Protect your income for retirement daily

Polaris® Variable Annuity

with Polaris Income Plus Daily Flex®

Polaris Variable Annuities issued by **American General Life Insurance Company** (AGL); 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.

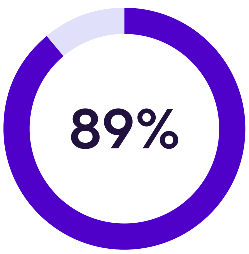
Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

Prepare for the challenges ahead

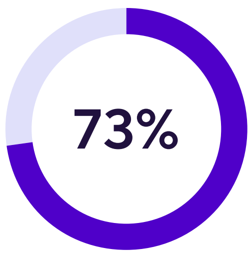
If you are nearing retirement and planning for the income you'll need, there are a number of challenges and potential pitfalls you may need to consider.

Today's retirement challenges

You may live longer than you expect.* For a couple, both age 65

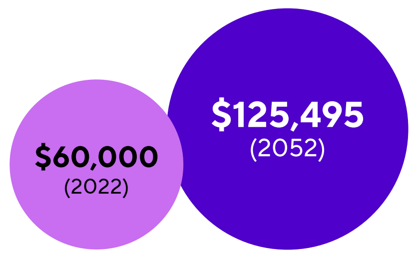


chance that one spouse will live to age 85



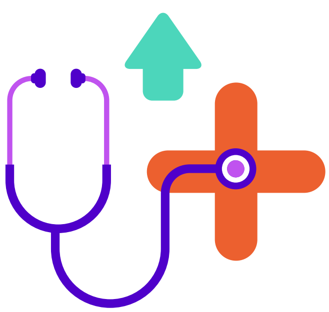
chance that one spouse will live to age 90

Prices may rise more than anticipated**

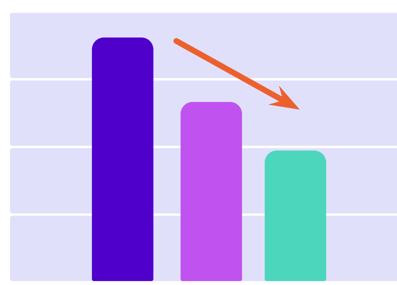


Hypothetical expenses (if history repeats itself)

Healthcare costs could continue to climb



The market could experience a significant or prolonged decline



* Source: Insured Retirement Institute (IRI), IRI Retirement Fact Book 2021, based on data from the American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator. Assumes a male/female couple, both age 65.

** Source: Morningstar Direct, 2023.

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.

How much can you withdraw from your retirement assets without running out of money?

One longstanding "rule" for generating retirement income from retirement assets is known as the "4% Rule," but that rule may no longer be viable today.

Your financial professional can help you answer these questions:

- Will a 4% annual withdrawal be enough for your needs?
- Is it sustainable?

Consider this hypothetical scenario

Assuming a 4% initial withdrawal rate (increased 3% annually for inflation) and an "unprotected" portfolio allocated 60% Stocks/40% bonds, there would be a 19% chance that the portfolio would fail to provide lasting income over a 35-year retirement, as shown. An "unprotected" portfolio is a portfolio that does not include a lifetime income guarantee.

Initial Withdrawal Amount	Stock/Bond Mix*				
	20/80	40/60	60/40	80/20	100/0
3%	98%	99%	98%	96%	94%
4%	67%	78%	81%	81%	80%
5%	24%	44%	55%	60%	62%
6%	3%	16%	31%	41%	46%

One way to help protect against a number of these challenges and potential pitfalls is to ensure that more of your income is protected for life.

