Enrollment— Your first step to getting FutureFIT®

Simple strategies to help shape your financial future

Four no-sweat strategies to help build your future:

1 **Enrollment in your workplace retirement plan**

A few online clicks and you're in. Once enrolled, your savings go on auto pilot. That means paying yourself first – and there's no one more important than you. You can enroll online at corebridgefinancial.com/retire or meet with your financial professional.

2 **Annual adjustments**

No need to wait for the boss; you can bump up your contributions any time the mood strikes. A small increase can really add up over time. It's as simple as selecting the + key after you sign in to corebridgefinancial.com/retire — or ask your financial professional.

3 **Create a financial action plan**

Setting an appointment with your financial professional can help you set your sights on the future you envision with a professional financial plan. There's no additional cost, so why wait?

4 **Focus on the long-term**

Remember, you're saving for your future. Sure, life's gonna throw surprises and expenses in your path. That's why you check up on your strategy annually with your financial professional to stay on track. If you prefer to fly solo, corebridgefinancial.com/retire has plenty of online tools to help keep your flight on the right path.

Great things come to those who don't wait

You can experience FutureFIT on our website, **corebridgefinancial.com/retire**

What it means to be FutureFIT®

FutureFIT stands for Freedom. Individually Tailored.® FutureFIT is all about owning your future — living tomorrow the way you choose — and enjoying life the way you want. It is a smarter, more personalized way to help plan your future.

You're not alone

Corebridge is committed to helping people like you take action for their financial lives for today and tomorrow.

- Account management options — let the pros handle it
- Financial guidance designed around your life and goals
- Educational materials without the jargon
- Face-to-face service available when you are
- Information and materials aimed at your situation

Online tools to build your future

Our FutureFIT calculator offers a whole new outlook on where your savings stand today. To help make more sense, the calculator projects future income in monthly terms. Following recommended steps may help better align your strategy with your future goals.

FutureFIT University offers miniature interactive courses on popular financial topics of interest. This unique learning center lets you share with your family the variety of interactive modules aimed at all ages — from elementary school through adult.

Our playlist feature also helps you master concepts such as buying a home or paying for college using a series of related modules. You can even personalize your own playlist, so you can focus on the topics that matter most to you and your family.

The Education Center features a number of brief articles on current topics that matter to you.

There's no time like the present to start building your future

Here's why enrolling in your workplace retirement plan today is critical to saving for a more secure future.

Tight budget? No problem

You can enroll in your workplace retirement plan and start contributing any small amount. Just get started.

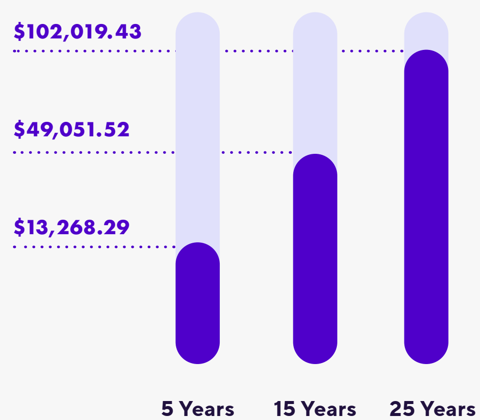
It adds up

Suppose someone with a $50,000 gross annual income is socking away just under 5% (that's approximately $100) semimonthly into a retirement savings plan. That's 24 annual contributions. The chart to the right shows how much they could save over time.

You're in charge

You can increase or decrease your contribution amount, or stop contributing and restart again, at any time.

The sooner you start, the more time there is to build the financial future you want. So make the decision to start saving. You can tweak it whenever it's convenient. The important thing is to start.



Of course, this hypothetical example is just an illustration. It does not reflect a specific investment and is not a guarantee of future income. These calculations assume semimonthly contributions of $100 before taxes and an annual rate of return of 4%. Withdrawals may be subject to withdrawal charges and federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Remember investing involves risk, including possible loss of principal.

Choose the way you want to save

Invest your money your way

You’ve got choices. Great! But sometimes, having lots of different choices can get confusing. Just don't let those choices overwhelm you into inaction. The FutureFIT calculator can help with your investment strategy also. Of course, you can always get help from your financial professional.

You don’t need to be an expert to save for your future

Large cap? Small cap? International? Stock or bond funds? If investment research isn’t your cup of tea, you may want to consider one or more of the following savings options:

Lifestyle Fund
Matches your investment mix with your tolerance for risk
Target Maturity Fund[1]
Matches your investment mix with your age
Fixed Option[2]
A fixed annuity that contractually guarantees a fixed rate of return

All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Flexible and easy to control

Once you enroll, you can change your selections whenever it’s convenient. The important thing is that you have taken the first step toward a more secure retirement.

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost.

[1] The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

[2] Fixed-Interest Option is a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

You’ve got this

It’s easy to talk yourself out of saving – but there are just as many solutions to help you save for retirement.

