corebridge financial

Moving financial futures forward

Action is everything

The Corebridge difference

Expansive solutions to help secure financial futures

Our broad portfolio of products and services offers quality, choice and flexibility. This means the institutions and financial and retirement professionals we partner with have solutions to help meet unique financial goals and situations.

Industry experts all-in on your success

We bring deep dedication and industry experience to every partnership. Our teams go above and beyond to support our partners, helping them navigate changing markets and address evolving financial needs with confidence.

Experiences and resources to drive action

We deliver new, impactful ways to help our partners build brighter, more secure financial futures.

Extending financial wellness to all

We're passionate about working together to lift communities and help bring financial health and opportunity within reach — no matter where one is in their life's journey.

core

Speaks to our strong foundation of industry-leading products, services and partnerships that are central to helping people take action in their financial lives.

+

bridge

Evokes our passion for helping people take action to carry them from planning to outcomes, providing a path from today's financial needs to tomorrow's aspirations.

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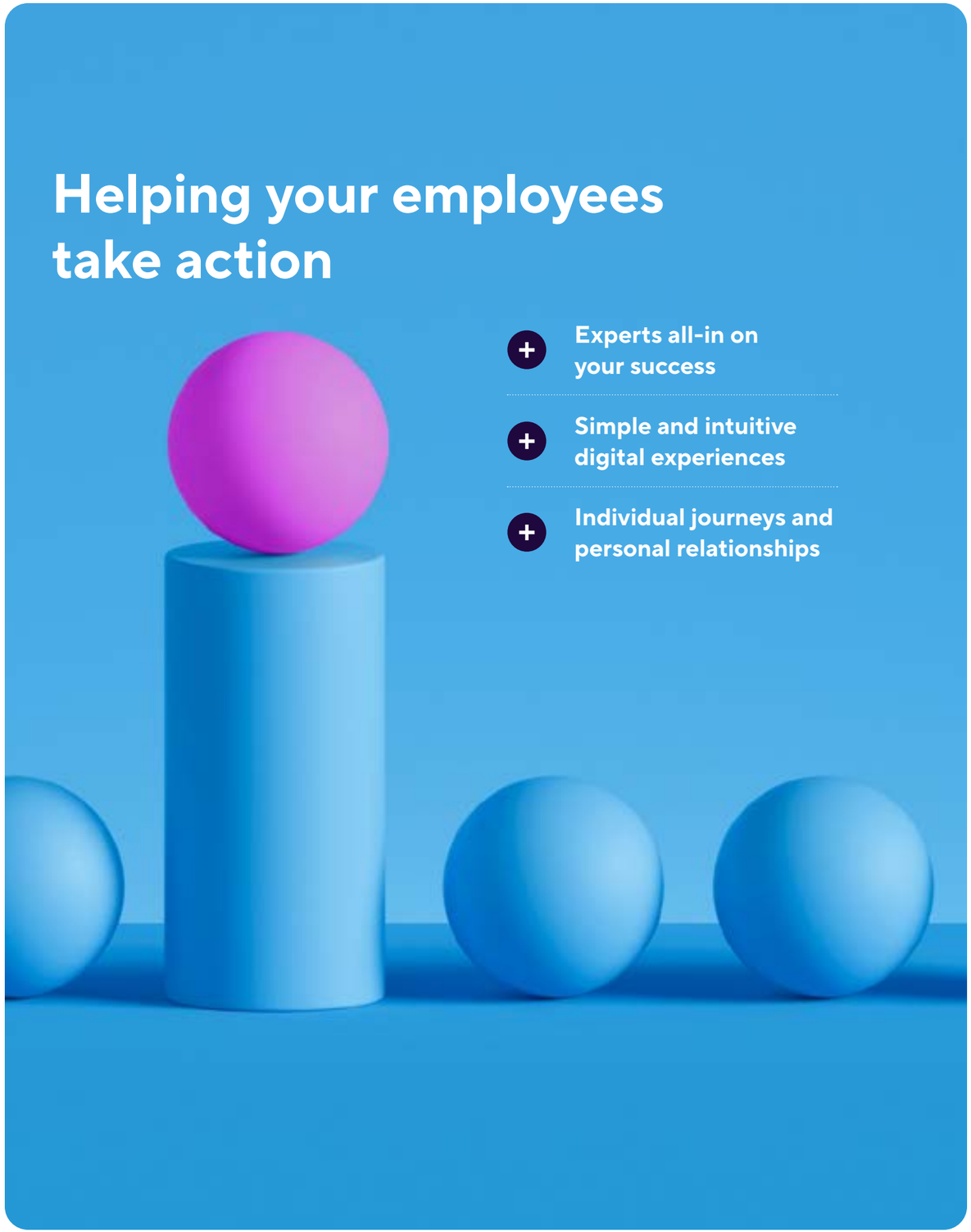
Helping your employees take action



