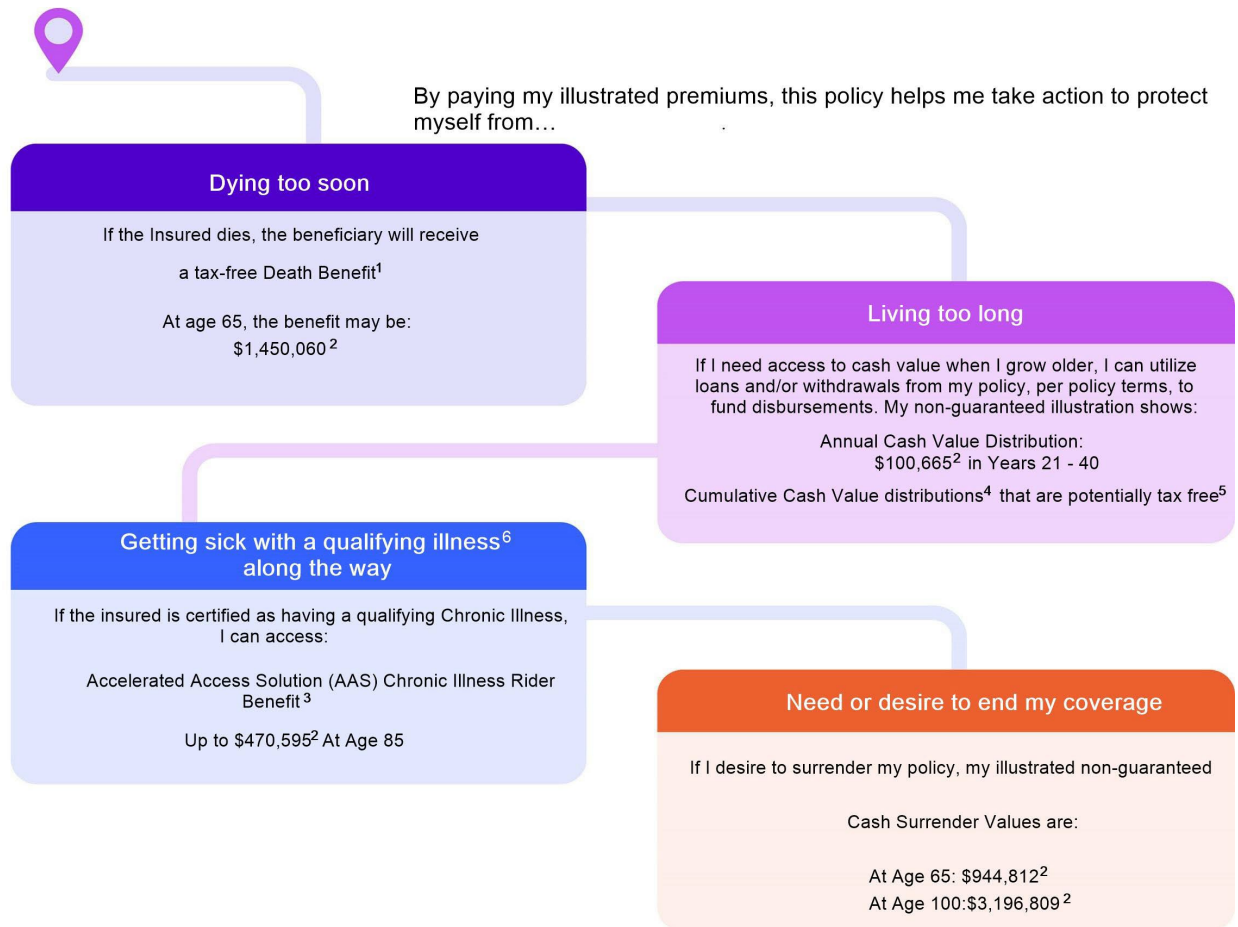


New! Policy IUL Illustration Enhancement – Policy Highlights Supplemental Pages

We are driven to continually improve customer experience. That is why we have completely redesigned the Policy Highlights page of our Max Accumulator+ III and Value+ Protector III's illustrations.

Now the Policy Highlights pages map out key benefits based on different life stages or scenarios of the insured.

See example Max Accumulator+ III illustration Policy Highlights page 1 below:



This is not an actual case. This is a hypothetical example for illustrative purposes only.

¹ Based on current tax laws. Death Benefit may not always qualify as tax-free. See the Tax and Compliance section in the Basic Illustration.

² Based on current non-guaranteed charges and illustration assumptions. This Supplemental Illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown; this is not likely to occur. The assumptions on which they are based are subject to change by American General Life Insurance Company and the actual results may be more or less favorable.

³ You have elected the Chronic Illness Accelerated Death Benefit Rider (Accelerated Access Solution (AAS)). Please refer to the Your Chronic Illness Accelerated Death Benefit Rider (Accelerated Access Solution (AAS)) summary section in the Basic Illustration for details. An elimination period applies in some States.

⁴ Includes cumulative income from loans and withdrawals or from the Income for Life Rider (if elected). See the Tabular Detail and Income for Life Rider section in the Basic illustration.

⁵ Under some circumstances, policy loans and withdrawals are taxable. Refer to the Loans and Withdrawals in the Key Terms and Definitions section of the Basic illustration and the Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions in the Tax and Compliance section of the Basic Illustration.

⁶ Only applicable to qualifying chronic illnesses. See *Basic Illustration and applicable riders for details.*

To learn more about our Max Accumulator+ III and Value+ Protector III IUL products, please visit [Retire Stronger](#).

Accelerated Access Solution (AAS)

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder: there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options – CA Only

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit
- 4% of AAS benefit

The monthly benefit under any of the options above is also capped at \$10,000 increased annually by 4% until the date the initial benefit period begins.

Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

Benefit Payment – CA Only

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

¹Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

²The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.

* The actuarial discount is calculated, in part, based on an assumed interest rate and the Company's assessment of the expected future mortality of the insured in light of the insured's qualifying chronic, critical, or terminal illness. The interest rate assumed in the hypothetical examples shown is 7%. The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. Actual payouts may be more or less favorable than those shown above. **Under certain circumstances where an insured's expected mortality (the Company's expectation of the insured's life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

Policies 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)**. Policy Form Numbers: ICC22-22191, 22191, ICC16-16760, 16760; Rider Form Numbers: ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 2295N, ICC23-23601, 13601, 13601N, 18004, 07620, 14306, 07620, 07620N, ICC14-14002, 14002, 1402N, ICC15-15992, 15992, 15992N, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004N, ICC15-15990, 15990, 15990N, **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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