

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 is 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.

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.

Maximum Annual Withdrawal Amount—Income Option 3 (as a percentage of your Income Base)		
Age at Lifetime Income Activation	Single Life (One covered person)	Joint Life (Two covered persons—spouses)
45-59	3.50% for life	3.10% for life
60-64	4.20% for life	3.80% for life
65-74	5.60% for life	5.20% for life
75+	6.00% for life	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.

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.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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. 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 and CCS are members of Corebridge Financial, Inc.

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800-445-7862

Policy form numbers:

AGL: AG-803 (7/13)

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Not a Deposit • Not Insured by any Federal Government Agency