Obstacles	Solutions
I'm too young to save for retirement ...	I can benefit from the opportunity of compounding growth, even with small amounts.
I can’t afford it ...	I can start small and increase it later.
Too many unexpected expenses ...	I can brown bag my lunch sometimes and wait for sales to buy my clothes.
I’m too busy ...	I can set this up today and make saving automatic.
I don’t know how much I need to save ...	I can talk with a financial professional or use the FutureFIT calculator.
This stuff makes my head spin ...	I have the tools. My financial professional can help me. I can do this!

Take action for your financial future - enroll in your workplace retirement plan today.

corebridgefinancial.com/retire 1.800.448.2542

We’re here to help you take action

You can reach out directly to your financial professional.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional at corebridgefinancial.com/retire or by calling 1.800.428.2542 and following the prompts.

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 issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by Corebridge Capital Services, Inc., member FINRA.

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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Not knowing your risk tolerance can be a risk

How much risk are you willing to take with your investments? To find out, answer the following eight questions and add up your point total.

Name: ______________________________ Social Security or Tax ID No: ______________________

1. In how many years do you expect to begin making withdrawals from your retirement account(s)?

		Score
Fewer than 5 years	0	
5-9 years	4	
10-14 years	8	
15 years	12	
more than 15 years	18	

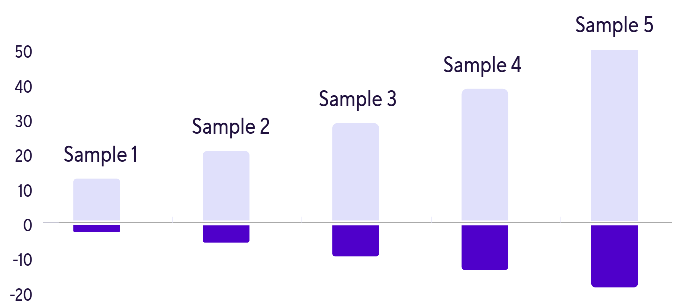
2. Once you begin making withdrawals, how many years do you expect to continue making withdrawals?

		Score
Lump-sum payment or full withdrawal over fewer than 5 years	0	
5-9 years	6	
10-14 years	10	
15 years	14	
more than 15 years	18	

3. The graph above right shows a one-year range of returns for five hypothetical investment mixes. In which of these mixes would you prefer to invest?

		Score
Sample 1	0	
Sample 2	3	
Sample 3	6	
Sample 4	9	
Sample 5	13	

Rate of return ranges of five sample mixes



4. The five hypothetical samples shown in the table below represent a best-case and a worst-case result for an investment of $100,000 after one year. Which range of possible results would you prefer?

Potential best case	Potential worst case		Score
$115,590	$94,430	0	
$121,250	$91,690	3	
$133,520	$84,040	6	
$139,540	$80,180	9	
$151,740	$72,100	13	

5. How would you respond to the following statement?

I am comfortable with investments that may frequently experience large declines in value if there is a potential for high returns.

		Score
Strongly disagree	0	
Disagree	2	
Somewhat agree	4	
Agree	6	
Strongly agree	10	

6. If the value of a hypothetical investment increases by 15% over four months while similar investments increase by 5%, which of these strategies are you most likely to follow?

		Score
Sell the entire investment now to realize the gain and move to a more conservative investment to protect the gain.	0	
Sell some of the investment now and move the proceeds to a more conservative investment to lock in a portion of the gain.	4	
Continue holding the investment.	9	

7. Suppose you invested $30,000 with the intention of holding the investment for 10 years. If this investment lost value during the first year, at what value of your initial $30,000 investment would you sell and move to a more stable investment?

		Score
$28,500	0	
$27,000	2	
$25,500	4	
$24,000 or less	7	
I would not sell	10	

8. The following table shows the average return and probability of experiencing a loss in five different hypothetical investments over a two-year holding period. Which of the following investments would you prefer?

				Score
Investment 1	5%	9 out of 100	0	
Investment 2	6%	11 out of 100	3	
Investment 3	9%	17 out of 100	6	
Investment 4	10%	19 out of 100	9	
Investment 5	12%	22 out of 100	13	

Total score for questions 1 & 2 only: __________

Total score for questions 1 through 8: __________

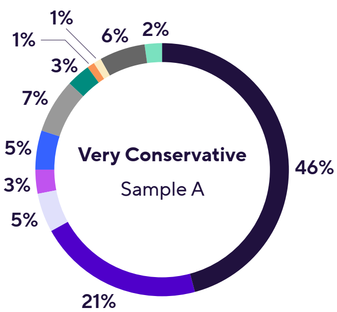
Find a sample mix

First, total the scores for your answers to questions 1 and 2 and locate the time horizon column that reflects this number. Next, total the scores for your answers to questions 1-8 and locate the row that reflects this total. This letter in the box where your column and row intersect represents a sample mix that relates to your estimated tolerance for risk.

