

Initial Summary Prospectus
as of May 1, 2026

Portfolio Director®

A fixed and variable tax-deferred annuity

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Series 1.00 – 12.00

Manage your account online

You will need to create an online security profile with a unique user ID and password.

- Check total current balance across available plans and calculate projected retirement income amounts
- View important plan information including rate of return, balance, contribution amounts, fund and asset-allocation mix, and transaction history
- Access and download important documents including account statement, transaction confirmations and tax documents
- Send and receive important documents or messages securely using the secure mail feature in the client mailbox
- Manage and update your personal account profile including your contact information (phone, address and email), account beneficiaries, trusted contacts and more

Personal Deliver-e®

- It's easy to sign up for secure account document access
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Initiate account transactions including:

- Change current contribution/salary deferral amounts
- Change future contribution fund and asset allocations
- Rebalance current account to desired fund and asset-allocation mix
- Transfer money among investment options
- Request a one-time withdrawal

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We know privacy is important to you, so please be assured that your email address and other information you share with us is kept private and never sold. Review our Privacy Policy online for more information.

Thank you for choosing Corebridge

We believe everyone deserves financial security. Every day, we work hard to make it possible for more people to take action in their financial lives—because action is the bridge from planning to outcomes, from today's financial needs to tomorrow's aspirations.

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 (VALIC)**, Houston, TX or **The United States Life Insurance Company in the City of New York (US Life)**, New York, NY. 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. Beginning January 1, 2026, US Life will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Variable annuities are distributed by Corebridge Capital Services, Inc. (CCS), 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. VALIC Trust Company Inc. provides plan trust and custodial services.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

The Variable Annuity Life Insurance Company
Portfolio Director®
For Series 1.00 to 12.00
Summary Prospectus for New Investors
May 1, 2026

This summary prospectus summarizes key features of the Portfolio Director® Series, group and individual fixed and variable deferred annuity contracts issued by The Variable Annuity Life Insurance Company.

Before you invest, you should also review the prospectus for the Contract, which contains more information about the Contract's features, benefits, and risks. You can find the current prospectus and other information about the Contract online at www.corebridgefinancial.com/rs/prospectus-and-reports/annuities. You can also obtain this information at no cost by calling us at 1-800-448-2542, or by writing to our Annuity Service Center (VALIC Document Control, P.O. Box 15648, Amarillo, Texas 79105).

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The Contract is available to participants who receive certificates in certain employer-sponsored qualified retirement plans, as an individual retirement account (IRA) or as a non-qualified contract. Nonqualified contracts are also available for certain employer plans as well as for certain after-tax arrangements that are not part of an employer's plan. The Contracts permit Participants to invest in and receive retirement benefits in one or more Fixed Account Options and/or an array of Variable Investment Options described in this prospectus. If your Contract is part of your employer's retirement program, that program will describe which Variable Investment Options are available to you. If your Contract is a tax-deferred nonqualified annuity that is not part of your employer's retirement plan, those Variable Investment Options that are invested in Portfolio Companies available to the public outside of annuity contracts, life insurance contracts, or certain employer-sponsored retirement plans will not be available within your Contract.

The contract is a complex investment and involves risks that may cause the value of the Contract Owner's investment to fluctuate including potential loss of principal. When the Contract is surrendered, the value may be higher or lower than the Purchase Payments. The Contract is not a short-term investment and is not appropriate for an investor who needs ready access to cash. Withdrawals could result in surrender charges, tax, and tax penalties, as applicable. Any amounts or obligations that we may pay are subject to our financial strength, claims-paying ability, and our long-term ability to make such payments.

This summary prospectus describes 10 different Classes of the Contract. There are differences among the Classes with respect to surrender charges, other fees and charges, restrictions, and features. Each Class is offered only to certain group plans or through certain markets. We refer to these Classes as "series" in the contract and in marketing materials.

An employer purchasing the Contract for a retirement plan, or the owner of an individual Contract, may cancel a newly purchased Contract within 20 days of receiving it without paying fees or penalties.

In some states, this cancellation period may be longer. Upon cancellation, you will receive either a full refund of the amount you paid with your application or your total Contract value. You should review the prospectus, or consult with your investment professional, for additional information about the specific cancellation terms that apply. The right of cancellation under this Contract does not apply to Participants in a group plan except in a limited number of states.

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Additional information about certain investment products, including variable annuities, has been prepared by the SEC's staff and is available at www.Investor.gov.

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Special Terms Used in this Summary Prospectus

Account Value	The total sum of your Fixed Account Option(s) and/or Variable Investment Option(s) that have not yet been applied to your annuity payments.
Advisory Program	The investment advice service provided by your Investment Adviser. Guided Portfolio Services® is an advisory service offered by VFA. A separate investment advisory fee and agreement are required for this service, if available under an employer's retirement plan. We do not honor investment adviser transfer requests in connection with Advisory Programs that are offered through third-party Investment Advisers.
Beneficiary	The individual designated to receive the death benefit or Payout Payments upon the death of the annuitant.
Business Day	Any weekday that the New York Stock Exchange ("NYSE") is open for trading. Normally, the NYSE is open Monday through Friday, from 9:30 a.m. to 4:00 p.m. Eastern Time. On U.S. holidays or other days when the NYSE is closed, such as Good Friday, the Company is not open for business.
Contract	The group and individual fixed and variable deferred annuity contracts summarized in this summary prospectus and described in more detail in the prospectus.
Contract Year	A 12-month period starting with the issue date of a Contract or Participant's Contract certificate, as applicable, and each anniversary of that date.
Fixed Account Option	An account that is guaranteed to earn at least a minimum rate of interest while invested in VALIC's general account.
Fixed Account Plus	A type of Fixed Account Option under the Contract.
Investment Adviser	The investment adviser that you have engaged to provide services as part of an Advisory Program. We only support Advisory Programs that are offered through VFA. There are typically advisory fees associated with an Advisory Program. Those fees are separate from the Contract's fees and charges. VALIC is not an investment adviser to any Advisory Program and does not provide any advice under an Advisory Program.
Market Close	The close of regular trading on the NYSE, generally 4:00 p.m., Eastern Time, on each day the NYSE is open for business.
Multi-Year Enhanced Option	A type of Fixed Account Option, potentially subject to market value adjustments.
Net Purchase Payments	The total sum of Purchase Payments minus withdrawals and charges.
Participant	The individual (in most cases, you) who makes Purchase Payments or for whom Purchase Payments are made.
Payout Payments	Annuity payments withdrawn in a steady stream during the Payout Period.
Payout Period	The time when you begin to withdraw your money in Payout Payments.
Platform Charge	A fee we charge in order to make certain underlying Funds available as an investment option under the Contract.
Portfolio Company	The investment portfolio(s) of a registered open-end management investment company, which serves as the underlying investment vehicle for each Division represented in VALIC Separate Account A. Also referred to as Mutual Fund or Fund.
Purchase Payment	An amount of money you or your employer pay to VALIC to receive the benefits of a Contract.
Purchase Period	The accumulation period or time between your first Purchase Payment and the beginning of your Payout Period (or surrender).
Short-Term Fixed Account	A type of Fixed Account Option under the Contract.
VALIC (we, us, our)	The Variable Annuity Life Insurance Company.
Variable Investment Option (or Division)	Any variable investment option under the Contract. Each Variable Investment Option invests in the shares of a single Portfolio Company.

