

Build an all-weather portfolio for every market

Corebridge Financial
The Retirement Specialist®

Looking for growth but concerned about market volatility? By diversifying across four interest crediting strategies in The Power Series of Index Annuities®, you can build a mixed allocation portfolio that ensures a portion of your retirement assets will grow in up, down and flat markets.

Secure growth in any market with a “4-pack” all-weather portfolio

| Type of market | Interest crediting strategy | Type of market | Interest crediting strategy |
|---|---|---|---|
|  | <p>S&P 500® 5-Year Point-to-Point Index Interest Account</p> <p>Help maximize growth in strong bull markets with interest based on the 5-year performance of the S&P 500® Index, subject to a cap.</p> |  | <p>S&P 500® Performance-Triggered Account</p> <p>Guarantee growth in flat or weak markets with interest that is “triggered” when the S&P 500® Index generates returns of 0% or higher.</p> |
|  | <p>S&P 500® Annual Point-to-Point Index Interest Account</p> <p>Capture momentum in up markets with interest based on annual returns of the S&P 500® Index, subject to a cap.</p> |  | <p>1-Year Fixed Interest Account</p> <p>Earn a fixed rate of interest that provides you with positive growth, even in negative markets.</p> |

Turn the page to see how these strategies would have performed versus the S&P 500® Index from 1928-2023.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all individuals. Withdrawals may be subject to 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. Partial withdrawals may reduce benefits and contract value.

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A "4-pack" portfolio from Corebridge Financial can provide you with growth in any market

Negative and positive performance of the S&P 500® from 1928-2023¹

1 S&P 500® Annual Point-to-Point Account

with a hypothetical 10% cap would have provided growth of up to 10% per year, outperforming the trigger strategy 82% of the positive years (54 of 66) and outperforming the fixed strategy 59% of all years (57 of 96).

2 S&P 500® Performance-Triggered Account

with a hypothetical 8% trigger rate would have generated 8% growth in flat and weak markets, outperforming the S&P 500® Index in 12 of 66 positive years or 18% of the time.

3 1-Year Fixed Account

with a hypothetical 4% fixed rate would have earned 4% interest in negative and weak markets, outperforming equities 41% of the time (39 of 96 total years).

| | | | | | |
|------|--------|------|--------|------|--------|
| 1944 | 13.80% | 2023 | 24.23% | 1933 | 46.59% |
| 2006 | 13.62% | 2009 | 23.45% | 1954 | 45.02% |
| 2012 | 13.41% | 1961 | 23.13% | 1935 | 41.37% |
| 1964 | 12.97% | 1950 | 21.78% | 1958 | 38.06% |
| 1968 | 7.66% | 1996 | 20.26% | 1928 | 37.11% |
| 1993 | 7.06% | 1967 | 20.09% | 1995 | 34.11% |
| 1992 | 4.46% | 1999 | 19.53% | 1975 | 31.55% |
| 2007 | 3.53% | 1943 | 19.45% | 1997 | 31.01% |
| 2005 | 3.00% | 2017 | 19.42% | 1945 | 30.72% |
| 1956 | 2.62% | 1976 | 19.15% | 2013 | 29.60% |
| 1987 | 2.03% | 1983 | 17.27% | 2019 | 28.88% |
| 1984 | 1.40% | 1951 | 16.46% | 1936 | 27.92% |
| 1978 | 1.06% | 2020 | 16.26% | 1989 | 27.25% |
| 1970 | 0.10% | 1972 | 15.63% | 2021 | 26.89% |
| 1947 | 0.00% | 1982 | 14.76% | 1998 | 26.67% |
| 2011 | 0.00% | 1986 | 14.62% | 1955 | 26.40% |
| | | | | 2003 | 26.38% |
| | | | | 1985 | 26.33% |
| | | | | 1991 | 26.31% |
| | | | | 1980 | 25.77% |
| | | | | 1938 | 25.21% |

30 negative years **-14.88%** average return

| 6 down years of over 20.00% | 14 down years of 10.00% - 19.99% | 10 down years of 0.01% - 9.99% | | | |
|-----------------------------|----------------------------------|--------------------------------|---------|------|--------|
| 2002 | -23.37% | 2000 | -10.14% | 1948 | -0.65% |
| 1930 | -28.48% | 1969 | -11.36% | 2015 | -0.73% |
| 1974 | -29.72% | 1977 | -11.50% | 1994 | -1.54% |
| 2008 | -38.49% | 1962 | -11.81% | 1960 | -2.97% |
| 1937 | -38.59% | 1946 | -11.87% | 1939 | -5.45% |
| 1931 | -47.07% | 1929 | -11.91% | 1934 | -5.94% |
| | | 2001 | -13.04% | 2018 | -6.24% |
| | | 1966 | -13.09% | 1990 | -6.56% |
| | | 1957 | -14.31% | 1953 | -6.62% |
| | | 1932 | -15.15% | 1981 | -9.73% |
| | | 1940 | -15.29% | | |
| | | 1973 | -17.37% | | |
| | | 1941 | -17.86% | | |
| | | 2022 | -19.44% | | |

66 positive years **+18.19%** average return

4 S&P 500® 5-Year Point-to-Point Account

with a hypothetical 55% cap would have outperformed an annual 10% cap strategy 77% of the time (71 of 92 rolling 5-year periods from 1928-2023).²

Take action today. Contact your financial professional or agent to learn more.

¹ Source: Morningstar, 2024. Annual returns are from 1/1 through 12/31, except for 1928, which starts on 1/3. The S&P 500® Index is a broad-based, market-cap weighted index of 500 leading U.S. stocks. It is a price return index and does not include the impact of dividends. Past performance is not a guarantee of future results. Index annuity rates vary by annuity, premium amount and option elected. See product-specific rate flyers for current rates.

² Rolling 5-year returns are not displayed in the above bar chart.

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