* Conservative investors need to evaluate whether they want a somewhat more aggressive mix simply because they have a long investment time horizon.

Time Horizon Score					
Point total for your answers to questions 1 & 2					
	0	4 or 6	8 or 10	12, 14 or 18	22+
Total Score					
Point total for your answers to questions 1-8					
0-20	A	A	A	B*	C*
21-27	A	A	B	C*	C*
28-45	A	B	C	D	D*
46-59	A	C	D	D	E
60+	A	D	E	F	G

Sample Mixes

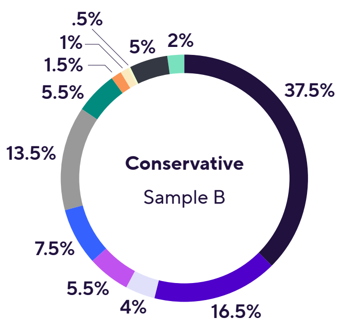


Very Conservative

Sample A

This sample mix might suit investors whose main goal is principal preservation and liquidity. In order to minimize a decline in principal, very conservative investors will accept lower returns.

Equity: 20%, Fixed Income: 80%

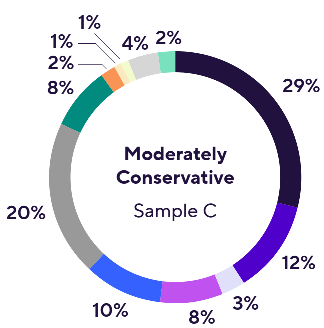


Conservative

Sample B

This sample mix might suit investors who view principal preservation as being very important. Conservative investors can accept small, short-term declines in value in order to achieve some portfolio growth.

Equity: 35%, Fixed Income: 65%

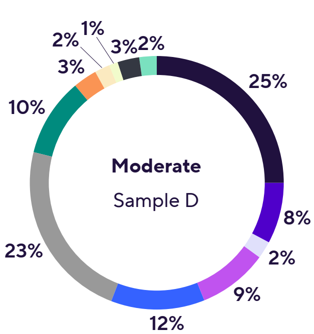


Moderately Conservative

Sample C

This sample mix might suit investors who are concerned with principal preservation. Moderately conservative investors seek higher returns with minimal risk and can tolerate some volatility.

Equity: 50%, Fixed Income: 50%

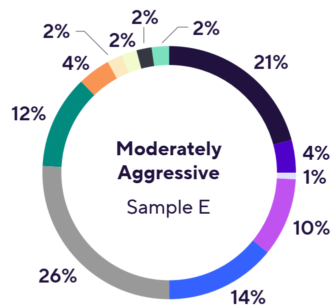


Moderate

Sample D

This sample mix might suit investors who are willing to accept some fluctuations of principal for the potential to achieve a better return.

Equity: 60%, Fixed Income: 40%

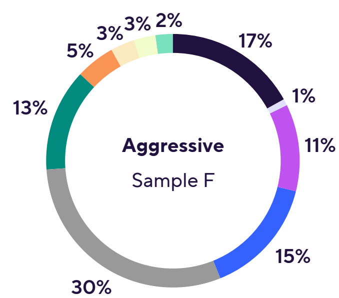


Moderately Aggressive

Sample E

This sample mix might suit investors who are willing to tolerate greater fluctuations of principal in an attempt to achieve an even higher return.

Equity: 70%, Fixed Income: 30%

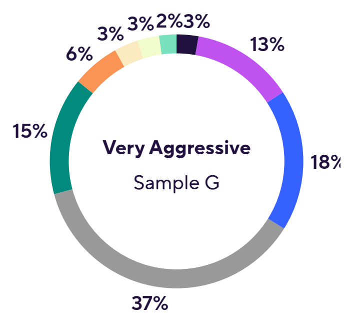


Aggressive

Sample F

This sample mix might suit investors who are seeking high returns and are willing to accept much greater fluctuations of principal for the opportunity to achieve long-term gains.

Equity: 80%, Fixed Income: 20%



Very Aggressive

Sample G

This sample mix might suit investors who are seeking maximum returns and will accept substantial fluctuations of principal for the potential to achieve long-term gains.

Equity: 95%, Fixed Income: 5%

- Bonds
- Large Cap Value
- REITS
- Short-term Bonds
- International
- Commodities
- High Yield Bonds
- Mid Cap
- TIPS
- Large Cap Growth
- Small Cap
- Cash

Source: Morningstar Investment Management LLC. Used with permission, 2020. Morningstar Investment Management LLC is a registered investment advisor and a subsidiary of Morningstar, Inc.

- Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments.
- International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates.
- High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.
- Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa.
- Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity.
- Investors should carefully assess the risks associated with an investment in the fund.

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