Important Information You Should Consider About the Contract

FEES AND EXPENSES		Location in Prospectus
Are There Charges for Early Withdrawals?	Yes. Your Contract may be subject to surrender charges depending on the series of Contract: • Series 1, 3, 4, 5, 7, and 9. If you withdraw money under the Contract within five years of making a Purchase Payment, you may be assessed a surrender charge of up to 5%, either as a percentage of the amount withdrawn or as a percentage of Purchase Payments made during the last five years, whichever is less. • Series 2, 6, 11, and 12. No surrender charge. For example, if you own a series 1, 3, 4, 5, 7, or 9 Contract and make an early withdrawal, you could pay a surrender charge of up to \$5,000 on a \$100,000 investment. No surrender charges would apply to a series 2, 6, 11, or 12 Contract. You may be subject to a market value adjustment if you make an early withdrawal or transfer from a Multi-Year Enhanced Option (a type of Fixed Account Option).	Fee Table Charges and Adjustments – Surrender Charge
Are There Transaction Charges?	Yes. In addition to surrender charges (if applicable), you may also be charged for other transactions. • You may be subject to a market value adjustment if you make an early withdrawal or transfer from a Multi-Year Enhanced Option (a type of Fixed Account Option). • In certain states, you may be subject to a loan application fee and loan interest if you request a loan under the Contract. • Under a series 11 contract, if you transfer amounts from the Fixed Account Plus option to another Investment Option under the Contract (or to another funding entity while you are still employed with the group) in excess of the annual limit, you may be subject to a charge of 5% on the excess amount transferred. • There may also be taxes on Purchase Payments.	Fee Table Charges and Adjustments

FEES AND EXPENSES			Location in Prospectus
Are There Ongoing Fees and Expenses?	Yes. The table below describes the current fees and expenses of the Contract that you may pay <i>each year</i>, depending on the Investment Options you choose. Please refer to your Contract specifications page for information about the specific fees you will pay each year based on the options you have elected. The fees and expenses do not reflect any advisory fees paid to an investment adviser from the Contract or other Contract owner assets. If such charges were reflected, the fees and expenses would be higher. Interest on Contract loans is not reflected below.		Charges and Adjustments
	Annual Fee	Minimum	Maximum
	Base Contract ¹ (varies by Contract class)	1.00%	1.01%
	Portfolio Company fees and expenses ²	0.20%	1.18%
	¹ As a percentage of average daily net asset value allocated to a Variable Investment Option, plus for the Maximum charge, an amount attributable to the annual Variable Investment Option maintenance charge, which is applicable to series 1 and 9 only. ² As a percentage of Portfolio Company net assets, plus any applicable amounts deemed to be Platform Charges.		
	Because your Contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay <i>each year</i>, based on current charges. This estimate assumes that you do not take withdrawals from the Contract, which could add surrender charges that substantially increase costs.		
	Lowest Annual Cost: \$1,223	Highest Annual Cost: \$2,226	
	Assumes: - Investment of \$100,000 5% annual appreciation - Least expensive combination of Contract Classes and Portfolio Company fees and expenses - No optional benefits, sales charges, or advisory fees - No loans, additional Purchase Payments, transfers, or withdrawals	Assumes: - Investment of \$100,000 5% annual appreciation - Most expensive combination of Contract Classes, optional benefits, and Portfolio Company fees and expenses - No sales charges or advisory fees - No loans, additional Purchase Payments, transfers, or withdrawals	

RISKS		Location in Prospectus
Is There a Risk of Loss from Poor Performance?	Yes. You can lose money by investing in this Contract, including your principal investment.	Principal Risks of Investing in the Contract
Is This a Short-Term Investment?	• No. This Contract is not designed for short-term investing and is not appropriate for an investor who needs ready access to cash. • Charges may apply to withdrawals under a series 1, 3, 4, 5, 7, or 9 Contract. Surrender charges could significantly reduce the amount that you receive upon taking a withdrawal. Withdrawals may also reduce or terminate Contract guarantees. • If you select the Fixed Account Plus option for investment, your ability to transfer amounts from that option is subject to an annual limit. It may take several years to transfer all amounts from the Fixed Account Plus option. Under a series 11 Contract, if you transfer amounts from the Fixed Account Plus option in excess of that annual limit (including withdrawals from the Fixed Account Plus option for the purpose of transferring assets to another funding entity), you may be subject to a charge. • You may be subject to a market value adjustment if you make an early withdrawal or transfer from a Multi-Year Enhanced Option (a type of Fixed Account Option). • The benefits of tax deferral and long-term income mean the Contract is generally more beneficial to investors with a long investment time horizon.	
What Are the Risks Associated with the Investment Options?	• An investment in this Contract is subject to the risk of poor investment performance and can vary depending on the performance of the Investment Options available under the Contract. • Each Variable Investment Option and each Fixed Account Option has its own unique risks. • You should review the Investment Options before making an investment decision.	
What Are the Risks Related to the Insurance Company?	An investment in the Contract is subject to the risks related to us, VALIC. Any obligations (including under any Fixed Account Option), guarantees, and benefits of the Contract are subject to our claims-paying ability. If we experience financial distress, we may not be able to meet our obligations to you. More information about us, including our financial strength ratings, is available upon request by calling 1-800-448-2542 or visiting www.corebridgefinancial.com/rs .	

RESTRICTIONS		Location in Prospectus
Are There Restrictions on the Investment Options?	• Yes. There are restrictions that may limit the Variable Investment Options and Fixed Account Options that you may choose as well as limitations on the transfer of contract value among the Investment Options. Certain Investment Options may not be available under your Contract. Some in-plan deferred compensation plans may restrict investment in Public Funds. If your Contract is a tax-deferred nonqualified annuity that is not part of your employer's retirement plan, Variable Investment Options investing in a Public Fund will not be available to you. • You may transfer funds between the Investment Options, subject to certain restrictions. • If you are enrolled in an Advisory Program, you are personally prohibited from making transfers among Investment Options in the Contract. During such period, transfer instructions may only be provided by the Investment Adviser. If you terminate the Advisory Program, you may make transfers among the Investment Options subject to certain restrictions. • Transfers between the Investment Options, as well as certain purchases and redemptions, are subject to policies designed to deter market timing and frequent transfers. • Transfers to and from the Fixed Account Options are subject to special restrictions. • Early withdrawals and transfers from a Multi-Year Enhanced Option may be subject to negative adjustments. • We reserve the right to remove or substitute Portfolio Companies as Investment Options and also reserve the right to stop accepting additional Purchase Payments.	Variable Investment Options and Fixed Account Options Transfers Between Investment Options
Are There Any Restrictions on Contract Benefits?	• Yes. If you are participating in an Advisory Program and your Investment Adviser's fees are deducted from your Contract, the deduction of those fees may reduce the death benefit and any other guaranteed benefit and may be subject to surrender charges, federal and state income taxes and a 10% federal penalty tax. Additionally, while the Advisory Program is in place, you are prohibited from making transfers among the Investment Options in the Contract. During such period, transfer instructions may only be provided by the Investment Adviser.	Advisory Program Taxes
TAXES		
What are the Contract's Tax Implications?	• You should consult with a tax professional to determine the tax implications of an investment in and payments received under the Contract. • If you purchase the Contract through a tax-qualified plan or an IRA, there is no additional tax benefit under the Contract. • Withdrawals, including withdrawals to pay your Investment Adviser's fees, may be subject to ordinary income tax. You may have to pay a tax penalty if you take a withdrawal before age 59½.	Taxes

