that immediately follows your first lifetime income withdrawal, we look back at the highest Step-up Value (if any) achieved since the time of your first lifetime income withdrawal.

Choose your investments

Select from asset allocation portfolios or build your own allocation

Polaris Income Plus Daily Flex offers you investment flexibility and control, along with a choice of two different investment approaches to help you tailor your investment to your financial needs and goals.

Asset allocation portfolios

Choose from one or a combination of different asset allocation portfolios, including actively managed and passively managed portfolios. Fixed income portfolios are also available.

Build your own allocation

Create a more customized allocation by drawing from different investment options that cross 12 asset classes—from Small to Large Cap, Specialty to International.

You may change between these two investment strategies, however you must be fully allocated to one of the two investment strategies at any given time. The investment mix within the chosen strategy may be changed provided you stay within the strategy's parameters.

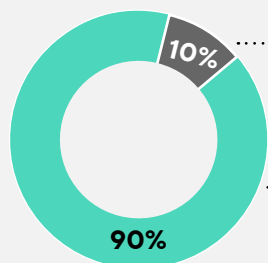
Participation in quarterly automatic asset rebalancing is required. Amounts allocated to the Secure Value Account, described on the pages that follow, will not be rebalanced and are not available for transfer as long as the feature is in effect.

If you do not elect a guaranteed lifetime income benefit, you may invest in any of the investment portfolios offered in Polaris.



Asset allocation portfolios

If you choose this investment strategy, you will need to allocate your initial and additional investments as follows:



Secure Value Account—This is a required allocation to an interest-earning fixed account with a one-year term

Asset allocation portfolios—Choose one or a combination of Asset Allocation or Fixed Income portfolios listed below.

Passive—Index Allocation Portfolios	Fees ¹
<input type="checkbox"/> SA Global Index Allocation 90/10 ^{2,3}	0.77%
<input type="checkbox"/> SA Global Index Allocation 75/25 ^{2,3}	0.81%
<input type="checkbox"/> SA Global Index Allocation 60/40 ^{2,3}	0.80%
<input type="checkbox"/> SA Index Allocation 90/10 ^{2,3}	0.69%
<input type="checkbox"/> SA Index Allocation 80/20 ^{2,3}	0.71%
<input type="checkbox"/> SA Index Allocation 60/40 ^{2,3}	0.72%

Active—Asset Allocation Portfolios	Fees ¹
<input type="checkbox"/> SA Allocation Growth ^{2,3}	1.05%
<input type="checkbox"/> SA Allocation Moderate Growth ^{2,3}	1.02%
<input type="checkbox"/> SA Allocation Moderate ^{2,3}	1.01%
<input type="checkbox"/> SA Allocation Balanced ^{2,3}	1.00%
<input type="checkbox"/> SA American Funds Asset Allocation	0.82%
<input type="checkbox"/> SA BlackRock Multi-Factor 70/30	0.75%
<input type="checkbox"/> SA Franklin Tactical Opportunities	1.07%
<input type="checkbox"/> SA Goldman Sachs Multi-Asset Insights	1.12%
<input type="checkbox"/> SA JPMorgan Diversified Balanced	0.96%
<input type="checkbox"/> SA MFS Total Return	0.96%
<input type="checkbox"/> SA Putnam Asset Allocation Diversified Growth	1.10%
<input type="checkbox"/> SA T. Rowe Price Asset Allocation Growth	1.01%
<input type="checkbox"/> SA Wellington Strategic Multi-Asset	1.11%

Asset Allocation Portfolios with Volatility Control	Fees ¹
<input type="checkbox"/> SA American Funds VCP Managed Allocation	1.14%
<input type="checkbox"/> SA BlackRock VCP Global Multi Asset	1.16%
<input type="checkbox"/> SA PIMCO VCP Tactical Balanced	1.16%
<input type="checkbox"/> SA Schroders VCP Global Allocation	1.17%
<input type="checkbox"/> SA T. Rowe Price VCP Balanced	1.08%
<input type="checkbox"/> SA VCP Dynamic Allocation ^{2,3}	1.00%
<input type="checkbox"/> SA VCP Dynamic Strategy ^{2,3}	1.03%
<input type="checkbox"/> SA VCP Index Allocation ^{2,3}	0.78%

