

Gemstone Life
Variable Universal Life Insurance

AMERICAN GENERAL LIFE INSURANCE COMPANY

'INVESTMENT OPTION PERFORMANCE INFORMATION AS OF October 31, 2024

Gemstone Life is a variable universal life insurance policy underwritten by American General Life Insurance Company. The table below presents average annual returns for each Gemstone Life variable universal life insurance investment portfolio. The returns include reinvestment of dividends and distributions and deductions for management fees and other expenses of the portfolios/funds, including 12b-1 distribution fees where applicable. These returns do not include: (i) mortality and expense risk charges; (ii) all other noninsurance charges and contract fees; and (iii) insurance-related charges, including surrender charges, cost of insurance and monthly expense charges. If these expenses were included, the performance presented below would be significantly lower. Please see the Gemstone Life Variable Universal Life Policy Prospectus for detailed information on the policy fees and charges. A personalized illustration reflecting the effects of the policy fees and expenses utilizing a hypothetical rate of return is available from your registered representative.

'FUND AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) AS OF October 31, 2024

Fund or Portfolio	Fund/Portfolio Inception Date ¹	Year to Date (since 1/1/2024)	1 Year	Annualized			Since Inception ¹
				3 Year	5 Year	10 Year	
AB VPS Sustainable Global Thematic Portfolio Class A	01/11/96	9.39	26.91	-2.01	11.36	9.84	6.84
AB VPS Large Cap Growth Portfolio Class A	06/26/92	19.98	37.52	6.50	16.64	15.74	11.43
LVIP American Century Capital Appreciation Fund Standard Class II	11/20/87	17.58	40.63	-0.78	11.41	10.55	9.25
LVIP American Century Disciplined Core Value Fund Standard Class II	10/30/97	14.23	28.71	3.43	9.53	8.57	7.35
SAST SA Wellington Capital Appreciation Portfolio Class 1	03/23/87	30.70	54.79	3.52	16.46	14.63	13.18
BNY Mellon Stock Index Fund, Inc. Initial Shares	09/29/89	20.67	37.62	8.79	14.95	12.71	10.21
Fidelity VIP Asset Manager Portfolio Initial Class	09/06/89	8.14	20.20	1.42	6.40	5.61	7.17
Fidelity VIP Contrafund Portfolio Initial Class	01/03/95	29.00	45.72	9.07	17.72	13.39	12.12
Fidelity VIP Growth Portfolio Initial Class	10/09/86	26.66	47.07	9.40	20.07	16.24	11.60
Fidelity VIP High Income Portfolio Initial Class	09/19/85	8.09	16.69	2.15	3.05	3.82	6.53
Fidelity VIP Investment Grade Bond Portfolio Initial Class	12/05/88	2.48	11.31	-1.77	0.61	2.05	5.25
Fidelity VIP Government Money Market Portfolio Initial Class	04/01/82	4.32	5.18	3.54	2.23	1.54	3.87
Invesco V.I. American Franchise Fund Series I	07/03/95	26.95	47.43	6.03	16.28	13.57	10.72
Invesco V.I. EQV International Equity Fund Series 1	05/05/93	3.41	18.54	0.32	4.83	4.52	6.68
LVIP JPMorgan Core Bond Fund Standard Class	05/01/97	2.31	10.98	-1.82	0.08	1.61	4.28
LVIP JPMorgan U.S. Equity Fund Standard Class	03/30/95	22.01	39.23	9.30	17.02	13.50	9.70
Neuberger Berman AMT Short Duration Bond Portfolio Class I	09/10/84	5.22	8.48	1.78	1.98	1.66	4.32
Invesco V.I. Global Fund Series I	11/12/90	14.01	34.58	1.15	10.69	9.61	10.02
Invesco V.I. Main Street Fund Series I	07/05/95	21.28	38.28	7.05	12.99	11.16	9.58
SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1	04/01/99	10.02	31.02	-1.39	11.99	11.40	8.06
SAST SA AB Growth Portfolio Class 1	02/09/93	20.02	37.60	6.44	16.60	15.74	11.60
SAST SA JPMorgan Diversified Balanced Portfolio Class 1	06/03/96	9.45	24.20	2.39	7.13	6.45	6.44
SAST SA PIMCO Global Bond Opportunities Portfolio Class 1	07/01/93	-2.94	6.58	-6.44	-3.34	-0.82	3.48
SAST SA JPMorgan Equity-Income Portfolio Class 1	02/09/93	15.18	27.79	6.72	10.26	9.93	9.22
SAST SA Janus Focused Growth Portfolio Class 1	12/29/00	25.30	45.39	5.24	16.25	13.49	9.11
SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1	04/01/99	10.02	31.02	-1.39	11.99	11.40	8.06

¹ The returns were calculated from the inception date of the underlying funds or portfolios. These funds or portfolios were not available for sale through this policy during all periods shown.

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AMERICAN GENERAL LIFE INSURANCE COMPANY

INCLUDING ALL NONINSURANCE CHARGES AND CONTRACT FEES

The performance results shown below reflect deductions for management fees and other expenses of the portfolios/funds (including Rule 12b-1 distribution fees where applicable), the Gemstone Life variable universal life mortality and expense risk charge of 0.75 percent annually. Insurance-related charges, including surrender charges, cost of insurance and the monthly expense charge, are not deducted in this example. Results would be significantly lower if these expenses were included.

