

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

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. QoL 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 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 August 1, 2023. 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

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	Living Benefits
Fidelity and Guaranty	VCI	108,539	7,182	Y
Allianz	VCI	104,664	9,324	
Lincoln Financial	S&P	101,704	8,788	
Symetra	VCI	99,600	8,260	
North American	S&P	98,676	8,556	Y
Corebridge Financial	VCI	97,343	8,632	Y
Columbus Life	S&P	92,040	9,277	Y
Securian Financial	S&P	91,855	8,230	
Prudential	S&P	89,964	8,699	
National Life	VCI	89,546	7,238	Y
Penn Mutual	S&P	88,584	8,988	
John Hancock	VCI	84,241	8,579	
Mutual of Omaha	S&P	82,601	7,370	
Nationwide	S&P	79,716	9,175	
Transamerica	S&P	79,452	8,323	Y
Pacific Life	S&P	77,842	9,797	

Corebridge Financial premium as of March 29, 2025; all others based on carrier illustrations as of March 29, 2025. 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.

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	Living Benefits
Fidelity and Guaranty	VCI	152,298	27,836	Y
Lincoln Financial	S&P	147,340	31,292	
Allianz	VCI	143,352	37,481	
Symetra	VCI	140,880	32,568	
Corebridge Financial	VCI	132,519	33,149	Y
North American	S&P	131,580	33,152	Y
Securian Financial	S&P	127,103	33,012	
Columbus Life	S&P	122,988	35,933	Y
National Life	VCI	122,095	24,490	Y
Pacific Life	S&P	119,760	39,389	
Mutual of Omaha	S&P	115,809	28,156	
Penn Mutual	S&P	114,036	34,415	
John Hancock	VCI	112,139	34,414	
Prudential	S&P	111,144	34,954	
Nationwide	S&P	110,364	35,433	
Transamerica	S&P	104,244	32,074	Y

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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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