- Experts all-in on your success
- Simple and intuitive digital experiences
- Individual journeys and personal relationships

It starts with Corebridge Financial

At Corebridge Financial, we're all about bringing your retirement plan vision to life, enabling you to build a better future for yourself and your employees.

Working with K-12 educators, healthcare providers, universities and government agencies across the country, Corebridge has years of experience supporting retirement plans just like yours. Through our community-based financial professionals we've also helped tens of thousands of employees and retirees plan and realize their retirement goals.

Bringing our deep experience, future-focus and drive to support healthy retirement plans, Corebridge provides the right services that fit your needs.

How do we support plan sponsors?

- Simplified plan **compliance and administrative services**
- **Extensive data analytics capabilities** to enhance your plan's health
- **Robust cybersecurity capabilities** to secure your valuable data

How do we support your employees and retirees?

- **Engaging communications** that reflect your culture and motivate action
- Smart, tech-enabled experiences with a **depth of digital tools and educational options** for personalized planning
- Connections to **financial professionals** who provide personal guidance and planning

Realize your retirement plan vision.
How? With an action plan that gets you there.

Your action plan builds around your unique needs while encouraging financial wellness for your employees and retirees. The following pages outline a selection of key services we recommend to help get started. Of course, your plan will be refined as we work together and learn more about your retirement plan requirements.

Engaging employees, encouraging action

We start with insights

We will take a hard look at your plan data to identify where employees are not taking full advantage of your plan benefits and develop a targeted strategy to better engage them. Our proprietary approach to analyzing your data and pinpointing specific locations, departments and populations will help you unlock employee engagement. Our targeted approach helps focus on core areas of influence to create positive momentum toward saving. With data leading our strategy, we report back to you with measurable outcomes and recommendations to continue building employee engagement and overall plan health.

Planning your multichannel approach

You have a diverse mix of employees who have varying financial education needs and communication preferences. That's why we communicate with your employees through several channels to provide them with the information they need in the ways they prefer.

Broad-based financial education for all life stages

FutureFIT® University

In-person workshops

Webinar series

Live virtual events

On-demand webinars

Your custom employee engagement strategy

	Transition			Plan engagement			Financial wellness			Retirement readiness		
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Targeted education												
Financial checklist				●					●			
America Saves Week					●							
Beneficiary update						●						●
Financial Literacy Month							●					
Employee Appreciation Week								●				
Save more										●		
Driving enrollment												
Increase participation				●			●				●	
New hire									●	●	●	
Webinars/workshops												
Retirement plan at work				●		●					●	●
Student loan management					●				●			
Financial wellness							●	●	●			
Retirement income strategies								●			●	
One-on-one support												
Proactive advisor outreach				●	●	●	●	●	●	●	●	●

Individual journeys and personal relationships

Everyone has a unique path to achieving their vision for the future. At Corebridge, we're committed to helping your employees and retirees envision it and take actions to achieve it.

Millie, 27

Just starting out

New hire.

Challenge:
Concerned about paying off student debt

Millennial preferences:

Engages with social media

Connects with peers for advice

Josh, 43

Mid career

He is in the middle of his career and interested in learning new strategies aligned with life changes.

Challenge:
Must balance competing financial priorities

Gen X preferences:

Initiates independent research

Uses technology to empower decision-making

Evaluates viability and takes control of decisions

Alex, 58

Pre-retirement

Toward the end of her career, she wants to learn about distribution strategies.