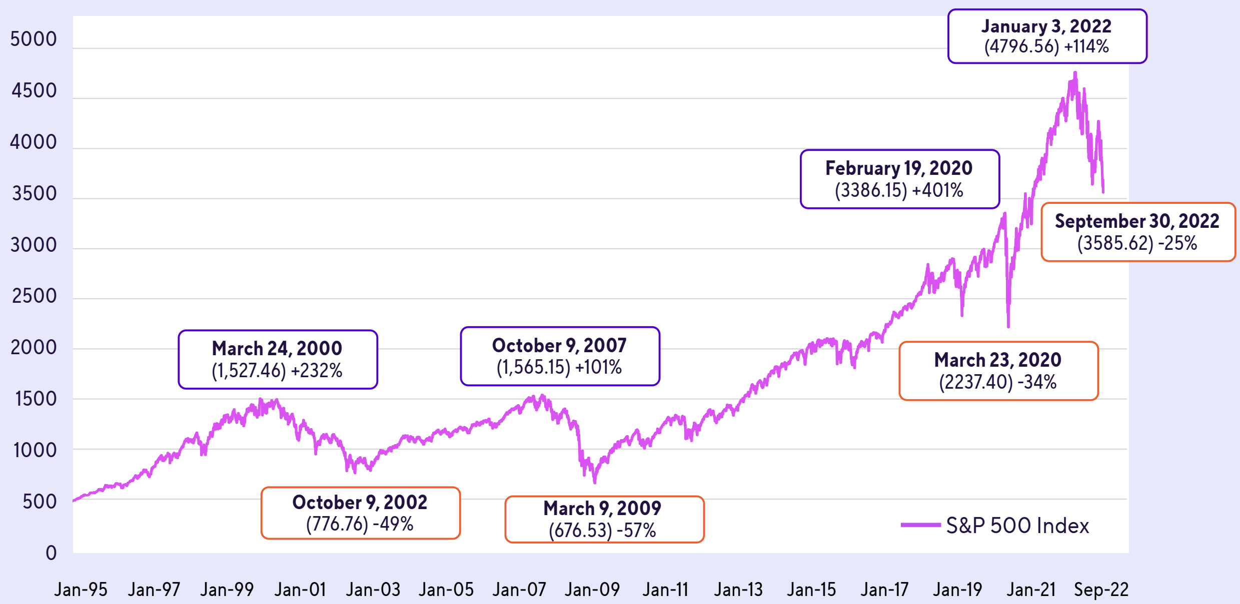
* Source: T. Rowe Price, 2022, based on Monte Carlo Analysis and a 35-year retirement. The initial withdrawal amount is increased 3% annually for inflation. Monte Carlo Analysis is hypothetical in nature, does not reflect actual investment results, and is not a guarantee of future results. It is based on a number of assumptions. There can be no assurance that the results shown will be achieved or sustained. Results may vary, and such results may be better or worse than the simulated scenario. Underlying long-term expected annual returns for the asset classes are not based on historical returns. Rather, they represent assumptions that take into account, among other things, historical returns. They also include T. Rowe Price estimates for reinvested dividends and capital gains. These assumptions, as well as an assumed degree of fluctuation of returns around these long-term rates, are used to generate random monthly returns for each asset class over specified time periods. The monthly returns are then used to generate thousands of scenarios, representing a spectrum of possible return outcomes for the modeled asset classes. Success rates are based on these scenarios.

Protect a portion of your portfolio for income

Keep market volatility in perspective

While there have been periods of significant price declines, the equity market has a history of bouncing back, generating strong returns over time.

The benefits of staying invested



Source: FactSet, 2022. This illustration is based on historical S&P 500® Index Adjusted Daily Closing Prices for the period 1/3/95–9/30/22. Price return only. Does not include dividend reinvestment. The S&P 500® Index is one of the most commonly used benchmarks for the U.S. stock market. Indexes are unmanaged. You cannot invest directly in them. Performance illustrated is not indicative of future results.

Insuring your retirement income makes sense

You've learned how protecting retirement income can lead to a brighter future. Just like insuring your home, life and car, it's important to insure what you've earned. Be sure to consider the value of protecting your future income.

Is your retirement income protected against market volatility?

Asset	Value	Insured?	Probability of loss
Home	$	✓	Odds of major fire damage over the next 30 years: **less than 1%**
Life	$	✓	Probability of a 60-year-old male dying within 5 years: **less than 4%**
Auto	$	✓	There was only **1 crash for every 41** registered vehicles in the U.S. in recent years
401(k), IRA, and other retirement investments	$	?	Historically, the stock market has experienced a decline of 20% or more approximately **once every 3 to 4 years**

Sources (in order of boxes above): True Odds: How Risk Affects Your Everyday Life; 2012 Individual Annuitant Mortality Tables, Age Nearest, with Scale G improvement; U.S. Department of Transportation 2021 (data as of 2019); Ned Davis Research, Inc. based on Dow Jones Industrial Average, daily closes, 1/2/1900-12/31/2019.

Maximize income early in retirement

Depending on your retirement lifestyle, you may need more income sooner than you think. In fact, research has shown that people spend more money early in retirement, when they are most active (see tables below).*

Do you have enough income to cover your retirement expenses?

The Early Years: "Go-Go Years"	The Middle Years: "Slow-Go Years"	The Later Years: "No-Go Years"
Income need: HIGH	Income need: MODERATE	Income need: LOW
Typically the most active: • Travel • Vacation home or home improvements • Grandchildren	**Typically slowing down:** • Less travel • Downsizing	**Typically the least active:** • Stay close to home • Not as much entertainment

Retirement spending actually declines with age

Annual Spending	Age 65-74	Age 75+	% Change 65-75+
Apparel & services	$1,157	$737	-36%
Entertainment	3,412	2,119	-38%
Food & alcohol	7,578	5,980	-21%
Healthcare	6,966	7,123	+2%
Housing	20,078	17,098	-15%
Transportation	8,356	5,392	-35%
Donations miscellaneous & other	4,994	6,064	+21%
Personal insurance & other	3,894	1,307	-66%
Total expenditures	**$56,435**	**$45,820**	**-19%**

*Source: U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey, September 2022.