Fixed Income Portfolios	Fees ¹
<input type="checkbox"/> Goldman Sachs VIT Government Money Market Fund	0.43%
<input type="checkbox"/> PIMCO Total Return	0.77%
<input type="checkbox"/> SA American Century Inflation Protection	0.89%
<input type="checkbox"/> SA DFA Ultra Short Bond	0.76%
<input type="checkbox"/> SA Federated Hermes Corporate Bond	0.80%
<input type="checkbox"/> SA Fixed Income Index	0.60%
<input type="checkbox"/> SA Fixed Income Intermediate Index	0.59%
<input type="checkbox"/> SA Goldman Sachs Global Bond	1.14%
<input type="checkbox"/> SA JPMorgan MFS Core Bond	0.78%
<input type="checkbox"/> SA Wellington Government and Quality Bond	0.81%

¹Total portfolio operating expenses as of most recent fiscal year-end for the applicable trust. Certain portfolio expenses may reflect a contractual waiver or reimbursement.

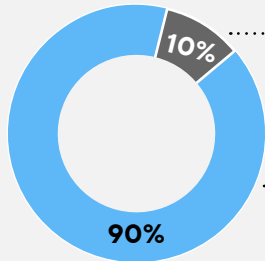
²Managed by SunAmerica Asset Management, LLC.

³The portfolio operating expenses for a fund-of-funds are typically higher than those of a traditional portfolio because you pay the expenses of the portfolio and indirectly pay a proportionate share of the expenses of the underlying portfolios.

Please see page 19 for additional information about the variable portfolios.

Build your own allocation

If you choose this investment strategy, you will need to allocate your initial and additional investments as follows:



Secure Value Account (SVA): This is a 10% required allocation to an interest-earning fixed account with a one-year term

Primary equity and asset allocation portfolios: Up to 80% of your non-SVA investment (72% of your total investment) may be allocated to these portfolios

Other equity and specialty portfolios: Up to 30% of your non-SVA investment (27% of your total investment) may be allocated to these portfolios

Fixed income portfolios: At least 20% of your non-SVA investment (18% of your total investment) must be allocated to these portfolios

Polaris money managers



⁴ Money manager may be available through SA VCP Dynamic Allocation, SA VCP Dynamic Strategy, and SA Allocation Portfolios offered in Polaris.

⁵ SA American Funds Portfolios and SA American Funds VCP Managed Allocation invest in the American Funds Insurance Series[®], which has the same investment manager (Capital Research and Management Company) as American Funds.

⁶ SunAmerica Asset Management, LLC (SAAMCo) is affiliated with AGL and VALIC.

Money managers, with the exception of SunAmerica Asset Management, LLC, are not affiliated with AGL, VALIC or Corebridge Financial.

Build your own allocation (continued)

Primary equity and asset allocation portfolios

72% of your total investment may be allocated to this group on the application. Note: Maximum allocation to any single portfolio in this group is 36%

Large Growth		Fees ¹	
<input type="checkbox"/>	Invesco V.I. American Franchise		1.11%
<input type="checkbox"/>	SA AB Growth		0.88%
<input type="checkbox"/>	SA American Funds Growth		0.87%
<input type="checkbox"/>	SA Janus Focused Growth		1.04%
<input type="checkbox"/>	SA Large Cap Growth Index ²		0.60%
<input type="checkbox"/>	SA MFS Blue Chip Growth		0.95%
<input type="checkbox"/>	SA Wellington Capital Appreciation		0.99%

Large Core		Fees ¹	
<input type="checkbox"/>	SA American Funds Growth-Income		0.81%
<input type="checkbox"/>	SA Franklin Systematic U.S. Large Cap Core		0.83%
<input type="checkbox"/>	SA Invesco Main Street Large Cap		0.98%
<input type="checkbox"/>	SA Large Cap Index ²		0.52%
<input type="checkbox"/>	SA MFS Massachusetts Investors Trust		0.92%

Large Value		Fees ¹	
<input type="checkbox"/>	Invesco V.I. Comstock		1.00%
<input type="checkbox"/>	Invesco V.I. Growth and Income		1.00%
<input type="checkbox"/>	Lord Abbett Growth and Income		0.94%
<input type="checkbox"/>	SA Franklin BW U.S. Large Cap Value		0.95%
<input type="checkbox"/>	SA Franklin Systematic U.S. Large Cap Value		0.90%
<input type="checkbox"/>	SA JPMorgan Equity-Income		0.82%
<input type="checkbox"/>	SA Large Cap Value Index ²		0.60%

