

Polaris® Variable Annuities

with Polaris Income Plus Daily Flex®



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 Plus Daily Flex.® 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 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.¹

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

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

Rates as of November 13, 2023 and subject to change at any time.

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% ²	4.25%	3.25% ²	3.50% for life
60-64	5.25%	3.25% ²	5.25%	3.25% ²	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% ²	4.00%	3.00% ²	3.10% for life
60-64	5.00%	3.00% ²	5.00%	3.00% ²	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

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.

¹The 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.

²With 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 Plus Daily Flex brochure. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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.

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. Please contact your financial professional or call 1-800-445-7862 to obtain a prospectus. 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.

May not be available in all states and product features may vary by state. Please refer to your contract.

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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