Guarantee more retirement income

Polaris Variable Annuities are long-term investments 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.

A Polaris Variable Annuity with the optional Polaris Income Plus Daily Flex® income protection feature can help you grow your retirement income, protect your retirement income from market volatility, and provide you with income that's guaranteed to last for as long as you—or you and your spouse—live.

A Polaris Variable Annuity with Polaris Income Plus Daily Flex offers you:

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

The assurance of an increasing Minimum Income Base before you activate lifetime income

Guaranteed lifetime income

When you're ready to receive lifetime income under this feature, 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. As an alternative to electing an optional income protection feature, 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. Guarantees are backed by the claims-paying ability of the issuing insurer.

* 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.

Additional information about 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. 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 financial professional and tax advisor regarding your individual situation.

Polaris Variable Annuities are issued by **American General Life Insurance Company** (AGL), Houston, TX. Polaris Platinum Elite Variable Annuity is issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. In New York, Polaris Variable Annuities are issued by **The United States Life Insurance Company in the City of New York** (US Life). Guarantees are backed by the claims-paying ability of the issuing insurance company.

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%)	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 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%)	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

Note: Rates are as of November 13 and subject to change at any time. Please scan the QR code 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.

[1] 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.

[2] 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.

Take more income early in retirement

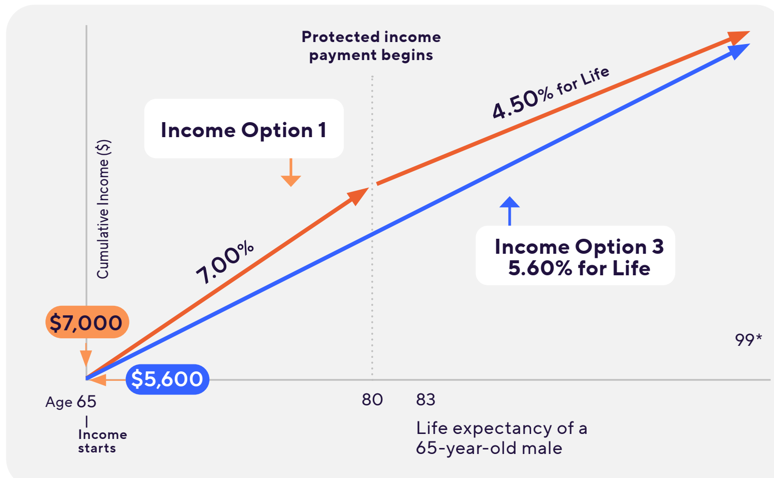
With Polaris Income Plus Daily Flex and its choice of three income options, you have the flexibility to generate MORE income early in retirement with Option 1 or Option 2. Or you can create a lifetime income stream with an income percentage that's guaranteed not to change with Option 3. The choice is yours.

Here are two hypothetical examples that show how Option 1 and Option 2 compare to Option 3. These examples are for illustrative purposes only and based on the assumptions detailed below.

Income Option 1 vs. Income Option 3

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

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 lower protected income payment begins and continues for life.

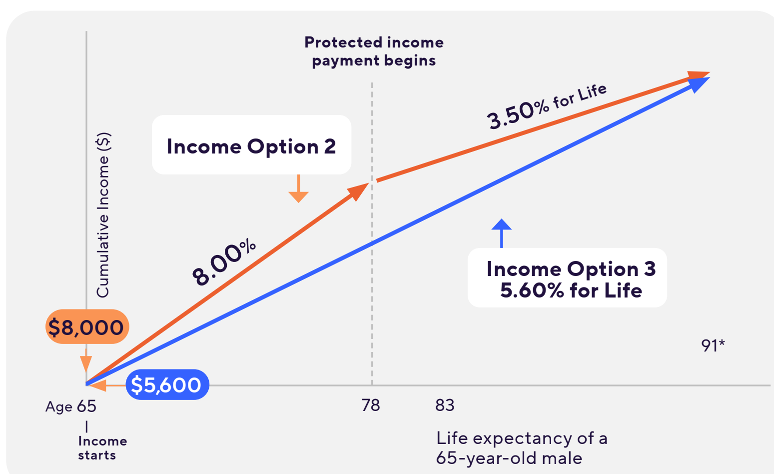


(Hypothetical scenario based on assumptions detailed below.)