Small and Mid Cap		Fees ¹	
<input type="checkbox"/>	SA Mid Cap Index ²		0.61%
<input type="checkbox"/>	SA Small Cap Index ²		0.70%

Global and International		Fees ¹	
<input type="checkbox"/>	SA Emerging Markets Equity Index ²		0.87%
<input type="checkbox"/>	SA International Index ²		0.75%
<input type="checkbox"/>	SA JPMorgan Global Equities		1.07%
<input type="checkbox"/>	SA Morgan Stanley International Equities		1.11%

Asset Allocation		Fees ¹	
<input type="checkbox"/>	Franklin Allocation VIP		0.82%
<input type="checkbox"/>	Franklin Income VIP		0.71%
<input type="checkbox"/>	SA Allocation Balanced ^{2,3}		1.00%
<input type="checkbox"/>	SA Allocation Moderate ^{2,3}		1.01%
<input type="checkbox"/>	SA Allocation Moderate Growth ^{2,3}		1.02%
<input type="checkbox"/>	SA Allocation Growth ^{2,3}		1.05%
<input type="checkbox"/>	SA American Funds Asset Allocation		0.82%
<input type="checkbox"/>	SA BlackRock Multi-Factor 70/30		0.75%
<input type="checkbox"/>	SA Franklin Tactical Opportunities		1.07%
<input type="checkbox"/>	SA Global Index Allocation 60/40 ^{2,3}		0.80%
<input type="checkbox"/>	SA Global Index Allocation 75/25 ^{2,3}		0.81%
<input type="checkbox"/>	SA Global Index Allocation 90/10 ^{2,3}		0.77%
<input type="checkbox"/>	SA Goldman Sachs Multi-Asset Insights		1.12%
<input type="checkbox"/>	SA Index Allocation 60/40 ^{2,3}		0.72%
<input type="checkbox"/>	SA Index Allocation 80/20 ^{2,3}		0.71%
<input type="checkbox"/>	SA Index Allocation 90/10 ^{2,3}		0.69%
<input type="checkbox"/>	SA JPMorgan Diversified Balanced		0.96%
<input type="checkbox"/>	SA MFS Total Return		0.96%
<input type="checkbox"/>	SA Putnam Asset Allocation Diversified Growth		1.10%
<input type="checkbox"/>	SA T. Rowe Price Asset Allocation Growth		1.01%
<input type="checkbox"/>	SA Wellington Strategic Multi-Asset		1.11%

Please note: Not all portfolios may be available at all firms.

¹Total portfolio operating expenses as of most recent fiscal year-end for the applicable trust. Certain portfolio expenses may reflect a contractual waiver or reimbursement.

²Managed by SunAmerica Asset Management, LLC.

³The portfolio operating expenses for a fund-of-funds are typically higher than those of a traditional portfolio because you pay the expenses of the portfolio and indirectly pay a proportionate share of the expenses of the underlying portfolios.

Please see page 19 for additional information about the variable portfolios.

Build your own allocation (continued)

Primary equity and asset allocation portfolios

continued from page 12

Asset Allocation with Volatility Control	Fees ¹
<input type="checkbox"/> SA American Funds VCP Managed Allocation	1.14%
<input type="checkbox"/> SA BlackRock VCP Global Multi-Asset	1.16%
<input type="checkbox"/> SA PIMCO VCP Tactical Balanced	1.16%
<input type="checkbox"/> SA Schroders VCP Global Allocation	1.17%
<input type="checkbox"/> SA T. Rowe Price VCP Balanced	1.08%
<input type="checkbox"/> SA VCP Dynamic Allocation ^{2,3}	1.00%
<input type="checkbox"/> SA VCP Dynamic Strategy ^{2,3}	1.03%
<input type="checkbox"/> SA VCP Index Allocation ^{2,3}	0.78%

Fixed income portfolios

A minimum of 18% of your total investment must be allocated to this group on the application.