CONFLICTS OF INTEREST		Location in Prospectus
How Are Investment Professionals Compensated? Your investment professional may receive compensation for selling this Contract to you in the form of commissions, additional cash compensation, and non-cash compensation. We may share the revenue we earn on this Contract with your investment professional's firm, which may be our affiliate, VFA. This conflict of interest may influence your investment professional to recommend this Contract over another investment for which the investment professional is not compensated or compensated less. You may determine to engage an Investment Adviser to provide investment advice to you for the Contract. Your Investment Adviser will charge an Advisory Program Fee. We do not set your Advisory Program Fee. While VALIC may deduct the Advisory Program Fee from your Account Value based on instructions from your Investment Adviser, we do not retain any portion of these fees. Because VFA is the Investment Adviser of your Advisory Program, VALIC, as the parent company of VFA will indirectly benefit from VFA's receipt of Advisory Program Fees. In addition, VFA's investment professionals and their managers are eligible for benefits from us or our affiliates, such as non-cash compensation items. As a result of one or more of these conflicts of interest, your investment professional may have a financial incentive to offer or recommend this Contract over another investment.	Some investment professionals may have a financial incentive to offer you a new contract in place of the one you already own. You should only exchange a contract you already own only if you determine, after comparing the features, fees, and risks of both contracts, and any fees or penalties to terminate the existing contract, that it is preferable for you to purchase the new contract rather than continue to own your existing contract.	Description of Insurance Company, Registered Separate Account, and Investment Options Advisory Program

Overview of the Contract

Purpose of the Contract

The Contract is designed to help you invest on a tax-deferred basis, meet long-term financial goals, and plan for your retirement. You can accumulate assets by investing in the Contract's Investment Options and then later convert those accumulated assets into a stream of guaranteed income payments from us. The Contract includes a death benefit that may help financially protect your Beneficiary or Beneficiaries in the event of your death.

This Contract may be appropriate for you if you have a long investment time horizon and the Contract's terms and conditions are consistent with your financial goals. It is not intended for people whose liquidity needs require early or frequent withdrawals or for people who intend to frequently trade in the Contract's Investment Options.

The Contract is primarily used in connection with employer-sponsored qualified retirement plans, for which the employer is the Contract owner and participating employees receive certificates related to the Contract, and IRAs. Nonqualified Contracts are also available for certain employer plans as well as for certain after-tax arrangements that are not part of an employer's plan.

If you are enrolled in an Advisory Program, Advisory Program fees deducted from your Contract may reduce the death benefit and any annuity benefits, and may be subject to surrender charges, federal and state income taxes and a 10% federal penalty tax. See **Advisory Program** in the "*Benefits Available Under the Contract*" section later in the prospectus.

Phases of the Contract

Like all deferred annuities, the Contract has two phases: (1) a Purchase Period (for savings) and (2) a Payout Period (for income).

Purchase Period. During the Purchase Period, you invest your money under the Contract in one or more available Variable Investment Options and Fixed Account Options to help you build assets on a tax-deferred basis. The Variable Investment Options and Fixed Account Options may be referred to together as Investment Options and include:

-
- **Variable Investment Options.** When you invest in a Variable Investment Option, you are indirectly investing in the Variable Investment Option's underlying Portfolio Company. The Portfolio Companies have different investment objectives, strategies, and risks. You can gain or lose money if you invest in a Variable Investment Option.

Additional information about each Portfolio Company is provided in an appendix to this summary prospectus. Please see APPENDIX A – INVESTMENT OPTIONS AVAILABLE UNDER THE CONTRACT.

- **Fixed Account Options.** When you invest in a Fixed Account Option (Fixed Account Plus, Short-Term Fixed Account, Multi-Year Enhanced Option, or a DCA Fixed Account), your principal is guaranteed and earns interest based on a rate set and guaranteed by us. However, if you make an early withdrawal or transfer from a Multi-Year Enhanced Option, the withdrawal or transfer may be subject to a market value adjustment that may reduce the value of your investment.

The amount of money you accumulate during the Purchase Period depends (in part) on the performance of the Investment Options you choose. You may transfer money between Investment Options during the Purchase Period, subject to certain restrictions. Your accumulated assets impact the value of your benefits during the Purchase Period, including the death benefit, as well as the amount available for withdrawal.

Payout Period. When you are ready to receive guaranteed income under the Contract, you can switch to the Payout Period, at which time you will start to receive Payout Payments from us. This is also referred to as “annuitizing” the Contract. You generally decide when to annuitize. You can choose from the available payout options, which may provide income for life, for a guaranteed period of time, or a combination of both. You can also choose to receive payments on a variable or fixed basis, or a combination of both. If the Payout Payments are fixed, the dollar amount of each payment will be the same. If the Payout Payments are variable, the dollar amount for the payments will fluctuate.

The death benefit from the Purchase Period does not apply during the Payout Period. Any amount payable upon death during the Payout Period depends on the payout option selected. You cannot take withdrawals of Account Value or surrender the Contract during the Payout Period.

Contract Features

Contract Series. This prospectus describes 10 different Classes of the Contract which we call series. There are differences among the series with respect to surrender charges, other fees and charges, restrictions, and features. Each series is offered to certain group plans or through certain markets.

Retirement Plan Terms and Conditions. The Contract is primarily designed to be purchased by an employer for use in a retirement plan. However, it is also offered as an IRA or a non-qualified contract. Your participation in a group Contract will be subject to the terms and conditions of your retirement plan and applicable law, which may limit your ability to take certain actions under the Contract.

Accessing Your Money. You may withdraw money from the Contract at any time during the Purchase Period. If you make a withdrawal, you may have to pay a surrender charge and/or income taxes, including a tax penalty if you are younger than age 59½. Withdrawals may negatively impact the value of your benefits under the Contract.

Tax Treatment. You can transfer money between Investment Options without tax implications, and earnings (if any) on your investments are generally tax-deferred. Earnings and untaxed contributions are not taxed until they are distributed, which may occur when making a withdrawal, upon receiving a Payout Payment, or upon payment of the death benefit. You do not receive any additional tax benefit under the Contract if you participate in the Contract through a tax-qualified plan or you purchase the Contract through an IRA.

Death Benefit. If you die during the Purchase Period, we pay a death benefit to your Beneficiary or Beneficiaries. The Contract has two possible death benefits (interest guaranteed death benefit and standard death benefit), both of which are automatically included in the Contract for no additional fee.

Additional Features and Services. Additional features and services under the Contract are summarized below. There are no additional charges associated with these features and services unless otherwise noted. Not all features and services may be available under your Contract.

- **Systematic Withdrawals.** This program allows you to automatically receive withdrawals on a regular basis during the Purchase Period.
- **No Charge Systematic Withdrawals.** This program allows you to automatically receive withdrawals on a regular basis

during the Purchase Period without surrender charges, subject to certain requirements related to the duration and amount of the automatic withdrawals.

