

Take **action** on your retirement plan

401(a) profit sharing plan

Your retirement plan may be funded by your employer with discretionary contributions to your plan account to provide you with the opportunity to help accumulate money for the retirement you envision and provide the potential for tax-advantaged growth on your account balance.

This document is an overview of the options that may be offered at the election of your employer and is not a summary plan description or official plan document. The actual design and administration of your plan is governed by the official plan document. If discrepancies arise between this overview and the plan document, the plan document will govern. These documents are available for your review upon request to your Plan Administrator.

Eligibility

The plan's official plan document controls when you are eligible to participate in the plan. For example, eligibility conditions may include a minimum period of service requirement or minimum age requirement. In addition, certain classes of employees may not be eligible to participate.

Access to your plan account

You may enroll in your plan (if required) and register for access to your retirement plan account in the following ways:

- Online at corebridgefinancial.com/retire
- On the Corebridge Financial Mobile app for iPad®, iPhone® or Android™.
- By phone at 1.888.569.7055 (Enrollment Center during regular business hours)
- By phone at 1.800.448.2542 (Client Service during regular business hours)

If you have questions, you may also contact your financial professional for assistance. If you are already enrolled in the plan, please note that you will still need to register to gain access to your account online.

Vesting

Your employer contributions may vest (i.e., become nonforfeitable) over a period of time, according to the vesting schedule provided in your plan document. Employer contributions are subject to Internal Revenue Service (IRS) limits. For more information, please refer to your plan document.

Salary reduction contributions

You may not make salary reduction contributions to this plan.

Employer contributions

Your employer may make employer contributions if you have met any applicable special eligibility conditions for employer contributions. Your employer may contribute to your plan account on a discretionary basis or according to a formula provided in the plan document.

Limits on plan Contributions

For more information, refer to your plan document and visit corebridgefinancial.com/rs/contributionlimits to see the maximum amount that may be contributed for the current calendar year. Plan contributions are limited by IRS rules, which vary depending on the contribution type and may never exceed your annual includable compensation.

Account consolidation

You may be able to transfer your vested retirement account balance from a prior employer's plan to your employer's plan with Corebridge without adverse tax consequences. This could simplify your financial profile and help ensure your overall investments are suitably diversified and consistent with your investment preferences. However, before moving funds, there are many things to consider. Please see important considerations on the last page.

Investment flexibility

If your plan provides that you may self-direct the investments of your account, you may select from a variety of investment options offered under the plan. These options may include both variable options, and one or more fixed options. For a complete description of all investment options available in your Corebridge account under your employer's plan, log in to your account at corebridgefinancial.com/retire.

Remember, this plan represents a long-term investment and investment values will fluctuate and may be higher or lower than their original cost. Investing involves risk including the possible loss of principal. You can find more information at corebridgefinancial.com/retire.

- **For prospectuses, click on “Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID in the Login field and click Continue. Click on Funds on the right side of the screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1.800.428.2542.**
- For fund performance information, click on the “Fund Performance” link in the dark box at the bottom of the screen.

Retirement plans and accounts such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. Investment in an annuity within a plan does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits.

Additional investment options & services (see plan document to determine which of these are available)

Assistance of your local financial professional

As a Corebridge participant, you can obtain individualized assistance and support, in person and over the phone, with your local Corebridge financial professional under your employer's retirement plan.

Investment advisory services

Another optional service that may be available under your employer's plan is an investment advisory service called **Guided Portfolio Services® (GPS)**. If offered under your plan, GPS is an optional service that provides objective advice from independent financial expert, Morningstar Investment Management LLC, to help you achieve your retirement goals including how much to save, which investments to choose, and how much to invest. GPS is available for an additional fee. For more information, visit corebridgefinancial.com/rs/guided-portfolio-services.