Core Fixed Income	
<input type="checkbox"/> PIMCO Total Return	0.77%
<input type="checkbox"/> SA American Century Inflation Protection	0.89%
<input type="checkbox"/> SA DFA Ultra Short Bond	0.76%
<input type="checkbox"/> SA Federated Hermes Corporate Bond	0.80%
<input type="checkbox"/> SA Fixed Income Index ²	0.60%
<input type="checkbox"/> SA Fixed Income Intermediate Index ²	0.59%
<input type="checkbox"/> SA Goldman Sachs Global Bond	1.14%
<input type="checkbox"/> SA JPMorgan MFS Core Bond	0.78%
<input type="checkbox"/> SA Wellington Government and Quality Bond	0.81%
Money Market	
<input type="checkbox"/> Goldman Sachs VIT Government Money Market Fund	0.43%

Other equity and specialty portfolios

A maximum of 27% of your total investment may be allocated to this group on the application. Note: Maximum allocation to any single portfolio in this group is 9%.

Small and Mid Cap	
<input type="checkbox"/> SA AB Small & Mid Cap Value	1.07%
<input type="checkbox"/> SA Franklin Small Company Value	1.23%
<input type="checkbox"/> SA Invesco Growth Opportunities	1.05%
<input type="checkbox"/> SA JPMorgan Mid-Cap Growth	1.04%
Specialty	
<input type="checkbox"/> PIMCO Emerging Markets Bond	1.14%
<input type="checkbox"/> SA Fidelity Institutional AM [®] Real Estate	1.08%
<input type="checkbox"/> SA PineBridge High-Yield Bond	0.96%
Global and International	
<input type="checkbox"/> SA American Funds Global Growth	0.94%
<input type="checkbox"/> SA Fidelity Institutional AM [®] International Growth	1.12%
<input type="checkbox"/> SA JPMorgan Emerging Markets	1.42%
<input type="checkbox"/> SA PIMCO RAE International Value	1.08%
<input type="checkbox"/> SA Putnam International Growth and Income	1.26%

Goldman Sachs VIT Government Money Market Fund: You could lose money by investing in the Goldman Sachs VIT Government Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Goldman Sachs VIT Government Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Goldman Sachs VIT Government Money Market Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

¹ Total portfolio operating expenses as of most recent fiscal year-end for the applicable trust. Certain portfolio expenses may reflect a contractual waiver or reimbursement.

² Managed by SunAmerica Asset Management, LLC.

³ The portfolio operating expenses for a fund-of-funds are typically higher than those of a traditional portfolio because you pay the expenses of the portfolio and indirectly pay a proportionate share of the expenses of the underlying portfolios.

Please see page 19 for additional information about the variable portfolios.

Protect your beneficiaries

Choose the beneficiary protection option that's right for you

A Polaris Variable Annuity offers valuable protection for your beneficiaries. You will need to elect a death benefit at the time of purchase. Keep in mind, once elected, the death benefit may not be changed or cancelled.

1 Contract Value Death Benefit provides your beneficiaries with the contract value at the time of death. The maximum issue age for this death benefit is 85.

2 Return of Purchase Payment Death Benefit provides the beneficiaries you name on your contract with the greater of contract value or purchase payments, adjusted for withdrawals. The maximum issue age for this death benefit is 85, and the cost is an additional 0.15%.

3 Maximum Anniversary Value Death Benefit provides enhanced protection by locking in investment gains for your family. The maximum issue age for this death benefit is 80. The cost for this feature is an additional 0.40%.

This death benefit provides your beneficiaries with the greatest of:

- Contract value; or
- Purchase payments (adjusted for withdrawals); or
- The highest value of your contract on any contract anniversary prior to your 83rd birthday (adjusted for withdrawals and purchase payments since that anniversary).

The Contract Value Death Benefit may not be available in all firms or limitations may apply. Maximum issue age may be lower in certain firms.

