

Max Accumulator+ III

More reasons than ever to be your go-to product for accumulation sales

1

Improved competitive positioning after the revised AG49A (5/1/2023)

Many of our competitors saw substantial loss in illustration potential under the new regulation. Max Accumulator+ III was designed to perform well in all scenarios, not just the illustrated scenario, so it was minimally impacted.

2

68% of eligible IUL cases are approved without labs through our Agile Underwriting+ (AU+) program¹

This improves the customer experience, increases placement, and shortens the time to issue (most applications are approved in 3 to 5 days). Applicants must be ages 18-59 and applying for \$2 million or less, see [IUL and AU+: A Winning Combination](#) flyer for more details.

3

Commitment to offering diversification options

Since the new AG49A went into effect, many carriers have de-emphasized volatility control indices (VCIs) – which were often the primary indices presented prior to the new regulation. Max Accumulator+ III and its VCIs were designed with consistency in mind and continue to illustrate well and continue to provide valuable diversification and volatility mitigation.

4

Valuable & innovative features including the Accelerated Access Solution chronic illness rider

¹ Through-put rates for all IUL products as of August 1, 2023. Foreign Nationals and Opt-outs are not included.

Improved Positioning: Pay to Retirement and Max Income Distribution

Male, 45, Preferred Best, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to A65; 20-year distributions starting at A66; Max Illustrated Rate with Participating Loan; Targeting \$10,000 CSV at A100

Company	Best Index	Max Distribution	Target
Allianz	VCI	102,576	9,458
Symetra	VCI	99,600	8,267
Corebridge Financial	VCI	99,096	8,762
Fidelity and Guaranty	VCI	92,554	7,182
National Life	VCI	89,029	7,238
Securian Financial	S&P	88,435	6,706
Lincoln Financial	VCI	88,379	8,504
Penn Mutual	S&P	87,408	8,988
John Hancock	VCI	82,804	9,047
Mutual of Omaha	S&P	82,223	7,370
North American	S&P	80,268	7,762
Pacific Life	S&P	77,445	9,797
Nationwide	S&P	77,388	8,738
American National	S&P	76,070	8,159
Transamerica	S&P	73,956	8,323
Prudential	S&P	43,704	6,791

Corebridge Financial premium as of April 15, 2024; all others based on carrier illustrations as of April 15, 2024.

Performance is not indicative of future results. Indices are unmanaged, have no identifiable objectives and cannot be purchased. Performance of indices do not reflect the deduction of any fees and charges. Every attempt has been made to verify the accuracy of this information, but this information is subject to change at any time. These carriers are peer group competitors of Corebridge Financial Inc.

Improved Positioning: Short Pay and Max Income Distribution

Male, 45, Preferred Best, Five Pay, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$100,000 for Five Years; 20-year distributions starting at A66; Max Illustrated Rate with Participating Loan; Targeting \$10,000 CSV at A100

Company	Best Index	Max Distribution	Target
Symetra	VCI	140,556	32,955
Allianz	VCI	139,776	37,997
Corebridge Financial	VCI	135,466	33,816
Lincoln Financial	VCI	123,325	30,378
National Life	VCI	121,772	24,490
Fidelity and Guaranty	VCI	121,348	27,836
Securian Financial	S&P	120,756	26,896
Pacific Life	S&P	119,066	39,389
Mutual of Omaha	S&P	118,686	28,156
John Hancock	VCI	117,116	34,016
Penn Mutual	S&P	111,912	34,415
Nationwide	S&P	105,984	33,746
American National	S&P	99,076	32,784
North American	S&P	93,648	31,048
Transamerica	S&P	86,352	30,900
Prudential	S&P	46,836	27,288

Corebridge Financial premium as of April 15, 2024; all others based on carrier illustrations as of April 15, 2024.

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