Challenge:
Concerned about transitioning into retirement

Baby Boomer preferences:

Values personal relationships

Needs to see "the big picture"

Appreciates experience and professionalism

Douglas, 68

Retirement

He is two years into retirement and wants to know how to get the most out of the money he has saved.

Challenge:
Concerned about running out of income in retirement

Retiree preferences:

Values security of fixed income

Wants to ensure he does not run out of money

Building financial wellness with FutureFIT®

Freedom. Individually Tailored.®

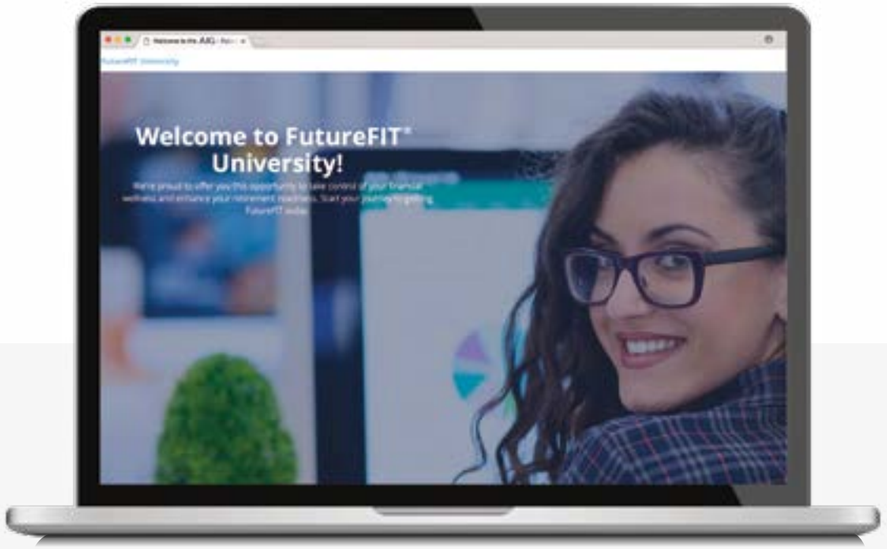
Our proprietary participant experience

FutureFIT offers unique, personalized retirement planning experiences. Using a platform of digital tools, smart technology, and access to comprehensive education and financial professionals, the FutureFIT experience supports every step of the financial wellness journey.

FutureFIT University

Comprising 20 short, interactive education modules—or playlists—designed to help demystify important financial topics, the program uses video, animation, 3D gaming and avatars to bring financial concepts to life, including:

- Financial basics
- Planning for retirement
- Paying for college
- Buying a home
- Investments
- Retirement 101
- Identity protection
- Credit scores and reports



Action planning through a personalized online experience

Most people use their monthly income to budget expenses. That's why we put a special emphasis on helping participants think about their goals in the same way.

Balance and performance information is front and center, and we put a significant focus on what's really important: estimated monthly income.

Personalized messages appear at the top of the screen, helping participants see exactly where they stand.

The **FutureFIT calculator** encourages immediate action and shows participants how to get—and stay—on track.

Engaging tools, calculators and articles from accredited news organizations provide perspectives on relevant financial topics.

The **Student Loan Forgiveness Program** provides employees with an online student loan evaluation tool to determine eligibility for federal repayment and forgiveness programs.

Award-winning digital

A participant website and mobile app delivers:

- Engaging design
- Intuitive and actionable approach
- Smart, focused-on-future-income and dynamic results
- Security through multifactor authentication and biometrics
- Mobile app for Android and iOS phones

#1 ranking DALBAR 2022 Customer Experience Excellence Award

Transitioning to Corebridge Financial

Our promise to you

We guarantee our service

It's important that you know how much we value our client relationships. We believe in our process and our team's ability to deliver on our commitments. And we will stand behind our process and our team.

As a demonstration of our commitment, we've invested significantly in our programs and services to ensure your successful plan transition.

No surprises

You'll know exactly where we are every step of the way.

On schedule, on point

Your timeline and goals will be stated and met.

Minimal disruption

We will always be respectful of your time.

