BALTIMORE CITY PUBLIC SCHOOLS

corebridge financial





Taking action — together

Your Baltimore City Public Schools Supplemental 403(b) and 457(b) retirement plans

This material is applicable to the Baltimore City Public Schools Supplemental 403(b) and 457(b) retirement plans only. The 401(a) and 457(b) plans provided through Baltimore City Employees Retirement System (BCERS) are not changing.

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Here's a snapshot of what's new:

- All your information in one place
- New investment options in the Plans
- How your future contributions will be allocated

Making it easier to take action

Baltimore City Public Schools understands the importance of planning for retirement. The Baltimore City Public Schools Supplemental 403(b) and 457(b) retirement plans (the Plans) can play a role in helping you pursue your personal financial goals. Following a thorough review of our retirement plan benefits, we selected Corebridge Financial as the single provider for the Plans, effective January 1, 2027. Additionally, Baltimore City Public Schools has decided to convert from an annuity investment platform to a Corebridge Financial mutual fund investment platform. These enhancements to the Plans are designed to deliver a lower-cost structure, new investment choices, streamlined administration, and a high level of retirement planning education and digital services.

Corebridge offers products and services that are innovative, straightforward, and easy to use. Corebridge puts a unique emphasis on personalized service to help you prepare for your financial future. While many aspects of the Plans will remain the same, some are changing so that we can take advantage of the enhancements.



The Plans' investment options have been adjusted to give you the flexibility to personalize your investments, no matter where you are in your investment journey.

Simplicity and support

Working with Corebridge as our retirement plan provider, it will be easy to see the activity in your account, learn about your options, and plan for your future. Using a customized website, you'll be able to view your status, make changes to your account, and request support — through the contact method you prefer. And when you need one-on-one support, Corebridge will be there: Our team of local financial professionals is ready to help you.

New investment choices

The Plans' investment options have been adjusted to give you the flexibility to personalize your investments, no matter where you are in your investment journey. In some cases, this will result in reduced administrative and investment management fees, which means you can invest that money in your future. You can view the investment lineup on page 3.



Important dates

Please keep in mind these important dates about upcoming activities regarding the Plans' transition. Consider adding them to your calendar for your financial planning needs.

Important Dates	What's Happening
July 7, 2026	Educational workshops began.
December 11, 2026	Final payroll with retirement plan contributions made to legacy providers.
December 22, 2026 4:00 p.m. (ET)	**Restricted period begins.** For accounts currently with Corebridge Financial, there will be a restricted period. During this time, you will not be able to modify your accounts. There will be no restricted period with the legacy providers listed on page 8.
January 5, 2027	New accounts will be issued using a percentage-based contribution method. Access your account to confirm beneficiary designations and direct your future contributions to your new investment options.
January 5, 2027	**Restricted period expected to end.** You will be able to access your new Corebridge account.
January 5, 2027	All salary deferral elections can now be made online at **corebridgefinancial.com/bcps**.
January 15, 2027	All future contributions are directed to Corebridge.

Your new investment lineup

Your new Plans' options offer flexibility to help you get your future in shape, no matter where you are in your investment journey. You can make adjustments when you need to along the way, and support will always be close at hand.

