

Financial strength ratings



Annuities from Corebridge Financial, formerly **AIG Life & Retirement**, are issued and backed by **American General Life Insurance Company (AGL)** except in New York, where they are issued and backed by **The United States Life Insurance Company in the City of New York (US Life)**. Certain annuities are issued and backed by **The Variable Annuity Life Insurance Company (VALIC)**. These companies are highly rated 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 investment grade.

Last updated **March 29, 2022**. 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

The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

Annuities are long-term 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.

Annuity contracts 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 except in NY. **Variable annuities are distributed by AIG Capital Services, Inc.** (ACS), member FINRA. Issuing companies AGL, US Life and VALIC are responsible for financial obligations of insurance products. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products and services may not be available in all states and product features may vary by state. Please refer to the contract.

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