

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.

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 | Optional LTC/ Chronic |
|-----------------------------|----------------|--------------|-----------------|---------------|-----------------------|
| Symetra | VCI | 9,827 | 33 | 14,004 | Y |
| Corebridge Financial | S&P | 9,922 | 35 | 14,281 | Y |
| Nationwide | S&P | 10,346 | 20 | 13,354 | Y |
| John Hancock | VCI | 10,551 | 31 | 13,050 | Y |
| Mutual of Omaha | S&P | 10,783 | 35 | 11,900 | Y |
| Protective | S&P | 10,857 | 35 | 13,940 | Y |
| Augustar Life | S&P | 11,224 | 35 | 13,200 | |
| Lincoln Financial | S&P | 11,312 | 35 | 14,850 | Y |
| North American | S&P | 12,880 | 22 | 12,780 | |
| Prudential | S&P | 12,918 | 37 | 13,400 | Y |

Corebridge Financial premium as of July 19, 2025, all others based on carrier illustrations as of July 8, 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.

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 | Optional LTC/ Chronic |
|-----------------------------|----------------|---------------|-----------------|---------------|-----------------------|
| Corebridge Financial | S&P | 10,590 | 36 | 14,281 | Y |
| Symetra | VCI | 11,209 | 35 | 14,004 | Y |
| Mutual of Omaha | S&P | 11,623 | 35 | 11,900 | Y |
| Protective | S&P | 11,626 | 35 | 13,940 | Y |
| John Hancock | S&P | 11,992 | 33 | 13,050 | Y |
| Lincoln Financial | VCI | 12,350 | 35 | 14,850 | Y |
| Nationwide | S&P | 12,622 | 20 | 13,354 | Y |
| Augustar Life | S&P | 12,911 | 35 | 13,200 | |
| Prudential | S&P | 13,443 | 38 | 13,400 | Y |
| North American | S&P | 13,826 | 23 | 12,780 | |

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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 | Optional LTC/ Chronic |
|-----------------------------|--------------|---------------|--------------------------|
| North American | 9,459 | 12,840 | |
| Augustar Life | 9,789 | 13,200 | |
| Corebridge Financial | 9,824 | 14,281 | Y |
| Mutual of Omaha | 9,860 | 11,900 | Y |
| Protective | 9,933 | 13,940 | Y |
| Securian Financial | 10,019 | 13,600 | Y |
| Nationwide | 10,698 | 13,379 | Y |
| Prudential | 11,565 | 13,400 | Y |

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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 REV0718. 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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