Fixed Account[1]	Ticker	
Corebridge Fixed-Interest Option	N/A	
Multi-Asset[2]	**Ticker**	**Participant Birth Year**
American Funds 2010 Target Date Retire R-6	RFTTX	1947 or earlier
American Funds 2015 Target Date Retire R-6	RFJTX	From 1948 through 1952
American Funds 2020 Target Date Retire R-6	RRCTX	From 1953 through 1957
American Funds 2025 Target Date Retire R-6	RFDTX	From 1958 through 1962
American Funds 2030 Target Date Retire R-6	RFETX	From 1963 through 1967
American Funds 2035 Target Date Retire R-6	RFFTX	From 1968 through 1972
American Funds 2040 Target Date Retire R-6	RFGTX	From 1973 through 1977
American Funds 2045 Target Date Retire R-6	RFHTX	From 1978 through 1982
American Funds 2050 Target Date Retire R-6	RFITX	From 1983 through 1987
American Funds 2055 Target Date Retire R-6	RFKTX	From 1988 through 1992
American Funds 2060 Target Date Retire R-6	RFUTX	From 1993 through 1997
American Funds 2065 Target Date Retire R-6	RFVTX	From 1998 through 2002
American Funds 2070 Target Date Retire R-6	RFBFX	After 2002
Equities	**Ticker**	
AB Large Cap Growth Advisor	APGYX	
Allspring Special Small Cap Value A	ESPAX	
American Century Mid Cap Value R6	AMDVX	
Columbia Dividend Income Inst	GSFTX	
Dodge & Cox Income X	DOXIX	
Fidelity 500 Index	FXAIX	
Fidelity Extended Market Index	FSMAX	
Fidelity International Index	FSPSX	
Janus Henderson Enterprise N	JDMNX	
Janus Henderson Triton Fund, N	JGMNX	
PIMCO International Bond (USD-Hdg) Instl	PFORX	
Vanguard Federal Money Market INV[3]	VMFXX	
Vanguard Inflation-Protected Secs Adm	VAIPX	
Vanguard Total Bond Market Index Adm	VBTLX	
Victory Pioneer International Equ Y	INVYX	

Actions to take if you currently have an account with Corebridge Financial

Seamless integration

For actively contributing plan participants, new accounts will be created on the mutual fund platform as part of the Plans' transition. Your new account(s) will be using a percentage-based contribution method each payroll versus your old account's fixed-dollar contribution method. Corebridge will let you know when this is completed, and your current beneficiary information will be applied to your new account(s).

No action is required on your part. Remember that you can always change how your contributions are invested by visiting **corebridgefinancial.com/bcps**, contacting a local financial professional, or calling Corebridge at 1.800.448.2542, Monday through Friday, 8:00 a.m. to 9:00 p.m. (ET).

Your existing account balance

Your existing balance will not automatically transfer to the new mutual fund platform. Your existing annuity account balance will remain invested in the current annuity investments, unless or until you opt to convert your annuity assets to the new mutual fund platform.

Corebridge annuity assets can be transferred to the new mutual fund plan at any time after January 5, 2027.

Corebridge Financial will waive surrender fees of assets transferred from the annuity to the mutual fund platform.

Option to move your annuity balance

Your existing annuity-based platform assets will remain unaffected until you make the voluntary election to transfer to the new mutual-fund-based platform. If you would like to convert your existing annuity account balance, please contact a financial professional for a more in-depth review of how this change may affect your retirement planning. If you choose to transfer your account balances from the annuity platform to the mutual fund platform, you will need to submit an Asset Conversion Form at any time after January 5, 2027. Once you complete and submit the Asset Conversion Form, your assets will convert as soon as administratively possible according to the fund mapping schedule. The asset conversion must include 100% of your annuity asset balances, and once transferred to the mutual funds, the assets cannot be transferred back to your annuity accounts.*

* Keep in mind that when transferring your annuity account to the mutual fund platform, you forfeit the death benefits and other guaranteed features associated with the annuity products.

How your investments will transfer

Your future contributions will be transitioned to the new investment options through a process called “mapping.”

1. Through this mapping process, your future contributions will be transferred to the new investment options on the mutual fund platform.
2. After the restricted period ends on January 5, 2027, you may choose among the new investment choices to transfer your current balances and future contributions. To do this, log in to your account at **corebridgefinancial.com/bcps** or call 1.800.448.2542 to speak with a Client Care Professional, Monday through Friday, 8:00 a.m. to 9:00 p.m. (ET).

The table below shows how your investment elections will transfer to the new investment lineup.