Proven process to seamlessly transition your plan

Corebridge Financial's proven process ensures successful transitions, and includes:

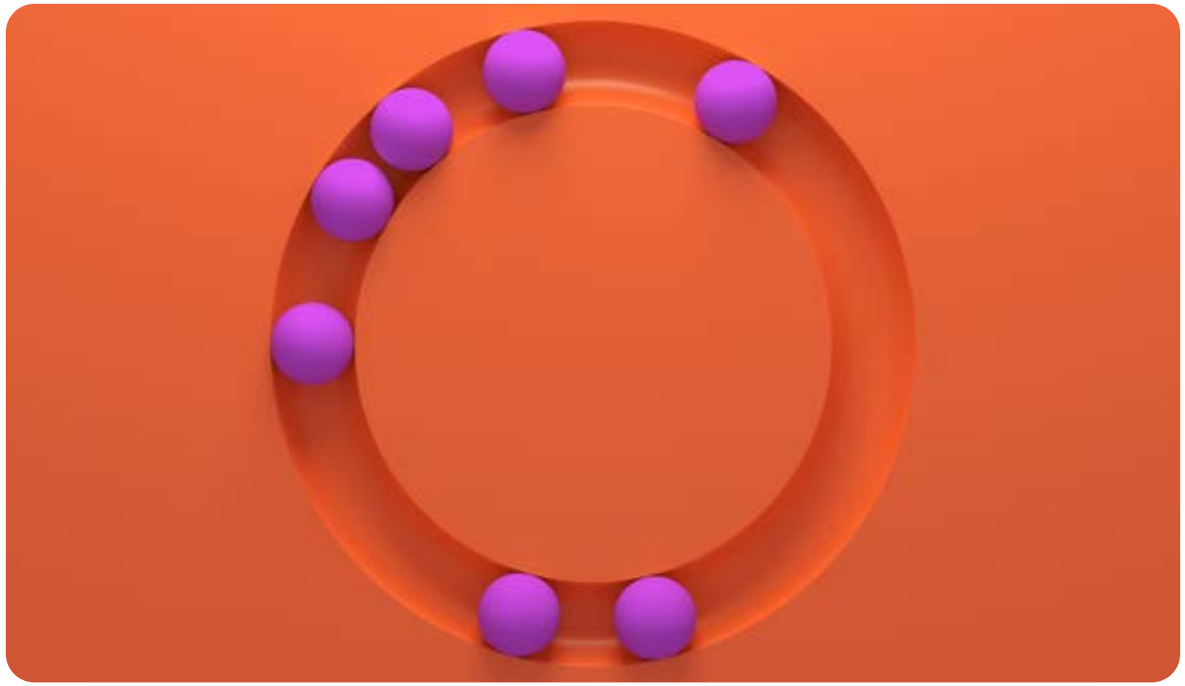
- A custom transition plan designed around your plan's needs
- Dedicated implementation team
- Seamless experience for you and your employees
- Investment of assets at plan/fund level same day if received before market close

The chart below represents a timeline of implementation activities. This timeline is subject to initial review, approval and finalization by Corebridge and your organization. Once finalized, the timeline will serve as a fluid document that will be adjusted through each phase of the conversion process.

Communication milestones through transition

3 months prior	2 months prior	1 month prior	Plan launch	Ongoing
Initial communications Announcement letter	General plan information meetings	Implementation letter: • FAQ • Fund list • Schedules Plan website Group enrollment meetings	**GO-LIVE DATE** Follow-up campaign	Education and communication

Personal service



Our ongoing relationship

Goals and objectives for your plan

Goal setting, planning, implementing, tracking

All of our work is guided by a simple discipline that begins with setting and capturing clear and measurable goals, developing robust plans to meet those goals, and tracking our progress.