- **Loans.** Tax-free loans may be taken under tax-qualified Contracts (other than IRAs), providing additional access to your money in the Fixed Account Options (excluding Multi-Year Enhanced Options). You will incur interest on an outstanding loan. Loans are subject to restrictions, including a \$1,000 minimum loan amount. You may not be able to take a loan under your Contract. We charge up to \$75 for a loan application fee for each loan if permissible by your state.
- **Guided Portfolio Services®.** GPS is an advisory service offered by VFA to help manage your Account Value. VFA is a registered investment adviser and our affiliate. A separate investment advisory fee and agreement is required for this service, if available under an employer's retirement plan. More information about GPS may be requested by contacting VFA at 866-544-4968 and is also available free of charge on our website at www.corebridgefinancial.com/rs/prospectus-and-reports/vfa-form-adv-materials.
- **Dollar Cost Averaging (DCA) Program.** The DCA program is a systematic transfer of a specified percentage from the DCA Fixed Account to one or more eligible investment options over a specified period of time. Automatic transfers do not count towards the number of free transfers per contract year.

Benefits Available Under the Contract

The following tables summarize information about the benefits available under the Contract.

Benefits				
Name of Benefit	Purpose	Is the Benefit Standard or Optional	Maximum Fee	Brief Description of Restrictions / Limitations
Interest Guaranteed Death Benefit	Provides a death benefit based on the greater of Account Value or Net Purchase Payments plus interest	Standard	No Charge	• Payable only during the Purchase Period • Payable only if death occurs before age 70 • May not be available in all states • Withdrawals, including withdrawals to pay your advisory fees, may significantly reduce the benefit
Standard Death Benefit	Provides a death benefit based on the greater of Account Value or Net Purchase Payments	Standard	No Charge	• Payable only during the Purchase Period • Generally payable only if death occurs on or after age 70 • Payable in any state where the interest guaranteed death benefit is not available, even if death occurs before age 70 • Withdrawals, including withdrawals to pay your advisory fees, may significantly reduce the benefit
Systematic Withdrawals	Allows you to automatically receive withdrawals on a regular basis during the Purchase Period	Optional	No Charge	• Withdrawals may be subject to surrender charges • Market value adjustments may apply to amounts withdrawn or transferred from a Multi-Year Enhanced Option • No more than one systematic withdrawal election may be in effect at any time • We reserve the right to discontinue any or all systematic withdrawals or to change the terms at any time

Benefits				
Name of Benefit	Purpose	Is the Benefit Standard or Optional	Maximum Fee	Brief Description of Restrictions / Limitations
No Charge Systematic Withdrawals	Allows you to automatically receive withdrawals on a regular basis during the Purchase Period without surrender charges	Optional	No Charge	- Withdrawals must be made to you over a period of not less than five years, and the annual amount withdrawn may not exceed 20% of Account Value at time of election - Market value adjustments may apply to amounts withdrawn or transferred from a Multi-Year Enhanced Option - May not change election once withdrawals begin - No more than one systematic withdrawal election may be in effect at any time - We reserve the right to discontinue any or all systematic withdrawals or to change the terms at any time
Loans	Provides tax-free access to amounts invested in Fixed Account Options (excluding Multi-Year Enhanced Options)	Optional	\$75 application fee (per loan, where permitted by state law) Maximum net interest rate 6%	- Available only during the Purchase Period - May not be taken against amounts invested in Variable Investment Options or Multi-Year Enhanced Options - Interest will accrue on outstanding loan amounts - Minimum loan amount is \$1,000
Advisory Program	The investment advice service provided by your Investment Adviser	Optional	Not applicable	- A separate investment advisory fee and agreement is required - May not be available under your employer's retirement plan or in connection with your Contract - If investment adviser fees are deducted from the Contract, any deduction may reduce the death benefit, and annuity benefits, and may be subject to surrender charges, federal and state income taxes and a 10% federal penalty tax. - You are encouraged to discuss the Advisory Program with your investment professional and the impact that Advisory Fees may have on your Contract Value before electing to enroll in the Advisory Program. - For new investors, we no longer honor investment adviser transfer requests in connection with Advisory Programs that are offered through third-party Investment Advisers.
DCA Program	Provides a systematic transfer of a specified percentage of the DCA Fixed Option value to other eligible investment options	Optional	No Charge	- Systematic transfers occur on a monthly basis and will not count toward the number of free transfers per contract year - Minimum Purchase Payment amounts apply - May not be available with certain group arrangements. Not available in all states

Buying the Contract

Purchasing the Contract

If you are an employer purchasing a group Contract in connection with a retirement plan, or if you are an individual purchasing an individual Contract, you may purchase a Contract through licensed insurance agents who are registered representatives of broker-dealers. If you are an employee seeking to participate in your employer's group Contract, you may establish an account through your employer. Your employer will be responsible for furnishing the necessary information (including enrollment information and allocation instructions) and remitting the initial Purchase Payment to us.

When an initial Purchase Payment is accompanied by an application (or enrollment form), we will promptly either:

- (a) Accept the application and establish your account within 2 Business Days;
- (b) Request additional information to correct or complete the application. We will return the Purchase Payment within 5 Business Days if the requested information is not provided, unless you otherwise so specify. Once we have the requested information, we will establish your account effective the date we accept your application; or
- (c) Reject the application and return the initial Purchase Payment.

If we receive an initial Purchase Payment from your employer before we receive your completed application (or enrollment form), we will not be able to establish a permanent account for you. If this occurs, we will either return the Purchase Payment, deposit the Purchase Payment into an employer-directed account, or deposit the Purchase Payment into a starter account.

Purchase Payments

Any contribution that you make into the Contract is a Purchase Payment. The initial Purchase Payment is the money you initially contribute to the Contract when purchasing the Contract or opening an account. For periodic payment Contracts, each contribution thereafter is a Subsequent Purchase Payment. If you are participating in an employer-sponsored retirement plan, your employer is responsible for remitting Purchase Payments to us. Otherwise, you should remit Purchase Payments to us directly or through your financial intermediary.

The maximum single payment that may be applied to any account without our prior approval is \$1,000,000.

Minimum initial and Subsequent Purchase Payments are as follows:

<u>Contract Type</u>	<u>Initial Purchase Payment</u>	<u>Subsequent Purchase Payment</u>
Periodic Payment	\$30	\$30
Single Payment	\$1,000	Not Applicable

Periodic payment minimums apply to each periodic payment made. The single payment minimum applies to each account.

Crediting and Allocating Purchase Payments

A Purchase Payment must be in "good order" before it can be posted to your account. "Good order" means that all required information and/or documentation has been supplied and that the funds (check, wire, or ACH) clearly identify for whom the Purchase Payment is to be applied. See **When Your Account Will be Credited** in the "*Purchases and Contract Value*" section of the prospectus for specific information that we will require for a Purchase Payment to be in good order.

We will credit a Purchase Payment to your account as follows:

- **Initial Purchase Payment.** Once we receive the completed application (or enrollment form) and the initial Purchase Payment in good order, we will accept the application and establish your account within 2 Business Days. We will apply your Purchase Payment by crediting that amount to your account, effective the date we accept your application. If you do not give us all of the information we need, we will contact you to get it before we make any allocation. If for some reason we are unable to complete this process within 5 Business Days, we will either send back your money or get your permission to keep it until we get all of the necessary information.
- **Subsequent Purchase Payments.** If a subsequent Purchase Payment is received on a Business Day in good order by our bank by Market Close, the appropriate account(s) will be credited on that Business Day. Purchase Payments received in good order after Market Close or on a non-Business Day will be credited the next Business Day.

When we credit a Purchase Payment to your account, we will allocate the Purchase Payment among the Fixed Account Option(s) and/or Variable Investment Option(s) based on the allocation instructions applicable to that Purchase Payment.