Additional information about death benefits, including definitions

- Contract value: The value of the contract at the time all required paperwork, including proof of death, is received.
- Anniversary value: The contract value on each contract anniversary.
- Purchase payments: The money you invest in your variable annuity, as well as any additional money you invest after your initial purchase.
- No additional purchase payments are accepted on or after your 86th birthday; 81st birthday if a guaranteed lifetime income benefit or the Maximum Anniversary Value death benefit is elected.
- Your age at the time your contract is issued will determine the availability of the Maximum Anniversary Value Death Benefit.
- When calculating the contract's death benefit, adjustments are made to account for additional purchase payments, withdrawals, and any charges applicable to withdrawals. The calculation will differ if a guaranteed lifetime income benefit is elected.
- If you elect a guaranteed lifetime income benefit and take withdrawals prior to Lifetime Income Activation, such withdrawals will reduce optional death benefits in the same proportion that the withdrawal reduced the contract value on the date of your withdrawal. After you activate lifetime income, withdrawals taken before your 81st birthday that are within the maximum annual withdrawal amount reduce the death benefit by the amount withdrawn. Withdrawals taken after lifetime income activation that exceed the maximum annual withdrawal amount are considered excess withdrawals; excess withdrawals reduce the death benefit proportionately. If you do not elect a guaranteed lifetime income benefit (or you elect one and take lifetime income withdrawals on or after your 81st birthday), the death benefit will be reduced proportionately. Please see the prospectus for additional details.
- If your variable annuity contract is annuitized, the death benefit no longer applies. However, if you die during the annuity payout phase, your beneficiary may receive any remaining guaranteed income payments, depending upon which annuity payout option you selected.

Additional information

Variable Annuities

- 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. 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. Withdrawals may be subject to withdrawal charges if they exceed certain parameters.
- Investment involves risk, including the possible loss of principal. Your contract value when redeemed may be worth more or less than your original investment.
- If you fund your IRA with a variable annuity, you should realize that these types of retirement accounts are already tax-deferred. A variable annuity provides no additional tax-deferred benefit beyond that provided by the retirement account. You should only use a variable annuity in a retirement account if you want to benefit from features other than tax deferral. Please consult with your tax advisor regarding your individual situation.
- **Annuitization:** If you choose to annuitize (or at the Latest Annuity Date, age 95), your annuity will be permanently converted into a series of guaranteed payments and you will no longer have access to your contract value. Other features of your contract will also terminate. Please see the prospectus for additional information.

Polaris Income Plus Daily Flex

- **Age:** Polaris Income Plus Daily Flex is available at contract issue to investors age 45-80. Firm variations may apply. Check with your financial professional. When determining the withdrawal percentages for this feature, the age at lifetime income activation is based on the age of the covered person for the Single Life option and the age of the younger covered person for the Joint Life option. This age criteria is also used when evaluating eligibility for an increase to the protected income payment percentage, if applicable.
- **Cancellation:** Depending on the product you purchase, this feature may be cancelled on the 4th or 5th contract anniversary or any contract quarter anniversary after that. Once the cancellation becomes effective, the associated fee will no longer be charged going forward. This feature cannot be re-elected following cancellation.
- **Covered person(s):** The person(s) whose live(s) are used to determine the amount and duration of lifetime income. If there are two covered persons, they must be each other's spouse.
- **Covered person changes:** Covered person changes will impact your lifetime income withdrawals, as the maximum annual withdrawal amount is based on Single Life or Joint Life. Certain covered person changes are also allowed prior to or at Lifetime Income Activation for life event changes such as marriage, divorce and death. Please see the prospectus for additional details, including change instructions and age limitations. After you activate lifetime income, changes to your income option and covered person(s) are not allowed.
- **Excess Withdrawal:** Any withdrawal, or portion of a withdrawal, that exceeds the maximum annual withdrawal amount (MAWA) after you activate lifetime income, which then reduces the Income Base proportionately by the amount in excess of the maximum annual withdrawal amount. Excess withdrawals that reduce the Income Base also reduce that MAWA that can be withdrawn under the feature. If an excess withdrawal reduces the contract value to zero, the feature will terminate and you will no longer be eligible to take withdrawals or receive lifetime income payments.
- **Fees:** The initial fee rate is subject to change and generally ranges from 0.60% to 2.50% based on market conditions. Once a contract is issued, the fee rate is guaranteed for one year, after which it may be adjusted quarterly by 0% to 1% based on a predetermined, non-discretionary formula. If the Income Base is increased, it may have the effect of increasing the dollar amount of the feature. The fee is calculated as a percentage of the Income Base, deducted from contract value quarterly. Refer to page 18 for current fee. **Fee for Income Option Change:** If you elect to change your Income Option selection at the time of Lifetime Income Activation, an additional fee of 0.25% applies. See prospectus for complete fee details, including the minimum and maximum fee rate and how the fee is calculated. Note: This feature does not provide an option to "opt-out" of a fee change. However, the feature may be cancelled as described above.
- **Income Base:** The amount on which guaranteed withdrawals and the annual fee for the feature are based. It is not the same as your contract value; it is not a liquidation value nor is it available as a lump sum. The Income Base is initially equal to the first purchase payment. The Income Base will be increased each time a purchase payment is made. **Prior to the Activation Date:** the Income Base is increased daily to the Step-up Value (if any). In addition, the Income Base will be eligible to increase to at least the Minimum Income Base on the contract anniversary. **On or after the Activation Date:** the Minimum Income Base will no longer increase on contract anniversaries, however, the Income Base is increased on the next contract anniversary looking back to the highest Step-up Value (if any) on each day since the first lifetime income withdrawal. (This is referred to as the "first look-back.") After the first look-back, the Income Base is increased on each contract anniversary looking back to the highest Step-up Value on each day since the last contract anniversary. Prior to the Activation Date, the Income Base will be reduced proportionately for any withdrawals. On or after the Activation Date, the Income Base will be adjusted for excess withdrawals. If the contract value has been reduced to zero, the Income Base will no longer be recalculated.
- **Lifetime Income Activation Date ("Activation Date"):** The date provided by you in writing on our form to begin taking lifetime income under the feature. The Activation Date is also the date of the first lifetime income withdrawal taken by you. Changes cannot be made to the covered person(s) or income options after the Activation Date.

