

Financial strength ratings



Annuity and life insurance products from Corebridge Financial, formerly AIG Life & Retirement, are issued by **American General Life Insurance Company (AGL)** except in New York, where they are issued by **The United States Life Insurance Company in the City of New York (US Life)**. Certain annuities are issued by **The Variable Annuity Life Insurance Company (VALIC)**. These companies have received strong ratings for financial strength.

| Agency | Rating |
|---------------------------|----------------------|
| Standard & Poor's | A+ (Strong) |
| Moody's Investors Service | A2 (Good) |
| A.M. Best Company | A (Excellent) |
| Fitch Ratings | A+ (Strong) |

Because financial strength is more important than ever before, you might want to know that the financial ratings of AGL, US Life and VALIC are strong.

Last updated February 21, 2023.
Ratings are subject to change at any time.

Ratings outlooks: S&P, Stable; Moody's, Stable; A.M. Best, Stable; Fitch, Stable.

Note: Standard & Poor's 21 ratings are a measure of claims-paying ability and range from AAA (Exceptionally Strong) to R (Regulatory Action). Moody's Investors Service's 21 ratings are a measure of financial security and range from Aaa (Exceptional) to C (Extremely Poor). A.M. Best's 15 ratings are a measure of claims-paying ability and range from A++ (Superior) to F (In Liquidation). Fitch's 19 ratings are a measure of insurer financial strength and range from AAA (Exceptionally Strong) to C (Distressed).

Ratings do not reflect and are not indicative of the performance of a variable annuity's subaccounts, which fluctuate with market conditions. Only the fixed account rates, death benefits, income guarantees and optional protection features of the annuity are backed by the claims-paying ability of the insurer. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable portfolios.

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED

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Annuities are long-term insurance products designed for retirement. Early withdrawals may be subject to withdrawal charges. Partial withdrawals reduce the contract value and may also reduce certain benefits under the contract, such as the death benefit and 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. An investment in a 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 an annuity 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.

Variable annuities are sold by prospectus only. For additional product information, please contact your financial professional or call 1-800-445-7862 to obtain a prospectus. 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 read the prospectus carefully before investing.

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