We may establish an account for you at the direction of your employer if your employer provides such direction on a form acceptable to VALIC and accompanied by certain necessary information. Under such circumstances, we will deposit your Purchase Payment in an “Employer-Directed” account invested in a Money Market Division, or other Investment Options chosen by your employer. In situations where we have your name, address and SSN, but do not have an agreement with your employer for employer-directed accounts, we will deposit your Purchase Payment in a “starter” account invested in the Money Market Division option available for your plan or other Investment Options chosen by your employer and request the information necessary to complete the application. If we do not receive the necessary information within 105 days, we may return the Purchase Payment to your employer or convert the account to an “unsolicited” account which would be subject to many of the same restrictions as a starter account.

Making Withdrawals: Accessing the Money in Your Contract

Purchase Period

During the Purchase Period, you may withdraw all or part of your Account Value at any time if allowed by applicable law and your retirement plan. The following table highlights certain important information regarding withdrawals under the Contract.

Surrender Charges and Taxes	Your withdrawal may be subject to surrender charges and taxes, including a 10% federal tax penalty if you are younger than age 59½. In any Contract Year, up to 10% of the Account Value may be withdrawn without a surrender charge. The surrender charge will generally apply to any amount withdrawn that exceeds this 10% limit. The percentage withdrawn will be determined by dividing the amount withdrawn by the Account Value just prior to the withdrawal. If more than one withdrawal is made during a Contract Year, each percentage will be added to determine at what point the 10% limit has been reached.
Market Value Adjustments	If you take an early withdrawal from a Multi-Year Enhanced Option, the withdrawal will be subject to a market value adjustment that will result in either an increase or reduction in the value of your investment in the Multi-Year Enhanced Option.
Negative Impact on Contract values	A withdrawal will reduce the value of your Contract and may reduce the value of the death benefit (perhaps significantly).
Internal Revenue Code or Retirement Plan	Depending on the circumstances, the Internal Revenue Code or your retirement plan may restrict your ability to take withdrawals.

When you take a partial withdrawal, you may specify an amount to be taken from each Investment Option in which you are invested, or that the amount should be withdrawn pro-rata against all of your Investment Options. If you do not specify, the withdrawal will be taken pro-rata against all of your investment options.

Withdrawing all of the money in your Contract (also known as a full surrender) will terminate your account. If your Account Value falls below \$300, and you do not make any Purchase Payments for at least two years, we may terminate your account and pay the Account Value to you.

The surrender value in a Fixed Account Option will never be less than the Purchase Payments allocated to the Fixed Account Option (less amounts transferred to a Variable Investment Option or withdrawn from the Fixed Account Option).

Payout Period

Once the Payout Period begins, you will receive Payout Payments from your Contract under the selected payout option. You cannot make withdrawals of your Account Value during the Payout Period.

Requesting a Surrender or Withdrawal

If you would like to access all or a portion of your Account Value during the Purchase Period, you must complete a surrender request form in good order or information required in other approved media. Submit your request to our Annuity Service Center, P.O. Box 15648, Amarillo, Texas 79105. Good order means that all paperwork is complete and signed or approved by all required persons, and any necessary supporting legal documents or plan forms have been received in correct form.

We will send via EFT or by mail a check with the surrender value to you within seven calendar days after we receive your request if it is in good order. Under certain circumstances, we may be permitted or required by applicable law to delay payment.

If you wish to receive automatic withdrawals, you may enroll in a systematic withdrawal program under the Contract, if available.

Additional Information About Fees

The following tables describe the fees and expenses that you will pay when buying, owning, and surrendering or making withdrawals from an Investment Option or from the Contract. Please refer to your Contract specifications page for information

about the specific fees you will pay each year based on the options you have elected. The fees and expenses below do not reflect any advisory fees paid to your Investment Adviser from Contract assets. If such charges were reflected, the fees and expenses would be higher.

The first table describes the fees and expenses that you will pay at the time that you buy the Contract, surrender or make withdrawals from an Investment Option or from the Contract, or transfer cash value between Investment Options. State premium taxes may also be deducted.

Transaction Expenses

Deferred Sales Load (or Surrender Charge) (as a percentage of purchase payments or amount surrendered, as applicable)	
Series 1, 3, 4, 5, 7, and 9	5.00% ⁽¹⁾
Series 2, 6, 11, and 12	None
Maximum Loan Application Fee (per loan)	
	\$75
Transfer Fee	
Series 11	5.00% ⁽²⁾
Other Series	None

Footnotes to Transaction Expenses

⁽¹⁾ The maximum surrender charge is the lesser of 5% of the amount withdrawn or 5% of the Purchase Payments received within the past 60 months. If no Purchase Payments are received within the past 60 months, the surrender charge will be zero. Reductions in and exceptions to the surrender charge are available if certain conditions are met. See *Reduction or Waiver of Account Maintenance, Surrender, or Separate Account Charges* and *Exceptions to Surrender Charge* under **Surrender Charge (Series 1, 3, 4, 5, 7, 8, 9, and 10 Contracts Only)** in the “Charges and Adjustments” section in the prospectus.

⁽²⁾ For all series, transfers from the Fixed Account Plus option are limited to 20% per Participant Year. Transfers in excess of this limitation will not be permitted except under series 11 Contracts. For series 11 Contracts, transfers in excess of this limitation will be permitted; however, the excess amount transferred will be subject to a charge of 5% on the excess amount transferred. Withdrawals from the Fixed Account Option to another funding entity are considered “transfers” for purposes of this limitation. See **Fixed Account Plus Transfer Charge (Series 11 Contracts Only)** in the “Charges and Adjustments” section in the prospectus.

The next tables describe the fees and expenses that you will pay *each year* during the time that you own the Contract, not including Portfolio Company fees and expenses.

Annual Contract Expenses

Administrative Expenses (also referred to as a Maintenance Charge)	
Series 1 and 9	\$15
Series 2, 3, 4, 5, 6, 7, 11, and 12	None

Annual Fees	Current	Maximum
Base Contract Expenses ⁽¹⁾ (as a percentage of average daily net asset value allocated to the Variable Investment Option)	1.00%	1.01%

Loan Interest Charges (as a percentage of average daily value allocated to the Fixed Account Option(s))	Current Annual Fee Rate
Non-ERISA Contracts ⁽²⁾	3.00 - 6.00% ⁽⁴⁾
ERISA Contracts ⁽³⁾	5.50% ⁽⁵⁾

Footnotes to Annual Contract Expenses

⁽¹⁾ Also referred to as “Separate Account Charges.” Reductions in the Separate Account Charges may be available for plan types meeting certain criteria. See “Reduction or Waiver of Account Maintenance, Surrender, or Separate Account Charges” in the prospectus. The Base Contract Expenses do not reflect any applicable Platform Charges that may apply. For additional information, see **Separate Account Charges** in the “Charges and Adjustments” section in the prospectus.

⁽²⁾ Contracts issued as part of a retirement plan that is not subject to The Employment Retirement Income Security Act of 1974 (ERISA) including 457 Plans and retirement plans administered by government entities and churches.

⁽³⁾ Contracts issued as part of an employer-sponsored retirement plan subject to ERISA including 401(k) and certain 403(b) defined contribution plans.

⁽⁴⁾ The Non-ERISA Loan Interest Charges will vary based on the Guaranteed Minimum Interest Rate (GMIR) on your contract. Please refer to your contract for your GMIR.

⁽⁵⁾ The ERISA Loan Interest Charges are variable rates based upon an index prescribed under applicable state insurance rules for policy loans. Loan Interest Charges for an existing loan will not increase, but may decrease, during the term of the loan.