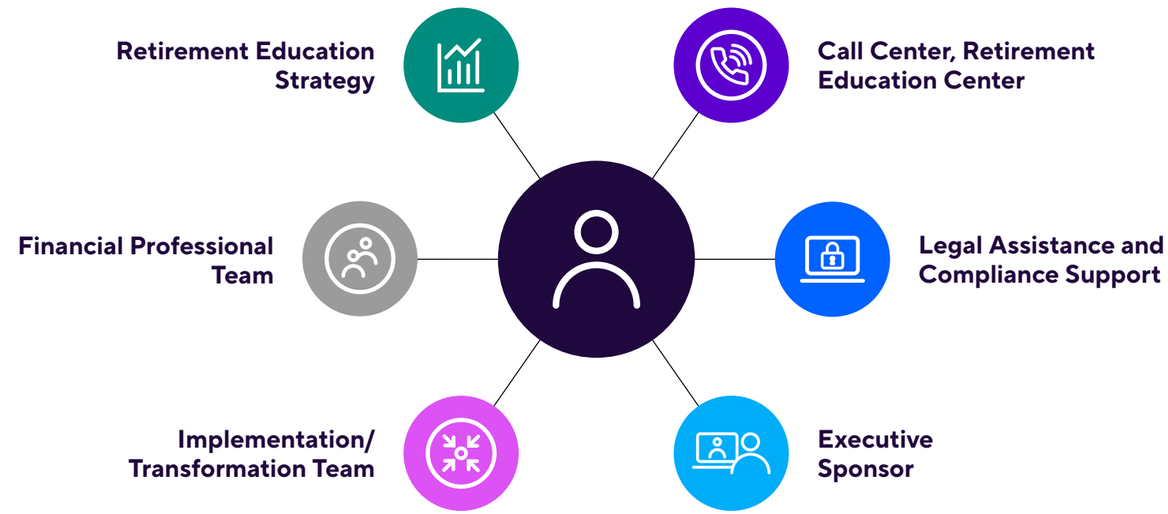
Keeping up with the changing regulatory environment

It is more important than ever to have someone in your corner, not only communicating regulatory changes but also analyzing the implications for you. Our legal and compliance team enables us to stay current on pending changes and monitors the impact they may have on you and your participants.

Providing insight to drive outcomes

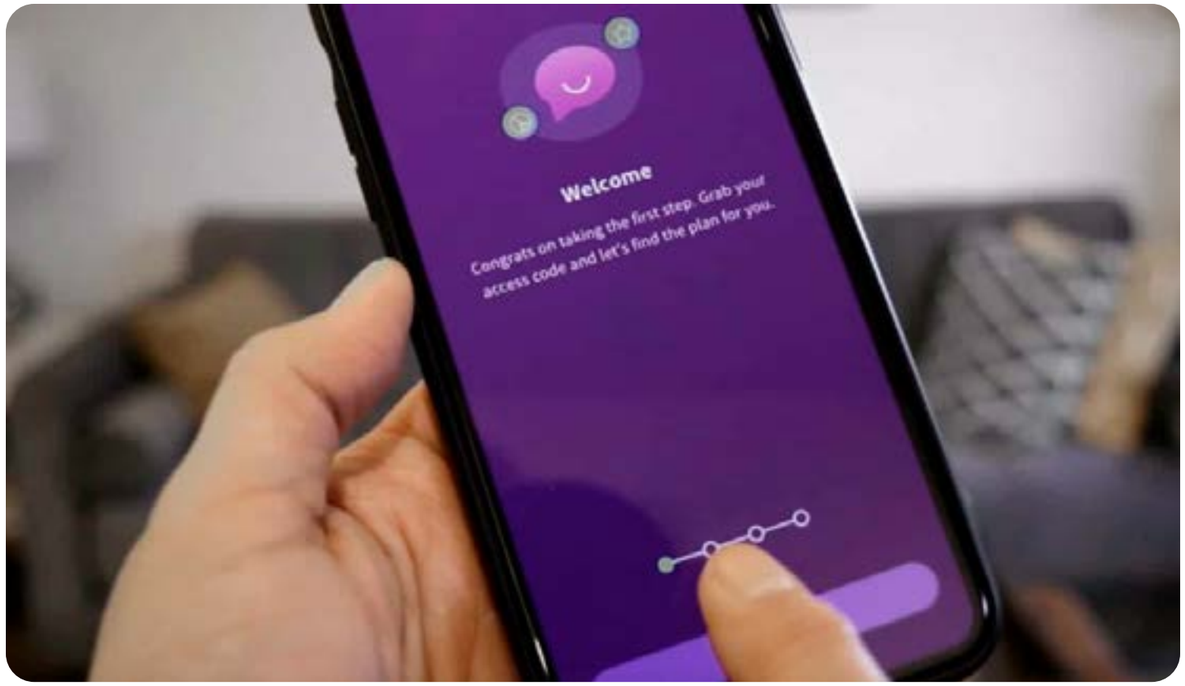
Through our partnership with you, we will provide actionable insights to help influence positive change toward your retirement plan. With data leading our combined efforts, we can generate meaningful change in the way your employees view and interact with your retirement plan.