Income Option 2 vs. Income Option 3

In this hypothetical scenario, Option 2 generates **44% more cumulative income** for the first 13 years of retirement.

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 lower protected income payment begins and continues for life.



(Hypothetical scenario based on assumptions detailed below.)

*This age indicates where the income under the two scenarios is equal.

Assumptions for both illustrations: $100,000 investment; election of Single Life option; 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. Please see page 14 for information about excess withdrawals.

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

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.

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.

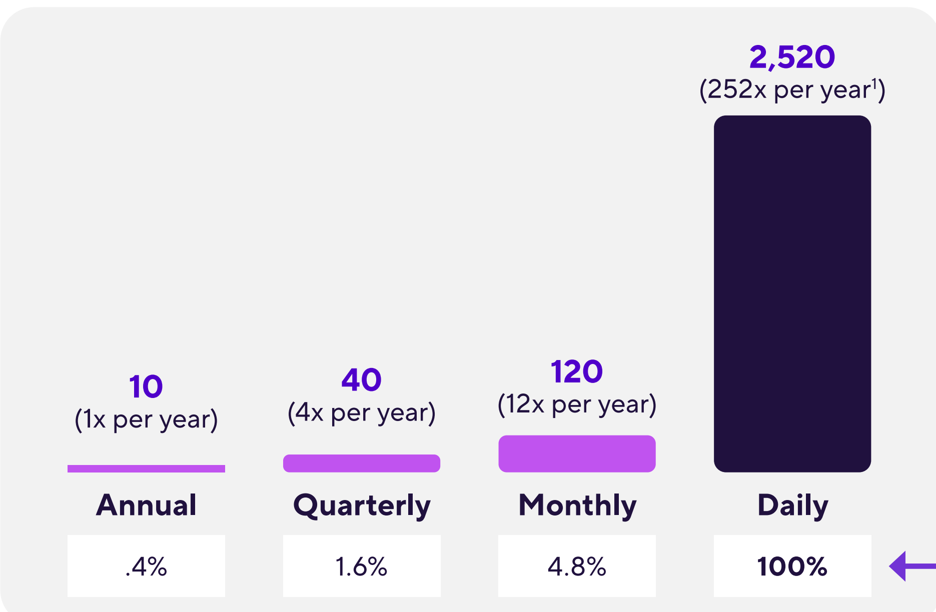
Capture potential investment gains daily for retirement income

Daily potential 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 potentially 252 times each year.[1]

Total step-up potential over 10 years



Chance of an optional income protection feature capturing your highest daily value in any given year to your Income Base, assuming 252 trading days each year.[2]

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

[1] Based 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.

[2] Please 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**
2023	24.2%	24.6%	12/28	**45**

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

Sources: FactSet Research Systems, 2023, 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.

Maintain access to what's yours

If you find that you need access to your money before you activate lifetime income, Polaris Income Plus Daily Flex provides you with the flexibility to take withdrawals up to the contract's penalty-free withdrawal amount without incurring withdrawal charges (if applicable). Please see the prospectus to learn more about the penalty-free withdrawal provision associated with the Polaris Variable Annuity you may be considering.

You should know, 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.

Partial withdrawals also reduce 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.

Terms used in this section and important information

- **Age at time of Lifetime Income Activation:** When determining the maximum annual withdrawal percentage, as well as the feature's protected income payment percentage, 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.
- **Covered person(s):** The person or persons whose life or lives 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.
- **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.

Additional information about Polaris Variable Annuities with Polaris Income Plus Daily Flex

Age: Polaris Income Plus Daily Flex is available at contract issue to investors age 45-80. 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.

Cancellation: This feature may be cancelled on the 4th or 5th contract anniversary (depending on the product purchased) 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.

Withdrawals taken prior to Lifetime Income Activation: 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.

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.

Income Base: The amount on which guaranteed withdrawals and the annual fee for the feature are based. 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.

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.

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.

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 fee. The fee is calculated as a percentage of the Income Base, deducted from contract value quarterly. Refer to page 7 for the 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.

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 (RMDs must be calculated by our Annuity Service Center to qualify). 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.

