

Value+ Protector III

More reasons than ever to be your go-to product for cost-efficient death benefit protection

1

Improved competitive positioning

Premium reductions across the board with continued emphasis toward performing well in all index scenarios (max%, 6% and 5%) and across payment structures (level pay and short pay). Also, **improved guaranteed premium solve to age 90!**

2

68% of IUL eligible 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 options²

We offer four indices which can be selected to optimize your policy based on the assumed level of index return or can be combined for additional diversification. The new S&P 500 High Bonus account performs best at 5% or more conservative rates, while Merrill Lynch Strategic Balance (MLSB) and S&P 500 High Cap accounts will continue to perform best at max rate.

4

Valuable and innovative features including Return of Premium (ROP) Rider

As life and insurance needs change, the insured has two opportunities to exercise the built-in ROP rider to get back premium payments.

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

² Diversification does not ensure a profit or protect against market loss.

Improved Positioning: Solve for Minimum Premium at Max%

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve for Minimum Prem to Carry to Maturity at Maximum Illustrated Rate

Company	Best Index	Premium	Guarantee Years	Target
Symetra	VCI	9,748	33	14,004
Corebridge Financial	S&P	9,922	35	14,281
Nationwide	S&P	10,355	20	13,354
John Hancock	VCI	10,551	31	13,050
Mutual of Omaha	S&P	10,745	35	11,900
Protective	S&P	10,857	35	13,940
Lincoln Financial	S&P	11,312	35	14,850
American National	S&P	12,541	20	15,260
North American	S&P	12,923	22	12,780
Prudential	S&P	12,955	37	13,400

Corebridge Financial premium as of March 29, 2025, all others based on carrier illustrations as of March 17, 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.

Improved Positioning: Solve for Minimum Premium at 5%

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve for Minimum Prem to Carry to Maturity at 5% Assumed Rate

Company	Best Index	Premium	Guarantee Years	Target
Corebridge Financial	S&P	10,590	36	14,281
Symetra	VCI	11,209	35	14,004
Mutual of Omaha	S&P	11,585	35	11,900
Protective	S&P	11,626	35	13,940
John Hancock	S&P	11,992	33	13,050
Lincoln Financial	VCI	12,350	35	14,850
Nationwide	S&P	12,632	20	13,354
Prudential	S&P	13,443	38	13,400
North American	S&P	13,826	23	12,780
American National	S&P	14,260	20	15,260

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Improved Positioning: Solve for Premium to Guarantee to Age 90

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve for Premium to Guarantee to Age 90

Company	Premium	Target
North American	9,459	12,840
Corebridge Financial	9,824	14,281
Mutual of Omaha	9,860	11,900
Protective	9,933	13,940
Securian Financial	10,019	13,680
Nationwide	10,698	13,379
Prudential	11,565	13,400
American National	12,213	15,260

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Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life). Policy Form Numbers ICC16-16760, 16760, 16760N Rev0618. Rider Numbers ICC23-23600, 15600, 17600N,13600-5, ICC18-18012, 18012, 18012N, ICC22-22995, 22995, 2295N ICC23-23601, 13601, 13601N, 07620, 07620N, ICC14-14002, 14002, 14002N, ICC15-15992, 15992, 15992N, 15997, ICC18-18004, 18004, 18004N, ICC15-15990, 15990, 15990N. **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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