Current Fund Name	Asset Class		Mapping to New Investments	Asset Class	Ticker
Core Bond Fund	Fixed Income	▶	Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX
Fixed Account Plus	Fixed Income	▶	Corebridge Fixed Account	Fixed Account	N/A
Government Securities Fund	Fixed Income	▶	Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX
GS VIT Gov Money Mkt Fd Inst	Fixed Income	▶	Corebridge Fixed Account	Fixed Account	N/A
High Yield Bond Fund	Fixed Income	▶	Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX
Inflation Protected Fund	Fixed Income	▶	Vanguard Inflation-Protected Secs Adm	Inflation Protection Bond	VAIPX
International Government Bond	Fixed Income	▶	PIMCO International Bond (USD-Hdg) Instl	International Bond	PFORX
Multi-Year Enhanced Fixed 10 YR	Fixed Income	▶	Corebridge Fixed Account	Fixed Income	N/A
Short Term Fixed Account	Fixed Income	▶	Corebridge Fixed Account	Fixed Account	N/A
Vanguard Long-Term Treasury	Fixed Income	▶	Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX
Vanguard LT Inv-Grade Fund	Fixed Income	▶	Dodge & Cox Income X	Intermediate Core-Plus Bond	DOXIX
Emerging Economies	Global & Intl Equity	▶	Victory Pioneer International Equ Y	International	INVYX
Global Strategy	Global & Intl Equity	▶	Age-appropriate Target Date Fund	Multi-Asset	Various

continued

How your investments will transfer

continued

Current Fund Name	Asset Class		Mapping to New Investments	Asset Class	Ticker
International Value Fund	Global & Intl Equity	▶	Fidelity International Index	International	FSPSX
Internatl Equities Index Fund	Global & Intl Equity	▶	Fidelity International Index	International	FSPSX
International Growth Fund	Global & Intl Equity	▶	Victory Pioneer International Equity	International	INVYX
Intl Opportunities	Global & Intl Equity	▶	Fidelity International Index	International	FSPSX
Intl Socially Responsible Fund	Global & Intl Equity	▶	Fidelity International Index	International	FSPSX
Aggressive Alloc Lifestyle Fund	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Asset Allocation Fund	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Conservative Alloc Lifestyle	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Dynamic Allocation Fund	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Moderate Alloc Lifestyle Fund	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Vanguard Lifestrategy Conser	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Vanguard Lifestrategy Growth	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Vanguard Lifestrategy Modera	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Vanguard Wellington Fund Inc	Hybrid	▶	Age-appropriate Target Date Fund	Multi-Asset	Various
Amer Bea Man Lrg Cp Gr Inv CL	Large Cap	▶	Columbia Dividend Income Inst	LargeCap Value	GSFTX
Dividend Value	Large Cap	▶	Columbia Dividend Income Inst	LargeCap Value	GSFTX
Growth Fund	Large Cap	▶	AB Large Cap Growth Advisor	LargeCap Growth	APGYX
Large Cap Core Fund	Large Cap	▶	AB Large Cap Growth Advisor	LargeCap Growth	APGYX
Nasdaq-100(R) Index Fund	Large Cap	▶	Fidelity 500 Index	LargeCap Blend	FXAIX
Stock Index Fund	Large Cap	▶	Fidelity 500 Index	LargeCap Blend	FXAIX

Current Fund Name	Asset Class		Mapping to New Investments	Asset Class	Ticker
Systematic Core Fund	Large Cap	▶	Fidelity 500 Index	LargeCap Blend	FXAIX
Systematic Growth Fund	Large Cap	▶	AB Large Cap Growth Advisor	LargeCap Growth	APGYX
Systematic Value	Large Cap	▶	Columbia Dividend Income Inst	LargeCap Value	GSFTX
US Socially Responsible Fund	Large Cap	▶	Fidelity 500 Index	LargeCap Blend	FXAIX
Vanguard Windsor II	Large Cap	▶	Columbia Dividend Income Inst	LargeCap Value	GSFTX
VC I Capital Appreciation	Large Cap	▶	AB Large Cap Growth Advisor	LargeCap Growth	APGYX
Ariel Appreciate Fund	Mid Cap	▶	American Century Mid Cap Value R6	MidCap Value	AMDVC
Mid Cap Index Fund	Mid Cap	▶	Fidelity Extended Market Index	MidCap Blend	FSMAX
Mid Cap Strategic Gwth	Mid Cap	▶	Janus Henderson Enterprise N	MidCap Growth	JDMNX
Mid Cap Value Fund	Mid Cap	▶	American Century Mid Cap Value R6	MidCap Value	AMDVX
Ariel Fund	Small Cap	▶	Allspring Special Small Cap Value A	SmallCap Value	ESPAX
Small Cap Core Fund	Small Cap	▶	Fidelity Extended Market Index	MidCap Blend	FSMAX
Small Cap Growth Fund	Small Cap	▶	Janus Henderson Triton Fund, N	SmallCap Growth	JGMNX
Small Cap Index Fund	Small Cap	▶	Fidelity Extended Market Index	MidCap Blend	FSMAX
Small Cap Value Fund	Small Cap	▶	Allspring Special Small Cap Value A	SmallCap Value	ESPAX
Global Real Estate Fund	Specialty	▶	Fidelity 500 Index	LargeCap Blend	FXAIX
Invesco Bal Risk Commod Str R5	Specialty	▶	Fidelity 500 Index	LargeCap Blend	FXAIX
Science & Technology Fund	Specialty	▶	Fidelity 500 Index	LargeCap Blend	FXAIX