Maximum Annual Withdrawal Amount (MAWA) and Protected Income Payment (PIP):

These amounts are calculated as a percentage of your Income Base.

Single Life	Income Option 1		Income Option 2		Income Option 3
	MAWA	PIP	MAWA	PIP	MAWA/PIP
Age at Lifetime Income Activation					
45-59	4.25%	3.25%*	4.25%	3.25%*	3.50% for life
60-64	5.25%	3.25%*	5.25%	3.25%*	4.20% for life
65-74	7.00%	4.50%	8.00%	3.50%	5.60% for life
75+	7.50%	4.50%	8.50%	3.50%	6.00% for life

Joint Life	Income Option 1		Income Option 2		Income Option 3
	MAWA	PIP	MAWA	PIP	MAWA/PIP
Age at Lifetime Income Activation					
45-59	4.00%	3.00%*	4.00%	3.00%*	3.10% for life
60-64	5.00%	3.00%*	5.00%	3.00%*	3.80% for life
65-74	6.75%	4.25%	7.75%	3.25%	5.20% for life
75+	7.25%	4.25%	8.25%	3.25%	5.60% for life



Scan code for current annual fee and rates

Note: Rates are as of November 13, 2023 and subject to change at any time. Please click the following link for current rates:

www.corebridgefinancial.com/jpdrates

*With Income Options 1 and 2, if lifetime income withdrawals begin before age 65 and your Income Base increases to a new Step-up Value on a contract anniversary on or after your 65th birthday, the protected income payment will automatically increase to 4.50% (single life) or 4.25% (joint life) of your Income Base.

