

# Polaris® Variable Annuities

with Polaris Income Max®



Polaris Variable Annuity is a long-term investment designed for retirement. It offers you tax-deferred growth potential, beneficiary protection features for your family, and an optional retirement income protection feature—Polaris Income Max®. Following are the Maximum Annual Withdrawal Amount (MAWA) and protected income payment (PIP) percentages as referenced in your brochure.

When you are ready to activate income, the MAWA is based on your age and the covered person option you selected at purchase. 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.<sup>1</sup>

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

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

Rates as of April 29, 2024 and subject to change at any time.

| Single Life                       | Income Option 1 |                    | Income Option 2 |                    | Income Option 3 |
|-----------------------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
| Age at Lifetime Income Activation | MAWA            | PIP                | MAWA            | PIP                | MAWA/PIP        |
| 50-59                             | 4.50%           | 3.50% <sup>2</sup> | 4.50%           | 3.50% <sup>2</sup> | 3.70% for life  |
| 60-64                             | 5.50%           | 3.50% <sup>2</sup> | 5.50%           | 3.50% <sup>2</sup> | 4.40% for life  |
| 65-74                             | 7.25%           | 4.50%              | 8.25%           | 3.50%              | 5.80% for life  |
| 75+                               | 7.75%           | 4.50%              | 8.75%           | 3.50%              | 6.25% for life  |

| Joint Life                        | Income Option 1 |                    | Income Option 2 |                    | Income Option 3 |
|-----------------------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
| Age at Lifetime Income Activation | MAWA            | PIP                | MAWA            | PIP                | MAWA/PIP        |
| 50-59                             | 4.25%           | 3.25% <sup>2</sup> | 4.25%           | 3.25% <sup>2</sup> | 3.30% for life  |
| 60-64                             | 5.25%           | 3.25% <sup>2</sup> | 5.25%           | 3.25% <sup>2</sup> | 4.00% for life  |
| 65-74                             | 7.00%           | 4.25%              | 8.00%           | 3.25%              | 5.40% for life  |
| 75+                               | 7.50%           | 4.25%              | 8.50%           | 3.25%              | 5.85% for life  |

**Annual fee rate: 1.45%.** This 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.

<sup>1</sup>The 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.

<sup>2</sup>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.

This flyer must accompany the Polaris Income Max brochure. Guarantees are backed by the claims-paying ability of the issuing insurance company.

Annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX and **The Variable Annuity Life Insurance Company (VALIC)**, Houston, TX.

#### Additional information

Variable Annuities are a long-term investment designed for retirement purposes. 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. Early withdrawals may also 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. 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 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 financial and tax professional regarding your individual situation.

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Products and features may vary by state and may not be available in all states. The purchase of a variable annuity is not required for and is not a term of the provision of any banking service or activity. Guarantees are backed by the claims-paying ability of the issuing insurance company.

*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 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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Policy form numbers:

AGL: AG-803 (7/13)

VALIC: V-803 (11/14)

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May Lose Value • No Bank or Credit Union Guarantee  
Not a Deposit • Not Insured by any Federal Government Agency