Actions to take if you currently have an account with a legacy provider

The following providers are considered legacy providers for the Plans, effective January 1, 2027.

- Aspire-IPX American Century
- Brighthouse Life Insurance Company
- Equitable
- FASCore
- Lincoln Financial Advisor
- Lincoln Investment Planning, LLC
- Lincoln National Life Insurance Company
- Metropolitan Life Insurance Company (MetLife)
- New York Life Insurance & Annuity Corp.
- PenServ Plan Services
- Plan Member Services
- Vanguard Investments
- VOYA Financial

Transferring your assets with legacy providers

Your account balances with legacy providers will not be automatically transferred to Corebridge.

Keep in mind that if you decide to transfer your annuity account to a mutual fund investment choice, you forfeit the death benefits and other guaranteed features. Please check with your provider for additional information. Also, a financial professional can help you determine if transferring from one investment choice to another is appropriate for your situation.

Some legacy providers have a surrender fee. Please check with your current provider for additional information.

Legacy plan assets can be transferred to the new plan accounts at any time after **January 5, 2027**.

Assets transferred prior to **December 31, 2027**, will result in Corebridge Financial covering surrender fees. Surrender fees or transfer restrictions applied to account balances will need to be paid from your account balance at the time of transfer for account transfers that occur after **January 1, 2028**.



Future contributions

Your future ongoing pretax deferrals will be directed to Corebridge. Retirement plan contributions will be changing from a fixed dollar amount each paycheck to a percentage of your pay. Your future investment elections will be mapped to the target date fund that most closely matches the year you turn age 65.

If you want to change the way your future contributions are invested, you may do so following the Plans' transition on January 5, 2027. It is important that you review and consider the appropriateness of your current investments.

If you have an active account with Corebridge as well as a legacy provider, your future contributions will be directed according to your current investment allocations in your Corebridge account.

Following the Plans' transition

After January 5, 2027, you can access your Corebridge account 24/7 by logging in at **corebridgefinancial.com/bcps**. To speak to a Client Care Professional, call 1.800.448.2542, Monday through Friday, 8:00 a.m. to 9:00 p.m. (ET). You can also contact a local financial professional.

Following the Plans' transition is a good time to review, reassess, and revise your personal plan. Recommended actions to take:

- Review your investments and consider how you will direct your future contributions or potentially reallocate your account balances
- Name/review your beneficiary and trusted contact
- Try Retirement Pathfinder® to see what your retirement income could look like
- Attend the information session
- Schedule time for a one-on-one meeting with a financial professional

Actions to take if you are not currently enrolled in the 403(b) or 457(b) plans

If you are not currently participating in the Plans, after January 5, 2027, you can enroll in the new mutual fund platform with Corebridge Financial online, by phone or by contacting a local financial professional. Once enrolled and registered on the website, you have 24/7 access to your account balance and a host of tools designed to help you get on track and stay there.

Online	By Phone	With a Professional
• Visit **corebridgefinancial.com/bcps**. • Select your company name or enter your access code. • Click ***Continue*** to get started. • Follow the prompts.	• Call 1.888.569.7055, Monday through Friday, 8:30 a.m. to 8:00 p.m. (ET), to speak with an enrollment specialist. • Provide your access code.	• Refer to page 16 for a complete list of financial professionals.