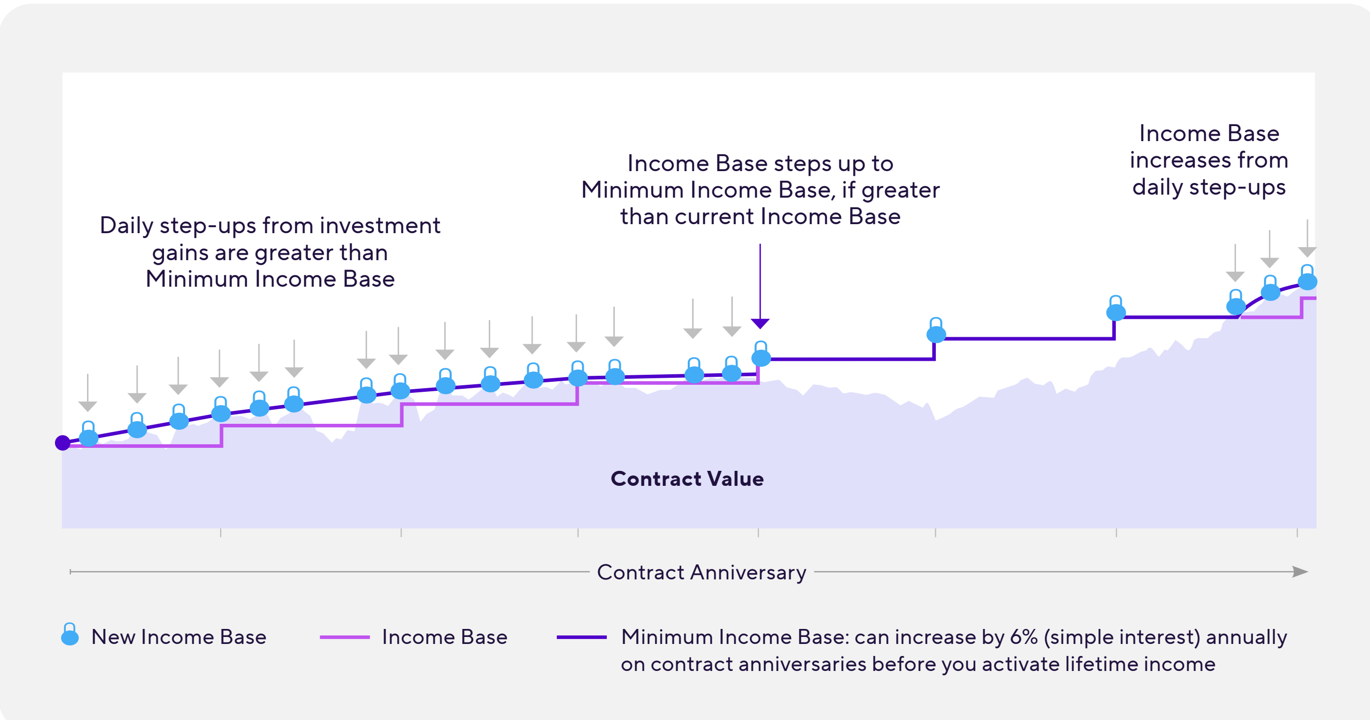
For complete details, including the Latest Annuity Date, please see a prospectus. Additional income protection features with different parameters may also be available.

Grow and protect your retirement income

Before you start taking lifetime income

Polaris Variable Annuity with 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.



After lifetime income withdrawals begin

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.

The example above is for illustrative purposes only and does not represent any particular investment. Example assumes no additional purchase payments and no withdrawals have been taken. Performance illustrated is not indicative of past or future results.

Please see page 14 for additional information about Polaris Income Plus Daily Flex.

Choose your investments

Select from asset allocation portfolios or build your own allocation

Polaris Variable Annuity with 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.

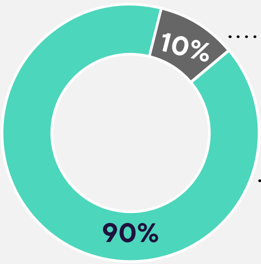
You may change between these two investment strategies, however you must be fully allocated to one of the two investment strategies at any given time. The investment mix within the chosen strategy may be changed provided you stay within the strategy's parameters.

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]
SA Global Index Allocation 90/10[2,3]	0.77%
SA Global Index Allocation 75/25[2,3]	0.81%
SA Global Index Allocation 60/40[2,3]	0.80%
SA Index Allocation 90/10[2,3]	0.69%
SA Index Allocation 80/20[2,3]	0.71%
SA Index Allocation 60/40[2,3]	0.72%

Active—Asset Allocation Portfolios	
SA Allocation Growth[2,3]	1.05%
SA Allocation Moderate Growth[2,3]	1.02%
SA Allocation Moderate[2,3]	1.01%
SA Allocation Balanced[2,3]	1.00%
SA American Funds Asset Allocation	0.82%
SA BlackRock Multi-Factor 70/30	0.75%
SA Franklin Tactical Opportunities	1.07%
SA Goldman Sachs Multi-Asset Insights	1.12%
SA JPMorgan Diversified Balanced	0.96%
SA MFS Total Return	0.96%
SA Putnam Asset Allocation Diversified Growth	1.10%
SA T. Rowe Price Asset Allocation Growth	1.01%
SA Wellington Strategic Multi-Asset	1.11%