Withdrawal restrictions

Your plan was established to encourage long-term savings, so withdrawals of your plan benefits are restricted. Generally, depending on plan provisions, you may only withdraw your vested account balance under the following circumstances:

- In-service distributions upon reaching a specified age (for most plans, age 59½)
- Normal retirement age or severance from employment
- Death or total disability
- Taking substantially equal payments based on your life expectancy (or the joint life expectancy of you and your beneficiary) which must continue for five years or until you reach age 59½, whichever is later
- The occurrence of another distributable event specified in the plan

Withdrawal restrictions may be different for different types of plan contributions.

Optional forms of distributions

Your plan may offer optional forms of distribution, allowing you to tailor your benefits according to your individual needs. Depending on plan provisions, your options may include:

- Taking a lump-sum distribution
- Electing systematic or partial payments
- Choosing one of the many annuity options available
- Continuing your tax deferral by transferring or rolling over your vested account balance to an Individual Retirement Account (IRA) or another tax-advantaged plan that accepts transfers or rollovers
- Continuing your tax deferral by delaying the commencement of distributions until the later of severance from employment and your required beginning date, age 73 (age 72 if you were born after June 30, 1949 and before January 1, 1951, and age 70½ if you were born before July 1, 1949)
(provided, however, if you are a "more than 5%" owner" of the organization sponsoring the plan, you must begin distributions on your required beginning date even if you are still working).

Taxation of withdrawals and distributions.

Generally, amounts withdrawn or distributed from your plan are includible in your gross income for tax purposes (unless distributed from an after-tax account or transferred or rolled to an

eligible retirement plan or IRA, or, if allowed, repaid to the plan) and may be subject to federal income taxes and a 10% federal early withdrawal tax penalty if taken prior to reaching age 59½.

Some of the exceptions to the federal early withdrawal tax penalty include: reaching age 59½, death or total disability, taking substantially equal payments based on your life expectancy (or the joint life expectancy of you and your beneficiary, which must continue for five years or until you reach age 59½, whichever is later), certain other special circumstances as permitted at the election of your employer, and Qualified Domestic Relations Order (QDRO) distributions.

You may want to consult with your financial professional before taking withdrawals or distributions from your plan account.

Administrative fees

Administrative fees under your plan account generally will have one or more of the following:

Fees under the investment arrangement

These can include fund and product fees, including fees for mutual funds, and, where applicable, annuity fees.

For all plans, you may obtain specific fee disclosure for mutual funds or annuity variable options by visiting corebridgefinancial.com/retire, scrolling to the bottom of the webpage, and clicking on the “**Fee Disclosure**” link at the bottom of the screen.

Transactional fees

These can include fees for withdrawals or for additional elective services (such as investment advice) or benefits.

Periodic plan service fees

These can include regular (generally, quarterly) administrative service fees imposed by your plan’s recordkeeper.

Additional plan fees

These can include one-time or other non-periodic fees as determined by your plan sponsor.

If you are a participant in an ERISA plan, Corebridge outlines plan fees in the ERISA Fee Disclosure document.

Account statements

Corebridge sends active participants a comprehensive account statement at least every calendar quarter. This account statement documents all activity for the preceding period, including total contributions and transfers among investment options.

Personal service

For assistance, please visit corebridgefinancial.com/retire, call our Client Care Center at 1.800.448.2542 or contact your financial professional(s). Your account information is accessible to you 24/7 (online and through the Corebridge mobile app) and during normal business hours, by telephone.

corebridgefinancial.com/retire 1.800.448.2542

We're here to help you take action

Investing involves risk, including the possible loss of principal. Investment values of variable products fluctuate so that investment units, when redeemed, may be worth more or less than their original cost.

Important considerations before deciding to move funds either into or out of a Corebridge retirement account:

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the prospectuses carefully before investing. The prospectus and if available, the summary prospectus, contains important information, which can be obtained from your financial professional or by visiting corebridgefinancial.com/retire and clicking on Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID number in the Login field and click Continue. Click on Funds on right side of screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1.800.448.2542. Please read carefully.

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Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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