Access Codes			
403(b) Pre-tax & Roth	01283036	457(b) Pre-tax & Roth	01283046
403(b) Roth only	01283035	457(b) Roth only	01283045



Financial planning services available

At no additional cost to you, Corebridge provides a broad range of individual financial planning services, which include helping you to take the following actions:

- Create a formal financial plan
- Estimate your retirement needs
- Determine your savings rate
- Plan for how long you want to work
- Diversify your assets*
- Select investment funds
- Monitor and manage your portfolio

* Keep in mind that diversification does not ensure a profit or protect against market loss.



For retirees and former employees

As a plan participant, it is important to stay updated about plan enhancements, such as those Baltimore City Public Schools has made to improve the Plans and plan benefits. Please review the information below that applies to you.

Distributions

If you currently receive systematic withdrawals/Required Minimum Distributions, the Plans will continue to provide the same distribution options, and we will contact you individually if any action is required on your part.

The Plans' advantages

The advantages available to active employees are your advantages, too.

- **Oversight:** Baltimore City Public Schools provides ongoing oversight of the Plans and their investments, including regular review and modification of the investment lineup to ensure it aligns with the Plans' goals for their participants.
- **Support and education:** Tools like Retirement Pathfinder®, online resources like Corebridge University and individualized support from Corebridge financial professionals are available to you for as long as you are enrolled in the Plans.

Resources to help you

Retirement Pathfinder®

Analyze your retirement savings plan and get answers to your questions using Retirement Pathfinder. This interactive tool allows you to build a personalized retirement plan — on your own, or with a financial professional. Retirement Pathfinder can graph model retirement scenarios to gain new insight into your plan. It also helps with real-time answers to important questions:

- Can I retire when I planned?
- Am I saving enough to achieve my retirement goals?
- Will I outlive or use up my retirement savings?
- Is it possible to guarantee my retirement income?
- How do I convert retirement savings into income?

Contribution limits

Contributing to the 403(b) and 457(b) retirement plans can help you save for your future.

Pretax contributions to an employer's tax-deferred plan can potentially help reduce your current taxable income while saving dollars for retirement that otherwise would have gone to pay taxes.

- Contribute up to $24,500 in both the 403(b) and 457(b), for a total of $49,000
- Catch-up contributions of an additional $8,000 if you are age 50 or older
- Contributions combine pretax and Roth elections for the year

A note about Roth

A Roth option sets aside after-tax money and, after five years, you may make tax-free withdrawals of principal, interest and earnings if certain conditions are met.*

Guided Portfolio Services® (GPS)

GPS is a comprehensive managed account program, powered by Morningstar, focused on helping you save and invest to meet your retirement income goals. GPS offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert Morningstar Investment Management LLC, including how much to save, which investments to choose and how much to invest in each.

* Take tax-free distributions after the end of the five-year period beginning with the first year for which a Roth contribution was made to the Plan and reaching age 59½, death, or disability.

Portfolio Manager service

Account Balance Managed Under GPS	Annual Participant Fee
All assets	0.40%

Participants in the Portfolio Manager service will pay a fee to VALIC Financial Advisors, Inc. (VFA) for this service. This fee is in addition to any fees and charges imposed by the annuity product and/or group mutual fund program for other services, accounts or products. The fee is calculated and deducted according to the terms of the investment advisory agreement between you and VFA. You should review the terms and conditions of the investment advisory agreement and the information provided in Form ADV Part 2A, which are provided to you when you enroll in the Portfolio Manager service. For participants with less than $5,000 combined across all accounts enrolled in Portfolio Manager at quarter-end, the fee will be waived for that quarter.

VFA reserves the right to terminate the Portfolio Manager service for participants who have been enrolled in the service for at least one year, have less than $5,000 combined across all enrolled plans and have made no deposits to any enrolled accounts for at least 12 months.

Portfolio Advisor service — no fee

Your enrollment in Portfolio Advisor entitles you to use the service for one year. At the end of that year, and each succeeding year for which the advice is initiated or continued, you will be required to re-enroll to continue the service.