Asset Allocation Portfolios with Volatility Control	
SA American Funds VCP Managed Allocation	1.14%
SA BlackRock VCP Global Multi Asset	1.16%
SA PIMCO VCP Tactical Balanced	1.16%
SA Schroders VCP Global Allocation	1.17%
SA T. Rowe Price VCP Balanced	1.08%
SA VCP Dynamic Allocation[2,3]	1.00%
SA VCP Dynamic Strategy[2,3]	1.03%
SA VCP Index Allocation[2,3]	0.78%

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

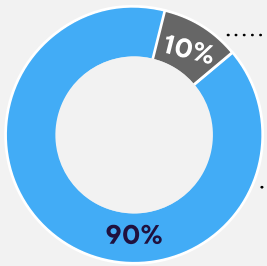
[1] Total portfolio operating expenses as of most recent fiscal year-end for the applicable trust. Certain portfolio expenses may reflect a contractual waiver or reimbursement.

[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.

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

AllianceBernstein
American Century Investments[4]
BlackRock
Capital Group | American Funds[5]
Dimensional
Federated Hermes
Fidelity Investments
Franklin Templeton
Goldman Sachs Asset Management
Invesco
Janus Henderson Investors
J.P.Morgan Asset Management
Lord Abbett
MFS
Morgan Stanley Investment Management
PIMCO
PineBridge Investments
Putnam Investments
Schroders
SunAmerica Asset Management[6]
T.RowePrice
Wellington Management

[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]
Invesco V.I. American Franchise	1.11%
SA AB Growth	0.88%
SA American Funds Growth	0.87%
SA Janus Focused Growth	1.04%
SA Large Cap Growth Index[2]	0.60%
SA MFS Blue Chip Growth	0.95%
SA Wellington Capital Appreciation	0.99%
Large Core	
SA American Funds Growth-Income	0.81%
SA Franklin Systematic U.S. Large Cap Core	0.83%
SA JPMorgan Large Cap Core	0.98%
SA Large Cap Index[2]	0.52%
SA MFS Massachusetts Investors Trust	0.92%
Large Value	
Invesco V.I. Comstock	1.00%
Invesco V.I. Growth and Income	1.00%
Lord Abbett Growth and Income	0.94%
SA Franklin BW U.S. Large Cap Value	0.95%
SA Franklin Systematic U.S. Large Cap Value	0.90%
SA JPMorgan Equity-Income	0.82%
SA Large Cap Value Index[2]	0.60%
Small and Mid Cap	
SA Mid Cap Index[2]	0.61%
SA Small Cap Index[2]	0.70%

Global and International	
SA Emerging Markets Equity Index[2]	0.87%
SA International Index[2]	0.75%
SA JPMorgan Global Equities	1.07%
SA Morgan Stanley International Equities	1.11%
Asset Allocation	
Franklin Allocation VIP	0.82%
Franklin Income VIP	0.71%
SA Allocation Balanced[2,3]	1.00%
SA Allocation Moderate[2,3]	1.01%
SA Allocation Moderate Growth[2,3]	1.02%
SA Allocation Growth[2,3]	1.05%
SA American Funds Asset Allocation	0.82%
SA BlackRock Multi-Factor 70/30	0.75%
SA Franklin Tactical Opportunities	1.07%
SA Global Index Allocation 60/40[2,3]	0.80%
SA Global Index Allocation 75/25[2,3]	0.81%
SA Global Index Allocation 90/10[2,3]	0.77%
SA Goldman Sachs Multi-Asset Insights	1.12%
SA Index Allocation 60/40[2,3]	0.72%
SA Index Allocation 80/20[2,3]	0.71%
SA Index Allocation 90/10[2,3]	0.69%
SA JPMorgan Diversified Balanced	0.96%
SA MFS Total Return	0.96%
SA Putnam Asset Allocation Diversified Growth	1.10%
SA T. Rowe Price Asset Allocation Growth	1.01%
SA Wellington Strategic Multi-Asset	1.11%

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

[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.

