

QoL Max Accumulator+ III

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

1

Competitive income potential

Highly competitive in LIRP designs, QoL Max Accumulator+ III was designed for robust income performance in all scenarios.

2

Over 60% of eligible IUL cases are approved lab-free 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, which over 80% of IUL applications fall within these age and face limits. See [IUL and Agile Underwriting+ \(AU+\) flyer](#) for more details.

3

Commitment to offering diversification options

QoL Max Accumulator+ III defaults to High Cap S&P 500 index but continues to offer VCIs to provide valuable diversification and volatility mitigation.

4

Valuable & innovative features including built-in and optional living benefits² to help you cover qualifying chronic, critical and terminal illnesses

¹ Through-put rates for all IUL products as of February 2026. Foreign Nationals and Opt-outs are not included.

² An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. Some ABRs are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments, and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. For more information about ABR's please visit: CorebridgeFinancial.com/QoL

Pay to Retirement and Max Income Distribution

Male, 45, Preferred Best, **Pay to Retirement**, Min Non-MEC Death Benefit (S&P 500 Only Comparison)

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	Max Distribution	Target	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic	Opt. Life Income
North American	99,192	8,556	Y	Y		
Augustar Life	97,404	7,576	Y			
Fidelity & Guaranty	93,979	7,182	Y	Y		
National Life	92,474	7,979	Y	Y	Y	Y
Corebridge Financial	89,767	8,632	Y	Y	Y	Y
Symetra	86,556	8,195	Y		Y	
Mutual of Omaha	82,769	7,359	Y		Y	
Transamerica	79,452	8,323	Y	Y		
Ameritas	73,733	7,646	Y	Y		

Corebridge Financial premium as of April 2, 2026; all others based on carrier illustrations as of April 2, 2026. 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.

List of Company Product Names:

Ameritas – Growth IUL II, Augustar Life – Virtus IUL III, Corebridge Financial – QoL Max Accumulator+ III IUL, Fidelity and Guaranty – FG Pathsetter, Mutual of Omaha – Income Advantage IUL, National Life – FlexLife, North American – Builder Plus IUL 4, Symetra – Accumulator Ascent IUL 3.0, Transamerica – Financial Choice IUL II

Short Pay and Max Income Distribution

Male, 45, Preferred Best, **Five Pay**, Min Non-MEC Death Benefit (S&P 500 Only Comparison)

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	Max Distribution	Target	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic	Opt. Life Income
Augustar Life	136,728	27,798	Y			
North American	132,588	33,152	Y	Y		
Fidelity & Guaranty	130,018	27,836	Y	Y		
National Life	124,122	27,679	Y	Y	Y	Y
Corebridge Financial	123,464	33,149	Y	Y	Y	Y
Symetra	120,816	32,244	Y		Y	
Mutual of Omaha	116,273	28,145	Y		Y	
Transamerica	104,244	32,074	Y	Y		
Ameritas	94,749	30,666	Y	Y		

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An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. For more information about ABRs, please visit corebridgefinancial.com/CoL.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers ICC22-22191, 22191. Rider numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. AGL does not solicit, issue or deliver policies or contracts in the state of New York. 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. Products may not be available in all states and features may vary by state.

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