Annual Portfolio Company Expenses

The next table shows the minimum and maximum total operating expenses charged by the Portfolio Companies that you may pay periodically during the time that you own the Contract. Expenses shown may change over time and may be higher or lower in the future. These amounts also include applicable Platform Charges if you choose to invest in certain Portfolio Companies. A complete list of Portfolio Companies available under the Contract, including their annual expenses, may be found in the Appendix A in this document.

Annual Portfolio Company Expenses (expenses that are deducted from Portfolio Company assets, including management fees, distribution and/or service (12b-1) fees (if applicable), and other expenses)	Minimum ⁽¹⁾	Maximum ⁽²⁾
	0.20%	1.18%

Footnotes to Annual Portfolio Company Expenses

⁽¹⁾ The Portfolio Company with the lowest total annual fund operating expenses is the Vanguard Long-Term Treasury Fund.

⁽²⁾ The Portfolio Company with the highest total annual fund operating expenses is the American Beacon Man Large Cap Growth Fund.

Examples

These examples are intended to help you compare the cost of investing in the Variable Investment Options with the cost of investing in other variable annuity contracts that offer variable options. These costs include transaction expenses, annual Contract expenses, and annual Portfolio Company expenses. The Examples do not reflect any advisory fees paid to your Investment Adviser from the Contract or other assets. If these fees and charges were reflected, the costs would be higher. Your actual costs may be higher or lower than the examples below.

The Examples assume all Contract value is allocated to the Variable Investment Options. Your costs could differ from those shown below if you invest in Fixed Account Options.

The Examples assume that you invest \$100,000 in the Variable Investment Options for the time periods indicated. The Examples also assume that your investment has a 5% return each year and assume the most expensive combination of annual Portfolio Company expenses and optional benefits available for an additional charge. Your actual costs may be higher or lower.

The first set of examples assumes the most expensive combination of annual Contract expenses and annual Portfolio Company expenses. Based on these assumptions, your costs would be:

(1) If you surrender your Contract at the end of the applicable time period:

Series 1 and 9			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$6,852	\$11,760	\$16,775	\$23,313
Series 3, 4, 5, and 7			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$6,838	\$11,719	\$16,704	\$25,181
Series 2, 6, 11, and 12			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$2,211	\$6,824	\$11,704	\$25,181

(2) If you annuitize your Contract or you do *not* surrender your Contract:

Series 1 and 9			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$2,226	\$6,867	\$11,775	\$25,313

Series 3, 4, 5, and 7			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$2,211	\$6,824	\$11,704	\$25,181
Series 2, 6, 11, and 12			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$2,211	\$6,824	\$11,704	\$25,181

The second set of examples assumes the least expensive combination of annual Contract expenses and annual Portfolio Company expenses. Based on these assumptions, your costs would be:

(1) If you surrender your Contract at the end of the applicable time period:

Series 1 and 9			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$5,908	\$8,856	\$11,679	\$14,734
Series 3, 4, 5, and 7			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$5,894	\$8,812	\$11,606	\$14,594
Series 2, 6, 11, and 12			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$1,223	\$3,812	\$6,606	\$14,594

(2) If you annuitize your Contract or you do *not* surrender your Contract:

Series 1 and 9			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$1,238	\$3,856	\$6,679	\$14,734
Series 3, 4, 5, and 7			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$1,223	\$3,812	\$6,606	\$14,594
Series 2, 6, 11, and 12			
<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
\$1,223	\$3,812	\$6,606	\$14,594

Appendix A — Investment Options Available Under the Contract

If your Contract is through certain employer-sponsored qualified retirement plans, the availability of certain Portfolio Companies can vary based on your employer. Refer to your employer's retirement program for a list of the employer-selected Portfolio Companies available in your Contract and any limitation on the number of Portfolio Companies you may choose. All Portfolio Companies may not be available for all Contracts.

The following is a list of Portfolio Companies available under the Contract. More information about the Portfolio Companies is available in the prospectuses for the Portfolio Companies, which may be amended from time to time and can be found online at www.corebridgefinancial.com/rs/prospectus-and-reports/annuities. You can also request this information at no cost by calling 1-800-448-2542.

The current expenses and performance information below reflect fees and expenses of the Portfolio Companies, but do not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these other charges were included. Each Portfolio Company's past performance is not necessarily an indication of future performance.

Type/ Investment Objective	Portfolio Company and Adviser/Subadviser(s) ¹	Current Expenses	Platform Charge ⁶	Current Expenses + Platform Charge	Average Annual Total Returns (as of Dec. 31, 2025)		
					1 Year	5 Year	10 Year (or life of fund)
Domestic Large-Cap Equity	American Beacon Man Large Cap Growth Fund ^{3, 5} – Investor Class Adviser: American Beacon Advisors, Inc. Sub-Adviser: Numeric Investors LLC	1.12%	None	1.12%	15.86%	11.19%	15.61%*
	Capital Appreciation Fund ² Adviser: VALIC Sub-Adviser: Columbia Management Investment Advisers, LLC	0.73%	None	0.73%	14.19%	14.69%	15.33%
	Dividend Value Fund ^{2, 5} Adviser: VALIC Sub-Advisers: BlackRock Investment Management, LLC and ClearBridge Investments, LLC	0.67%	None	0.67%	18.21%	11.55%	10.40%
	Growth Fund ^{2, 5} Adviser: VALIC Sub-Advisers: BlackRock	0.61%	None	0.61%	14.57%	11.57%	15.67%
	Large Cap Core Fund ² Adviser: VALIC Sub-Adviser: JPMIM and T. Rowe Price Company	0.66%	None	0.66%	9.81%	10.02%	14.27%
	Nasdaq-100 [®] Index Fund ^{2, 5} Adviser: VALIC Sub-Adviser: BlackRock	0.42%	None	0.42%	20.42%	14.73%	19.06%
	Stock Index Fund ^{2, 5} Adviser: VALIC Sub-Adviser: BlackRock	0.23%	None	0.23%	17.55%	14.08%	14.46%
	Systematic Core Fund ^{2, 5} Adviser: VALIC Sub-Adviser: Goldman Sachs	0.64%	None	0.64%	14.77%	12.45%	13.89%
	Systematic Growth Fund ^{2, 5} Adviser: VALIC Sub-Advisers: Goldman Sachs Asset Management, L.P. and Wellington Management Company LLP	0.64%	None	0.64%	17.66%	10.29%	14.83%
	Systematic Value Fund ^{2, 5} Adviser: VALIC Sub-Adviser: Wellington Management	0.65%	None	0.65%	17.41%	13.25%	10.31%
	U.S. Socially Responsible Fund ² Adviser: VALIC Sub-Adviser: BlackRock	0.35%	None	0.35%	14.73%	11.77%	12.91%
	Vanguard Windsor II Fund ³ – Investor Shares Advisers: Aristotle Capital Management, LLC; Hotchkis and Wiley Capital Management, LLC; Lazard Asset Management LLC; and Sanders Capital, LLC	0.33%	0.25%	0.58%	18.56%	12.89%	12.61%