- **Minimum Income Base:** The Minimum Income Base is a guaranteed minimum amount of the Income Base determined on each contract anniversary prior to the Activation Date. An annual 6% simple interest rate will be applied to each purchase payment received prior to the Activation Date. Withdrawals taken prior to the Activation Date reduce each purchase payment used in the calculation of the Minimum Income Base proportionately. The Minimum Income Base will no longer increase on contract anniversaries after you activate lifetime income.
- **Required Minimum Distributions (RMDs):** If your variable annuity is funding a retirement account, such as an IRA, and you take a withdrawal prior to the Lifetime Income Activation Date to meet your contract's RMD, such withdrawals will proportionately reduce your Income Base, purchase payment(s) used in the calculation of the Minimum Income Base, and the contract's Return of Purchase Payment or Maximum Anniversary Value death benefit, if elected. If you take RMD withdrawals on or after the Lifetime Income Activation Date and your RMD withdrawals exceed the feature's maximum annual withdrawal amount, your Income Base will not be reduced provided RMDs are calculated by our Annuity Service Center. Any portion of a withdrawal in a contract year which exceeds the greater of the RMD or the maximum annual withdrawal amount will be considered an excess withdrawal.
- **Step-up Value:** This is a value used to determine the Income Base. It is equal to the current contract value if the contract value is higher than the current Income Base. The Step-up Value (if any) is determined each day.
- **Withdrawal Flexibility:** If you find that you need access to your money before you activate lifetime income, you may take withdrawals up to the contract's penalty-free withdrawal amount without incurring withdrawal charges (if applicable). Please see the product summary flyer or the prospectus to learn more about the penalty-free withdrawal provision associated with the variable annuity you may be considering.
- **Withdrawals taken prior to Lifetime Income Activation:** Withdrawals taken before you activate lifetime income will impact your Income Base, Minimum Income Base, future lifetime income, and optional death benefits (if you choose to elect one). These withdrawals (including Required Minimum Distributions) will proportionately reduce the Income Base, purchase payment(s) used in the calculation of the Minimum Income Base, and the contract's Return of Purchase Payment or Maximum Anniversary Value death benefit, if elected. If a withdrawal taken prior to lifetime income activation reduces the contract value to zero, the contract will be terminated, including any optional benefits and features, and you will not be able to receive lifetime income withdrawals.
- For complete details, including the Latest Annuity Date, please see a prospectus. Additional guaranteed lifetime income benefits with different parameters may also be available.

Investment strategies and quarterly automatic asset rebalancing

- With either investment strategy, you may use a Dollar Cost Averaging (DCA) fixed account to systematically invest in the available investment choices. Your target DCA instructions must follow the investment requirements described.
- Keep in mind, because rebalancing resets the allocation among variable portfolios, it may have a positive or negative impact on performance. Immediate rebalancing will occur if you initiate any non-systematic withdrawals or portfolio transfers.
- The available investment options may reduce the need to rely on a guaranteed lifetime income benefit because they allocate your investment across asset classes and potentially limit exposure to market volatility.
- Money managers and portfolios are subject to change; additional portfolios may be available. Please see the prospectus.

Additional information about the variable portfolios

Fund-of-Funds Portfolios: These portfolios pursue their investment goal by investing in a combination of underlying portfolios rather than investing directly in stocks, bonds, cash or other investments. Investment is subject to market risk including loss of principal. Each of these Portfolio's risks will directly correspond to the risks of the underlying portfolios in which it invests including, but not limited to: risks associated with investment in large-cap companies which tend to be less volatile than companies with smaller market capitalizations but whose value may not rise as much as the value of portfolios that emphasize smaller companies; risks of investing in small- and medium-sized companies which are usually more volatile and entail greater risks than securities of large companies; additional or heightened risk associated with investments in foreign markets; interest rate risk; and credit risk. These Portfolios are each subject to the risk that the selection of the underlying portfolios and the allocation and reallocation of the Portfolio's assets among the various asset classes and market sectors may not produce the desired result. Refer to the Portfolios' prospectuses for more information.

Volatility Control Portfolios: These portfolios employ a volatility control approach that seeks to manage volatility within the portfolio, reduce the incidence of extreme outcomes (including the probability of large losses or gains), and preserve long-term return potential. As a result, a volatility control approach may provide more consistent performance with less risk from market downturns. However, the risk management strategies used by these portfolios could limit the upside participation in strong, increasing markets as compared to a portfolio without such a strategy. While Volatility Control Portfolios employ risk management processes that seek to manage volatility within the Portfolio, volatility may result from rapid or dramatic price swings. A Portfolio could experience high levels of volatility in both rising and falling markets. Due to market conditions or other factors, the actual or realized volatility of a Portfolio for any particular period of time may be materially higher or lower than the target level. Efforts to manage a Portfolio's volatility could limit a Portfolio's gains in rising markets, may expose the Portfolio to costs to which it would otherwise not have been exposed, and if unsuccessful may result in substantial losses. Equity exposure in Volatility Control Portfolios can vary. Each Portfolio is subject to risk of conflict with insurance company interests given certain aspects of portfolio management are intended to mitigate the financial risks the insurer faces in connection with optional guaranteed lifetime income benefits. Investments are subject to certain risks including stock market and interest rate fluctuations, as well as additional risks associated with investments in certain asset classes. Please refer to the Portfolios' prospectuses for more information, including additional risks.