'AVERAGE ANNUAL TOTAL RETURNS (PERCENTAGES) OF THE SEPARATE ACCOUNT INVESTMENT OPTION AS October 31, 2024

Fund or Portfolio	Investment Option Inception Date ¹	1 Year	Annualized		
			3 Year	5 Year	Since Inception ¹
AB VPS Sustainable Global Thematic Portfolio Class A	11/29/10	26.78	-2.10	11.25	8.00
AB VPS Large Cap Growth Portfolio Class A	11/29/10	37.38	6.39	16.52	7.65
LVIP American Century Capital Appreciation Fund Standard Class II	11/29/10	40.49	-0.88	11.30	8.94
LVIP American Century Disciplined Core Value Fund Standard Class II	11/29/10	28.58	3.32	9.42	9.03
SAST SA Wellington Capital Appreciation Portfolio Class 1	12/31/01	54.64	3.41	16.34	11.03
BNY Mellon Stock Index Fund, Inc. Initial Shares	11/29/10	37.49	8.68	14.84	10.73
Fidelity VIP Asset Manager Portfolio Initial Class	12/31/01	20.08	1.32	6.29	5.15
Fidelity VIP Contrafund Portfolio Initial Class	12/31/01	45.58	8.97	17.60	10.41
Fidelity VIP Growth Portfolio Initial Class	12/31/01	46.92	9.29	19.95	9.57
Fidelity VIP High Income Portfolio Initial Class	12/31/01	16.57	2.04	2.95	5.62
Fidelity VIP Investment Grade Bond Portfolio Initial Class	12/31/01	11.20	-1.87	0.51	3.23
² Fidelity VIP Government Money Market Portfolio Initial Class	12/31/01	5.09	3.44	2.13	1.03
Invesco V.I. American Franchise Fund Series I	04/27/12	47.28	5.93	16.16	13.71
Invesco V.I. EQV International Equity Fund Series 1	12/31/01	18.42	0.22	4.73	6.02
LVIP JPMorgan Core Bond Fund Standard Class	11/29/10	10.87	-1.92	-0.02	1.73
LVIP JPMorgan U.S. Equity Fund Standard Class	11/29/10	39.09	9.19	16.90	14.02
Neuberger Berman AMT Short Duration Bond Portfolio Class I	12/31/01	8.37	1.68	1.88	1.40
Invesco V.I. Global Fund Series I	12/31/01	34.45	1.05	10.58	8.08
Invesco V.I. Main Street Fund Series I	12/31/01	38.14	6.94	12.88	7.85
SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1	12/31/01	30.89	-1.49	11.88	7.15
SAST SA AB Growth Portfolio Class 1	12/01/10	37.47	6.33	16.48	15.43
SAST SA JPMorgan Diversified Balanced Portfolio Class 1	12/31/01	24.08	2.29	7.03	5.18
SAST SA PIMCO Global Bond Opportunities Portfolio Class 1	12/01/10	6.48	-6.53	-3.44	-0.47
SAST SA JPMorgan Equity-Income Portfolio Class 1	12/01/10	27.66	6.62	10.15	11.50
SAST SA Janus Focused Growth Portfolio Class 1	12/31/01	45.24	5.14	16.14	9.62
SAST SA JPMorgan Mid-Cap Growth Portfolio Class 1	12/31/01	30.89	-1.49	11.88	7.15

¹ The "investment option inception date" and the "since inception" data found in this chart are based on unit values recorded after the date the fund or portfolio was included in the separate account. For all periods shown, (1) the policy may not have been available for sale, or (2) the fund or portfolio may not have been an available investment option under the policy.

² The current 7-day yield more closely reflects the current earnings of the money market fund than does the total average annual return. Yields are historical and do not guarantee future performance. Yields do not reflect deduction of any charges.
The Current Yield as of 10/31/2024 4.51%

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AMERICAN GENERAL LIFE INSURANCE COMPANY

Effective December 31, 2012, American General Life Insurance Company of Delaware ("AGL of Delaware") was merged with and into American General Life Insurance Company ("AGL"), with AGL being the surviving insurance company. AGL is an affiliate of AGL of Delaware and is also an indirect, wholly owned subsidiary of American International Group, Inc.

Fund returns may have been achieved during favorable market conditions. There can be no assurance that the fund will continue to achieve a substantially similar performance as it previously experienced.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in emerging markets. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in small and mid-sized companies. Risks for smaller companies include, for instance, business risks, significant stock price fluctuations and illiquidity.

Higher potential return generally involves greater risk, and short-term volatility is not uncommon when investing in a sector fund.

Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risk associated with an investment in the fund.

Government securities offer a high degree of safety and are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are not insured, and their value and yield will vary with market conditions.

Returns may be higher or lower than the performance stated due to recent stock market volatility.

Past performance is no guarantee of future results. An investor's units may be worth more or less than the original amount invested when redeemed. An investment in the Fidelity VIP Money Market Portfolio - Initial Class is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the Fund. International fund unit values and returns will fluctuate with market conditions, currencies and economic and political climates where investments are made.

PLEASE CONTACT YOUR REPRESENTATIVE OR GO ONLINE TO www.aig.com/lifeinsurance FOR THE FUND PROSPECTUSES OR FOR AN ADDITIONAL PROSPECTUS. BEFORE INVESTING OR SENDING MONEY, PLEASE READ THE UNDERLYING FUND PROSPECTUSES, CONSIDERING THE FUNDS' INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES, CAREFULLY BEFORE INVESTING (AS THESE FACTORS WILL AFFECT FUTURE RETURNS).

AMERICAN GENERAL LIFE INSURANCE COMPANY

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Gemstone Life Variable Universal Life Insurance

Policy Form Number 11VUL800

Policies issued by: American General Life Insurance Company (AGL), Policy Form Number 11VUL800.

Issuing company AGL is responsible for financial obligations of insurance products and is a member of Corebridge Financial, Inc. (Corebridge Financial)

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