Type/ Investment Objective	Portfolio Company and Adviser/Subadviser(s) ¹	Current Expenses	Platform Charge ⁶	Current Expenses + Platform Charge	Average Annual Total Returns (as of Dec. 31, 2025)		
					1 Year	5 Year	10 Year (or life of fund)
Domestic Mid-Cap Equity	Ariel Appreciation Fund ³ – Investor Class <i>Adviser: Ariel Investments, LLC</i>	1.15%	None	1.15%	11.11%	7.57%	7.95%
	Mid Cap Strategic Growth Fund ² <i>Adviser: VALIC</i> <i>Sub-Advisers: Janus Henderson Investors US LLC and Voya Investment Management Co. LLC</i>	0.74%	None	0.74%	11.34%	7.88%	13.56%
	Mid Cap Value Fund ² <i>Adviser: VALIC</i> <i>Sub-Advisers: Boston Partners Global Investors, Inc. d/b/a Boston Partners and Wellington Management</i>	0.83%	None	0.83%	7.23%	10.19%	9.29%
	Mid Cap Index Fund ² <i>Adviser: VALIC</i> <i>Sub-Adviser: BlackRock</i>	0.35%	None	0.35%	6.95%	8.68%	10.34%
Domestic Small-Cap Equity	Ariel Fund ³ – Investor Class <i>Adviser: Ariel</i>	1.01%	None	1.01%	14.15%	9.36%	9.51%
	Small Cap Growth Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Advisers: American Century Investment Management, Inc. and T. Rowe Price Associates, Inc.</i>	0.88%	None	0.88%	9.20%	-2.35%	11.01%
	Small Cap Index Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Adviser: BlackRock</i>	0.38%	None	0.38%	12.23%	5.69%	9.27%
	Small Cap Core Fund ² <i>Adviser: VALIC</i> <i>Sub-Adviser: Invesco Advisers, Inc.</i>	0.93%	None	0.93%	-3.03%	6.57%	8.39%
	Small Cap Value Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Adviser: JPMIM</i>	0.84%	None	0.84%	12.16%	9.55%	8.54%
Global Equity (International and Domestic)	Global Strategy Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Advisers: Franklin Advisers, Inc. and Brandywine Global Investment Management LLC</i>	0.63%	None	0.63%	20.73%	7.18%	5.85%
	International Socially Responsible Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Adviser: BlackRock</i>	0.55%	None	0.55%	27.32%	7.80%	9.10%
International Equity	Emerging Economies Fund ² <i>Adviser: VALIC</i> <i>Sub-Adviser: BlackRock</i>	1.02%	None	1.02%	30.11%	4.19%	8.04%
	International Equities Index Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Adviser: BlackRock</i>	0.39%	None	0.39%	30.81%	8.47%	7.82%
	International Growth Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Advisers: Morgan Stanley Investment Management Co.</i>	0.82%	None	0.82%	16.07%	1.86%	8.33%
	International Opportunities Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Advisers: Invesco Advisers, Inc. and Wellington Management</i>	1.01%	None	1.01%	27.46%	2.74%	6.76%
	International Value Fund ^{2, 5} <i>Adviser: VALIC</i> <i>Sub-Advisers: Goldman Sachs and Columbia Management Investment Advisers, LLC</i>	0.81%	None	0.81%	39.97%	10.60%	8.10%

Type/ Investment Objective	Portfolio Company and Adviser/Subadviser(s) ¹	Current Expenses	Platform Charge ⁶	Current Expenses + Platform Charge	Average Annual Total Returns (as of Dec. 31, 2025)		
					1 Year	5 Year	10 Year (or life of fund)
Specialty	Global Real Estate Fund ² Adviser: VALIC Sub-Advisers: Duff & Phelps Investment Management Co. and MFS	0.90%	None	0.90%	7.70%	1.77%	3.39%
	Invesco Balanced-Risk Commodity Strategy Fund ^{3, 5} – Class R5 Adviser: Invesco Advisers, Inc.	1.05%	None	1.05%	18.94%	9.41%	6.23%
	Science & Technology Fund ^{2, 5} Adviser: VALIC Sub-Advisers: BlackRock, Voya	0.91%	None	0.91%	22.57%	11.59%	18.92%
Hybrid (Equity and Fixed Income)	Aggressive Allocation Lifestyle Fund ^{2, 5} Adviser: VALIC Sub-Adviser: JPMIM	0.54%	None	0.54%	16.94%	8.73%	9.38%
	Asset Allocation Fund ^{2, 5} Adviser: VALIC Sub-Adviser: JPMIM	0.65%	None	0.65%	11.50%	8.17%	7.75%
	Conservative Allocation Lifestyle Fund ^{2, 5} Adviser: VALIC Sub-Adviser: JPMIM	0.59%	None	0.59%	11.79%	4.34%	5.85%
	Dynamic Allocation Fund ^{2, 5} Adviser: VALIC Sub-Advisers: AllianceBernstein L.P.	0.83%	None	0.83%	11.33%	5.60%	7.49%
	Moderate Allocation Lifestyle Fund ^{2, 5} Adviser: VALIC Sub-Adviser: JPMIM	0.54%	None	0.54%	14.40%	7.01%	8.10%
	T. Rowe Price Retirement 2015 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.74%	None	0.74%	11.83%	5.05%	6.89%
	T. Rowe Price Retirement 2020 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.76%	None	0.76%	12.23%	5.34%	7.42%
	T. Rowe Price Retirement 2025 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.78%	None	0.78%	12.71%	5.76%	8.03%
	T. Rowe Price Retirement 2030 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.80%	None	0.80%	14.10%	6.51%	8.77%
	T. Rowe Price Retirement 2035 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.83%	None	0.83%	15.84%	7.42%	9.50%
	T. Rowe Price Retirement 2040 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.84%	None	0.84%	17.16%	8.17%	10.12%
	T. Rowe Price Retirement 2045 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.85%	None	0.85%	18.23%	8.77%	10.55%
	T. Rowe Price Retirement 2050 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.87%	None	0.87%	18.53%	8.95%	10.63%
	T. Rowe Price Retirement 2055 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.88%	None	0.88%	18.70%	8.97%	10.63%
	T. Rowe Price Retirement 2060 Fund ³ – Advisor Class Adviser: T. Rowe Price	0.89%	None	0.89%	18.63%	8.96%	10.62%
	Vanguard LifeStrategy Conservative Growth Fund ^{3, 4} – Investor Shares Adviser: The Vanguard Group, Inc.	0.10%	0.25%	0.35%	12.86%	4.24%	6.12%
	Vanguard LifeStrategy Growth Fund ^{3, 4} – Investor Shares Adviser: Vanguard	0.10%	0.25%	0.35%	19.63%	8.76%	10.03%
	Vanguard LifeStrategy Moderate Growth Fund ^{3, 4} – Investor Shares Adviser: Vanguard	0.10%	0.25%	0.35%	16.24%	6.49%	8.09%
	Vanguard Wellington Fund ³ – Investor Shares Adviser: Wellington Management	0.25%	0.25%	0.50%	16.48%	9.28%	10.02%