Build your own allocation (continued)

Primary equity and asset allocation portfolios

continued from page 19

Asset Allocation with Volatility Control	Fees[1]
SA American Funds VCP Managed Allocation	1.14%
SA BlackRock VCP Global Multi-Asset	1.16%
SA PIMCO VCP Tactical Balanced	1.16%
SA Schroders VCP Global Allocation	1.17%
SA T. Rowe Price VCP Balanced	1.08%
SA VCP Dynamic Allocation[2,3]	1.00%
SA VCP Dynamic Strategy[2,3]	1.03%
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	
PIMCO Total Return	0.77%
SA American Century Inflation Protection	0.89%
SA DFA Ultra Short Bond	0.76%
SA Federated Hermes Corporate Bond	0.80%
SA Fixed Income Index[2]	0.60%
SA Fixed Income Intermediate Index[2]	0.59%
SA Goldman Sachs Global Bond	1.14%
SA JPMorgan MFS Core Bond	0.78%
SA Wellington Government and Quality Bond	0.81%

Money Market	
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	
SA AB Small & Mid Cap Value	1.07%
SA Franklin Small Company Value	1.23%
SA Invesco Growth Opportunities	1.05%
SA JPMorgan Mid-Cap Growth	1.04%

Speciality	
PIMCO Emerging Markets Bond	1.14%
SA Fidelity Institutional AM® Real Estate	1.08%
SA PineBridge High-Yield Bond	0.96%

Global and International	
SA American Funds Global Growth	0.94%
SA Fidelity Institutional AM® International Growth	1.12%
SA JPMorgan Emerging Markets	1.42%
SA PIMCO RAE International Value	1.08%
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.

Additional information about Funds-of-Funds

- Fund-of-funds 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 Portfolio's prospectus for more information.

Additional information about Volatility Control Portfolios

- 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.
- Each Portfolio is subject to derivative and leverage risks. These investment strategies may be riskier than other investment strategies and may result in gains or losses substantially greater than the cost of the position. While these strategies can be useful and inexpensive ways of reducing risk, they are sometimes ineffective due to unexpected changes in the market, exchange rates or other factors. When a Portfolio uses derivatives for leverage, the Portfolio will tend to be more volatile, resulting in larger gains or losses in response to the fluctuating prices of the Portfolio's investments.
- Each Portfolio is subject to other risks including short sales risk and counterparty risk. Losses from short sales are potentially unlimited, whereas losses from purchases can be no greater than the total amount invested. Counterparty risk is the risk that a counterparty will not perform its obligations. Small movements in interest rates (both increases and decreases) may quickly and significantly reduce the value of certain mortgage-backed securities. These securities are also subject to risk of default, particularly during periods of economic downturn. Credit risk (i.e., the risk that an issuer might not pay interest when due or repay principal at maturity of the obligation) could affect the value of the investments in the Portfolio.
- 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 income protection guarantees.
- Certain Portfolios and their underlying portfolios (if applicable) may engage in frequent trading of portfolio securities to achieve their investment goals. Active trading may result in high portfolio turnover and correspondingly greater transaction costs.
- Equity exposure in Volatility Control Portfolios can vary. Please refer to the trust prospectus for more information.
- 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 see back cover.

SA American Funds VCP Managed Allocation

- Hedge assets include cash and liquid transparent financial futures contracts and options that are tailored to the underlying holdings in the American Funds Growth-Income Fund. Futures contracts on major equity, U.S. Treasury bonds, and currencies are typically used. Futures contracts are used only to reduce risk relative to a long-equity portfolio. In situations of extreme market volatility, the exchange-traded futures could potentially reduce the Master Fund's net economic exposure to equity securities to 0%.
- The Portfolio is subject to the risk that the strategy that will be used to stabilize the volatility of the Master Fund and reduce its downside exposure may not produce the desired result. In addition, the use of the risk-management overlay may cause the Master Fund's return to lag that of the underlying fund in certain rising market conditions.

SA BlackRock VCP Global Multi Asset

- The Portfolio's volatility management strategy may adjust the composition of the Portfolio's riskier assets, such as equity and below investment grade fixed income securities, and/or may allocate assets away from riskier assets into cash or short-term fixed income securities.
- In selecting equity and fixed income investments, judgments that evaluate the attractiveness of countries and sectors may prove incorrect.
- The value of the Portfolio's foreign investments may fluctuate due to changes in currency exchange rates.

SA PIMCO VCP Tactical Balanced

- The Portfolio may invest a significant portion of its assets in derivatives. As a result, performance could be primarily dependent on securities the Portfolio does not own.
- The Portfolio will generally achieve equity exposure by investing in derivatives rather than through direct investments in equity securities. The Portfolio may also invest directly in equity securities and ETFs to achieve its goal.

SA Schroders VCP Global Allocation

- The Portfolio may make substantial use of derivatives. As a result, performance could be primarily dependent on securities the Portfolio does not own.
- In selecting equity and fixed income investments, judgments that evaluate the attractiveness of countries and sectors may prove incorrect.
- The value of the Portfolio's foreign investments may fluctuate due to changes in currency exchange rates.

SA T. Rowe Price VCP Balanced

- The Portfolio's approach for stabilizing volatility may not produce the desired results.
- The value of the Portfolio's foreign investments may fluctuate due to changes in currency exchange rates.