Coordinating a team approach



A single point of accountability

Once your plan is transitioned, we will get to work on the day-to-day administration. A point person will be responsible for organizing and delivering all of our resources to you. Corebridge provides an unwavering commitment from all team members to always put our clients first.



Protecting your data

At Corebridge Financial, we take the security of your plan seriously. We are committed to partnering with you to protect you from, prevent, and defend against fraud. In today's cyber environment, it is more important than ever that we continually advance our security measures to safeguard our client accounts while educating both you and your employees on how to keep information safe.

Multifactor authentication

Clients receive a security code by text or email when engaging our digital tools or call center to verify identity of person accessing client accounts.

Biometrics for app platforms

Both finger and facial print biometrics are available on our mobile app platforms to help clients quickly and securely access account information from their personal devices.

Telephony authentication

Recognition technology helps us easily identify callers to help decrease verification processing while protecting personal client information.

Elder and vulnerable client care

Our financial professionals and call center staff are educated on how to identify and escalate possible fraud attempts through our Elder and Vulnerable Client Care Portal.

Account protection is a partnership. We believe participants play a role in protecting their accounts by taking appropriate actions and using safe practices. As part of our Account Protection Responsibility, in the event assets are taken from an account, through no fault of the participant, we will restore the full value to make their account whole. We offer our plan sponsors a robust education program to help employees understand the importance of using safe practices to defend and protect against cyber attacks and fraud attempts.

Providing you simple and flexible plan administration

The integrity of your data and easy plan administration are paramount to your plan's success. That's why we invest heavily in our recordkeeping services to provide you simple solutions to often complex plan administration needs.

Our simple and intuitive technology platform

We've built in market-leading tools and services to augment our technology platform, enabling you to customize your experience. As part of our commitment to you, we will reassess your needs to ensure we provide recordkeeping options that align with your plan.

Robust tools are an important part of successful plan administration. They allow you to send and receive documents — such as fund prospectuses and statements — through e-delivery systems that securely store and safely transmit information.

Plan-wide e-delivery default

You can elect to have quarterly statements, daily transaction notices and prospectuses sent electronically to your plan participants as a green initiative, saving paper and money.

Easy data sharing

We accept any file-format sharing and full-service transaction support, including electronic funds transfers. We want your experience with our platform to be simple, easy and automatic.

Insights dashboard

We have expanded data fields that surpass standard census file information. Using a smart tool, like our Insights Dashboard, we have seen that 40% of employees took action when engaged by our financial professionals or targeted communications.

Calculation services

We can simplify your plan administration by offering you payroll calculation services for eligibility, vesting and match, as well as a streamlined experience for distribution requests that focus on transparency.

Source: Strategic Client Employee Engagement Strategy, 2018

SponsorFIT®—a smarter way to manage your plan

SponsorFIT, our self-service plan sponsor portal, is designed to help keep you in control. By making plan administration easier, you'll be able to help your employees achieve the futures they envision.

With SponsorFIT, you can experience:

- **Data-based** insights that enable you to better track and monitor plan-level goals.
- **Access** to real-time data to spot trends and take action on your dashboard.
- **Robust** reporting for conclusive analysis of plan health.
- **Flexible** data integration for ease of administration.

Our data-driven approach can help you view your plan in a whole new way — one that focuses on overall plan health as well as individual employee outcomes.

$345 billion
in assets under management or administration as of 9/30/22

Your strength is in our numbers

Top 5
retirement plan provider in K-12, higher education and healthcare, by assets

Top 10
plan provider in government, by assets

22,000+
plan sponsors served across 50 states

1,300
career financial professionals serving employees and plan participants

Above statistics as of December 31, 2021.

Call 1.888.478.7020 | Click corebridgefinancial.com

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

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

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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Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.

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