Type/ Investment Objective	Portfolio Company and Adviser/Subadviser(s) ¹	Current Expenses	Platform Charge ⁶	Current Expenses + Platform Charge	Average Annual Total Returns (as of Dec. 31, 2025)		
					1 Year	5 Year	10 Year (or life of fund)
Fixed Income	Core Bond Fund ² Adviser: VALIC Sub-Advisers: PineBridge Investments LLC and JPMIM	0.48%	None	0.48%	7.64%	-0.16%	2.36%
	Goldman Sachs VIT Government Money Market Fund ⁵ – Institutional Shares Adviser: Goldman Sachs	0.18%	None	0.18%	4.20%	3.18%	2.11%
	Government Securities Fund ² Adviser: VALIC Sub-Adviser: JPMIM	0.58%	None	0.58%	6.66%	-0.49%	1.41%
	High Yield Bond Fund ^{2, 5} Adviser: VALIC Sub-Adviser: Wellington Management	0.68%	None	0.68%	9.37%	4.20%	5.92%
	Inflation Protected Fund ^{2, 5} Adviser: VALIC Sub-Adviser: Wellington Management	0.54%	None	0.54%	6.00%	1.06%	2.86%
	International Government Bond Fund ² Adviser: VALIC Sub-Adviser: PineBridge	0.80%	None	0.80%	9.15%	-2.01%	1.64%
	Vanguard Long-Term Investment-Grade Fund ³ – Investor Shares Advisers: Wellington Management and Vanguard	0.21%	None	0.21%	7.18%	-3.74%	2.68%
	Vanguard Long-Term Treasury Fund ³ – Investor Shares Adviser: Vanguard	0.20%	None	0.20%	5.54%	-7.30%	-0.04%

* Average Annual Total Returns is since inception of the Portfolio Company.

¹ The following adviser/sub-adviser abbreviations are used in this table:

- Allspring – Allspring Global Investments, LLC
- Ariel – Ariel Investments, LLC
- BlackRock – BlackRock Investment Management, LLC
- Goldman Sachs – Goldman Sachs Asset Management, L.P.
- Invesco – Invesco Advisers, Inc.
- JPMIM – J.P. Morgan Investment Management Inc.
- MFS – Massachusetts Financial Services Company
- MSIM – Morgan Stanley Investment Management Inc.
- PineBridge – PineBridge Investments LLC
- T. Rowe Price – T. Rowe Price Associates, Inc.
- VALIC – The Variable Annuity Life Insurance Company
- Vanguard – The Vanguard Group, Inc.
- Voya – Voya Investment Management Co. LLC
- Wellington Management – Wellington Management Company LLP

² A VALIC Company I Fund.

³ A Public Fund. If your Contract is a tax-deferred nonqualified annuity that is not part of your employer's retirement plan, the Variable Investment Options that are invested in Portfolio Companies available to the public outside of annuity contracts, life insurance contracts, or certain employer-sponsored retirement plans ("Public Funds") will not be available within your Contract.

⁴ The Vanguard LifeStrategy Funds' board of trustees allocates each Fund's assets among the underlying funds based on the Fund's investment objective and policies. The board may change these allocations from time to time without shareholder approval. The investment adviser to the underlying funds is Vanguard.

⁵ This Portfolio Company is subject to an expense reimbursement or fee waiver arrangement resulting in a temporary expense reduction. See the Portfolio Company prospectus for additional information.

⁶ A Platform Charge may only be increased to the extent that the Base Contract Expense plus the Platform Charge does not exceed 1.25%.

Fixed Account Options

The following is a list of Fixed Account Options currently available under the Contract. We may change the features of the Fixed Account Options listed below, offer new Fixed Account Options, and terminate existing Fixed Account Options. We will provide you with written notice before doing so.

Note: If amounts are withdrawn from a Fixed Account Option before the end of its term, we may apply a Contract Adjustment. This may result in a significant reduction in your Contract value.

Name	Term	Minimum Guaranteed Interest Rate
Fixed Account Plus	1-Year	1%
Short-Term Fixed	1-Year	1%
Multi-Year Enhanced Option (MVA)	3-Year, 5-Year, 7-Year, 10-Year	1%
DCA Fixed Account	6-Month, 12-Month	1%

The Contract is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the “Corporations”). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Contract. The Corporations make no representation or warranty, express or implied to the owners of the Contract or any member of the public regarding the advisability of investing in securities generally or in the Contract particularly, or the ability of the Nasdaq 100 to track general stock market performance. The Corporations’ only relationship to the Company (“Licensee”) is in the licensing of the Nasdaq® and certain trade names of the Corporations and the use of the Nasdaq 100 which is determined, composed, and calculated by Nasdaq without regard to Licensee or the Contract. Nasdaq has no obligation to take the needs of the Licensee or the owners of the Contract into consideration in determining, composing, or calculating the Nasdaq 100. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Contract to be issued or in the determination or calculation of the equation by which the Contract is to be converted into cash. The Corporations have no liability in connection with the administration, marketing, or trading of the Contract.

THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF NASDAQ 100 OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE CONTRACT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ 100 OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ 100® OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

* * *

This summary prospectus incorporates by reference the statutory prospectus and Statement of Additional Information (SAI) for the Contract, both dated May 1, 2026, as may be amended or supplemented from time to time. The SAI may be obtained free of charge in the same manner as the prospectus.

EDGAR Contract Identifier: C000040580

FACTS**WHAT DOES COREBRIDGE FINANCIAL (“COREBRIDGE”) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Medical Information
- Income and Credit History
- Payment History and Employment Information

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Corebridge chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Corebridge share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, conduct research including data analytics or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-448-2542 or go to corebridgefinancial.com/rs

Who we are

Who is providing this notice?	The Variable Annuity Life Insurance Company (VALIC), The United States Life Insurance Company in the City of New York (USL), VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO) (collectively, "Corebridge")
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What we do

How does Corebridge protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include administrative, technical, and physical safeguards. We restrict access to employees, representatives, agents, or selected third parties who have been trained to handle nonpublic personal information.
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How does Corebridge collect my personal information?	We collect your personal information from you, for example, when you • open an account or provide account information • seek advice about your investments or tell us about your investment or retirement portfolio • tell us about your investment or retirement earnings We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include the member companies of Corebridge such as American General Life Insurance Company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Corebridge does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Corebridge does not jointly market.</i>

Other important information

Securities offered through VFA member FINRA, SIPC, and an SEC registered investment advisor. Annuities issued by VALIC and affiliates American General Life Insurance Company and The United States Life Insurance Company in the City of New York (USL; State of New York only). VALIC Company I investment options available in certain VALIC and USL variable annuity contracts. Variable annuities underwritten and distributed by its affiliate, Corebridge Capital Services, Inc. (CCS), member FINRA. VALIC Trust Company Inc, providing retirement plan custodial and trustee services. HRA Administrator, LLC (HRAA), a VALIC company, provides health reimbursement arrangement administration support for employer groups. All companies are members of Corebridge Financial, Inc. (Corebridge).

You may have the right to access and, if necessary, correct, amend, or delete personal data. This requires a written request to access your personal data and to request correction, an amendment, or deletion. We do not have to change our records if we do not agree with your correction, but we will place your statement in our file. You have the right to receive a response within 30 business days of submitting a request to access, correct, amend, or delete your personal information. If you would like a more detailed description of our information practices and your rights, please write us at: Retirement Services Center, P.O. Box 15648, Amarillo, TX 79105-5648.

For California Residents only. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Nevada Residents only. We are providing this notice pursuant to Nevada state law. You may be placed on our internal Do Not Call List by calling 800-448-2542. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson St., Carson City, NV 89703; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. You may contact our customer service department by calling 800-448-2542, email us at Transactions@corebridgefinancial.com or write to us at: Retirement Services Company, P.O. Box 15648, Amarillo, TX 79105-5648.

For Vermont Residents only. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found using the contact information above for Questions.

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The Variable Annuity Life Insurance Company
Annuity Service Center
P.O. Box 15648
Amarillo, TX 79105-5648