American Funds Portfolios: The American Funds Portfolios ("Feeder Funds") that are part of the SunAmerica Series Trust ("SAST") do not invest directly in individual securities; instead they invest all of their assets in corresponding funds ("Master Funds") of the American Funds Insurance Series.® SA American Funds VCP Managed Allocation ("Feeder Fund") invests in shares of the American Funds Managed Risk Growth-Income Fund (the "Master Fund"). In turn, the Master Fund invests in shares of two underlying funds, the American Funds Growth-Income Fund and the American Funds Bond Fund (the "Underlying Funds"), hedge instruments (primarily exchange-traded futures and exchange-traded put options) and cash or cash equivalents. Investing in a Feeder Fund will result in higher fees and expenses than investing directly in a Master Fund. Please see the prospectus and Statement of Additional Information for more information regarding the master-feeder fund structure.

Goldman Sachs VIT Government Money Market Fund: *You could lose money by investing in the Goldman Sachs VIT Government Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Goldman Sachs VIT Government Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Goldman Sachs VIT Government Money Market Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.*

SA Franklin Systematic U.S. Large Cap Core: The money manager's selection process is designed to select stocks for the Portfolio that have favorable exposure to three investment style factors—quality, value and momentum.

Variable portfolios in general:

- There is no assurance that a Portfolio's strategy or investment process will achieve its specific investment objectives.
- Portfolios that invest in stocks and bonds are subject to risk, including stock market and interest rate fluctuations. Portfolios that invest in bonds are subject to changes in their value when prevailing interest rates change.
- Portfolios that invest in non-U.S. stocks and bonds, including emerging market investments, are subject to additional risks such as political and social instability, differing securities regulations and accounting standards, limited public information, plus special risks that may include foreign taxation, currency risks, risks associated with possible differences in financial standards, and other monetary and political risks associated with future political and economic developments.
- Investments that concentrate on one economic sector or geographic region are generally subject to greater volatility than more diverse investments.
- Portfolios that invest in technology companies are subject to additional risks and may be affected by short product cycles, aggressive pricing, competition from new market entrants and obsolescence of existing technology. Portfolio returns may be considerably more volatile than a portfolio that does not invest in technology companies.
- Portfolios that invest in small and mid-size company stocks are generally riskier and more volatile than portfolios that invest in larger, more established companies.
- Portfolios that invest in high-yield bonds may be subject to greater price swings than portfolios that invest in higher-rated bonds. The payment of interest and principal is not assured.
- Portfolios that invest in real estate investment trusts (REITs) involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a concentration in one sector or geographic region.
- Investments in securities related to gold and other precious metals and minerals are speculative and impacted by a host of worldwide economic, financial and political factors.
- While certain Polaris portfolios may be similar to other funds managed by the same investment adviser, this does not mean that a portfolio's investment results will be comparable to the investment results of other similar funds, including other funds with the same investment adviser. There may be material differences between similar funds and the Polaris portfolios, such as fees and expenses, portfolio management, portfolio holdings and the timing of cash flows. The portfolios' investment results will likely differ, and may be higher or lower than the investment results of other similar funds.
- While diversification and asset allocation are both proven investment strategies, they can't guarantee greater or more consistent returns and they can't protect against loss.

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Variable annuities are long-term investments designed for retirement. An investment in a Polaris Variable Annuity involves investment risk, including possible loss of principal. The contract, when redeemed, may be worth more or less than the total amount invested. The purchase of Polaris is not required for, and is not a term of, the provision of any banking service or activity. Products and features may vary by state and may not be available in all states. We reserve the right to modify or no longer offer the features described in this brochure. However, once your contract is issued, these features will not change, except as described here and in the prospectus.

All contract and optional benefit guarantees, including any fixed account crediting rates or annuity rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased.

Polaris Variable Annuities are sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges, expenses and other information regarding the contract and underlying funds, which should be considered carefully before investing. A prospectus may be obtained by calling 1-800-445-7862. Please read the prospectus carefully before investing.

Polaris Variable Annuities issued by **American General Life Insurance Company** (AGL), Houston, TX; Polaris Platinum Elite Variable Annuity issued by **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, 21650 Oxnard Street, Suite 750, Woodland Hills, CA 91367-4997, 1-800-445-7862. AGL, VALIC and CCS are members of Corebridge Financial, Inc.

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