

We're Corebridge Financial

Moving financial
futures forward



At Corebridge, we are passionate about giving people the power to help reach their financial goals. It's who we are.

We proudly partner with financial professionals and institutions to make it possible for more people to take action in their financial lives—for today and tomorrow. That's because action is the bridge from planning to outcomes.

- Our team members bring dedication and industry expertise clients can count on.
- We offer resources and experiences that create new ways to engage, educate and motivate people to build their bridge to the future.
- Our expansive products and services offer choice and flexibility to help meet unique client needs.
- We are committed to extending financial wellness to all.

Formerly AIG Life & Retirement, we're one of the largest providers of retirement solutions and insurance products in the United States

\$360 billion

Assets under management or administration as of September 30, 2023

\$38.1 billion

Premiums and deposits for the last twelve months ending September 30, 2023

\$3.1 billion

Adjusted pre-tax operating income for the last twelve months ending September 30, 2023

Diversified earnings base supported by our diversified businesses

Corebridge Financial—helping people take control of their tomorrow

Expansive suite of innovative solutions

We offer a broad set of products and services through our four core businesses:

- **Individual Retirement:** Delivering a range of individual annuity solutions, including fixed annuities, index annuities and variable annuities.
- **Life Insurance:** Offering a range of life insurance and protection solutions, including term life insurance, permanent life insurance and final expense life insurance.
- **Group Retirement:** Providing retirement plans and services to employees of tax-exempt and public sector organizations within the K-12, higher education, healthcare, government and other tax-exempt markets.
- **Institutional Markets:** Offering balance sheet and risk management solutions to a wide range of institutions, including public and corporate pension plans, banks, asset managers, insurance companies and other financial institutions seeking optimal risk-adjusted investment returns.

Industry expertise and leadership

We're proud of our longstanding, leading market positions in many of the markets we serve in the U.S.

Ranking*	Category
2	Total annuity sales
3	Index annuity sales
3	Total K-12 assets
4	Fixed-rate deferred annuity sales
4	Total higher education assets
5	Total government assets
5	Total healthcare assets
5	Term life insurance sales
10	Variable annuity sales
12	Total life insurance issued
14	Index Universal life insurance sales

* Annuity and Life Insurance positions based on LIMRA rankings in the U.S. for 3Q23 YTD. Group Retirement rankings based on LIMRA rankings in the U.S. for 2Q23 YTD.

Corebridge consists of four operating segments: Individual Retirement, Group Retirement, Life Insurance and Institutional Markets. It includes the following major U.S. life insurance companies: American General Life Insurance Company, The Variable Annuity Life Insurance Company and The United States Life Insurance Company in the City of New York, as well as AIG Life Limited in the U.K.

Building on our legacy and solid financial foundation

Strong balance sheet

- Corebridge’s asset portfolio is prudently invested, and our balance sheet is strong.
- Each of our U.S. life insurance operating companies maintains a strong capital position.



Highly rated for financial strength

- Our annuity and life insurance products are issued by our U.S. life insurance companies, which have received strong financial strength ratings from independent ratings agencies, reflecting their financial stability and their ability to meet their obligations to their policy holders and others.
- Here are the most recently published financial strength ratings for American General Life Insurance Company, The Variable Annuity Life Insurance Company and The United States Life Insurance Company in the City of New York:

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

Ratings current as of December 18, 2023 and 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).

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, where applicable.

At Corebridge, we believe action today can lead to great things tomorrow. Action is everything.

To learn more about our broad suite of retirement and life insurance solutions, talk to your financial professional today.

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.

Annuities are long-term insurance products designed for retirement. 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. 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.

Variable annuities are sold by prospectus only. The prospectuses 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.

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 backed by the broker/dealer from which the annuity is purchased.

Life insurance and annuities issued by **American General Life Insurance Company (AGL)**, Houston, TX except in New York, where 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)**, Houston, TX. **Variable annuities are distributed by Corebridge Capital Services, Inc.**, member FINRA. Guarantees are based on the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products and services may not be available in all states and product features may vary by state. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.**

The purchase of an annuity is not required for, and is not a term of, the provision of any banking service or activity.

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Not a Deposit • Not Insured by any Federal Government Agency

