

## 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+) program<sup>1</sup>

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<sup>2</sup>

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.

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

<sup>2</sup> 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
<b>Corebridge Financial</b>	<b>S&amp;P</b>	<b>9,922</b>	<b>35</b>	<b>14,281</b>	<b>Y</b>
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 August 19, 2025, all others based on carrier illustrations as of August 19, 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	
<b>Corebridge Financial</b>	<b>9,824</b>	<b>14,281</b>	<b>Y</b>
Mutual of Omaha	9,860	11,900	Y
Protective	9,933	13,940	<b>Y</b>
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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