Retirement Manager — your retirement plan account tool

Following the Plans' transition, you can manage your retirement plan accounts anywhere at any time using Corebridge Financial's Retirement Manager web portal. With Retirement Manager, you can learn more about your retirement savings plans, view aggregate balance information, and request "Distribution Eligibility Certificates" for common transactions. To access Retirement Manager, visit **www.corebridgefinancial.com/rs/myretirementmanager**.

Corebridge University

Corebridge University offers short, interactive education modules, or playlists, that are designed to help demystify key financial topics. Videos, animation, and 3D gaming bring complex financial concepts to life.

continued



Resources to help you

continued

In-person or virtual seminars

Attend an upcoming meeting to learn more about:

- Our new sole provider for the Plans
- Enhancements to the Plans
- New savings opportunities
- The importance of retirement planning
- Opportunities to get on track for a secure financial future
- Next steps

Learn more about the enhancements to the Plans

Corebridge will host an information session about the Plans. To register for the information session, scan the QR code using your smartphone.

Q&A

1 Are loans available under the Plans?

Loans are currently allowed under the Plans. You may have one active loan at any given time. A one-time fee of $50 will be charged as an initial setup cost, with a $50 annual fee assessed for administration of each loan. Repayments are made by an Automated Clearing House (ACH) debit agreement from your personal checking or savings account. At the time you request a loan, you will also be asked to complete an ACH debit agreement.

2 What happens to my account if I currently have an outstanding loan?

If you have an outstanding loan, your current loan will remain with your existing provider and will not be transitioned to Corebridge as part of the Plans' transition.

You should continue to make payments to your current provider until the loan is paid in full.

3 Can I roll over funds from another qualified savings plan to this account?

Yes, you may roll over funds from a 401(k), 403(b), IRA, and other similar qualified plans after the Plans' transition is completed on January 5, 2027, and your new account is established at Corebridge. You can do this by completing and submitting the appropriate request form to Corebridge, or you can meet with one of our financial professionals.

4 How often will I receive an account statement?

Corebridge provides account statements to your address on record no later than 10 business days after the end of each calendar quarter. These account statements include helpful information about your account balance, your investment elections and transaction history for all your accounts with Corebridge. You can also access your account statements online at **corebridgefinancial.com/bcps**.

5 What fees will I pay?

After a careful review, Baltimore City Public Schools has decided to employ a method to allocate plan administrative expenses equitably to all plan participants. The annual plan administration fee is assessed quarterly to participants' accounts. Each participant will see a "Plan Administrative Fee" on their quarterly statements, and that fee will be the same for all plan participants — no matter how many plans in which you have a balance. The Plan Administrative Fee will be 0.095% per year per participant.

6 Does this transition to Corebridge impact my 401(a) and/or 457(b) account(s) through Baltimore City Employees Retirement System (BCERS) with Nationwide?

This transition is for the Baltimore City Public Schools Supplemental 403(b) and 457(b) retirement plans only. Your 401(a) and/or 457(b) account(s) through BCERS is NOT included in this transition and will remain with Nationwide. You may continue to contribute to the plans with Nationwide, based on your eligibility, as an additional opportunity to prepare for retirement.

Meet your Corebridge financial professionals

Your most valuable resource is likely to be the one-on-one time you spend with your Corebridge financial professional. You can choose to meet with a Corebridge financial professional by phone or online.



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[1] Policy Form GFUA-315, a group fixed annuity issued by The Variable Annuity Life Insurance Company.

[2] The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

[3] You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

You cannot invest directly in an index. Index funds seek to track the returns of a market index but do not guarantee any minimum level of investment performance or returns based upon its tracking of the index.

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

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

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.

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

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

Guided Portfolio Services® (GPS) is an optional service offered through VALIC Financial Advisors, Inc. (VFA) and is available for an additional fee.

We're here to help you take action

You can reach out directly to any financial professional listed on page 16 with questions or for assistance with financial planning services.

You can also visit **corebridgefinancial.com/bcps** or call 1.800.448.2542 to speak to a Client Care Professional, Monday through Friday, 8:00 a.m. to 9:00 p.m. (ET).

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** (USL), 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. **VALIC does not solicit, issue or deliver new policies or contracts in the state of New York.**

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.

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. Learn more about our affiliated companies: corebridgefinancial.com/names.

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