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.

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.

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%.

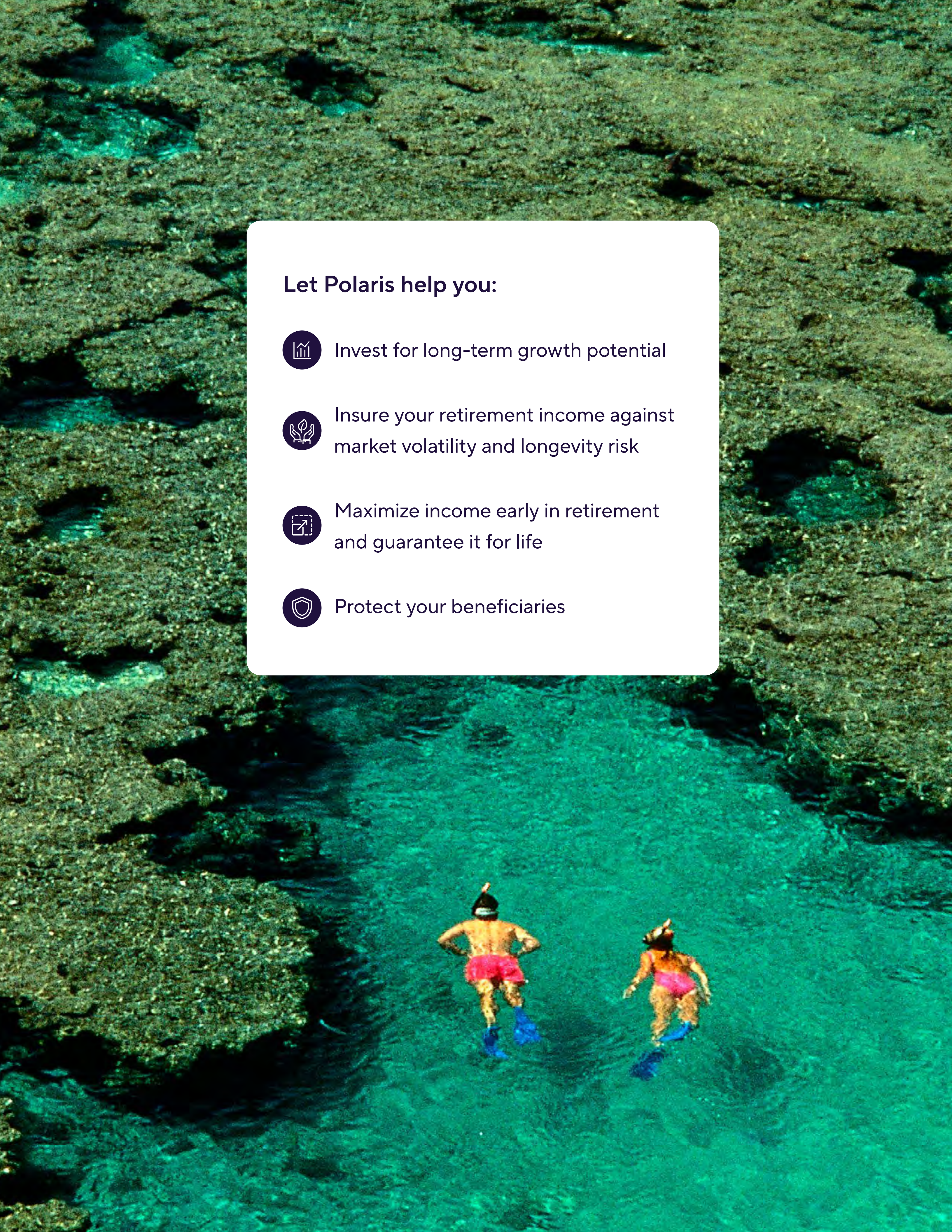
Maximum Anniversary Value Death Benefit provides enhanced protection by locking in investment gains for your family. The maximum issue age for this death benefit is 80. The cost for this feature is an additional 0.40%.
This death benefit provides your beneficiaries with the greatest of:

- 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.



Let Polaris help you:

- Invest for long-term growth potential
- Insure your retirement income against market volatility and longevity risk
- Maximize income early in retirement and guarantee it for life
- Protect your beneficiaries

Additional risks associated with the Polaris Variable Annuity variable portfolios and other information

- 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.
- Money managers, with the exception of SunAmerica Asset Management, LLC, are not affiliated with American General Life, US Life, The Variable Annuity Life Insurance Company or Corebridge Financial, Inc.

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.

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 obligations of or backed by the distributor, insurance agency or any affiliates of those entities and none makes any representations or guarantees regarding 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); 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)

R5990CBR.14 (5/23)