Max Accumulator+ III

Accumulation Index Universal Life Insurance (IUL)

Maximize cash value; optimize access to funds

corebridge financial

American General Life Insurance Company

Multiple benefits & options to customize the policy

Diversified index strategy lineup* – supports balanced growth opportunities

- Customize policy allocations with options designed to perform across different market cycles:
  - Large-cap (S&P 500®)
  - Tech focused (NASDAQ 100®)
  - Volatility control: global (PIMCO®) & domestic (ML Strategic Balanced Index®)
- Rely on ongoing portfolio management designed to support a disciplined, long-term approach.

Strong cash value accumulation – provides long-term growth and protection

- Experience strong growth potential while protecting against risk of market downturns
- Supplement policy holder retirement income while preserving death benefit for beneficiaries

Flexible access to cash value – leverage multiple options to support life's financial needs

- Access cash value with withdrawals, fixed loans, and participating loans[1]
- Use built-in Income for Life rider to turn cash value into a guaranteed lifetime income stream

Living benefit option – access funds in the event of a qualifying chronic illness

- Accelerated Access Solution (AAS) rider provides funds by accelerating the death benefit
- Enjoy flexibility in how benefits are used while policy holder is living

* Diversification is a strategy designed to help manage risk; it does not ensure a profit.

[1] Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includible in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits, availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX.

Max Accumulator+ III Product Highlights

Issue Ages	• 18-80 Preferred Plus Non-Tobacco, Preferred Non-Tobacco , Standard Non-Tobacco, Preferred Tobacco, Special (Substandard) Non-Tobacco • 0-80 Standard Tobacco, Special (Substandard) Tobacco
Underwriting Classifications	• Preferred Plus Non-Tobacco Class • Preferred Non-Tobacco Class • Standard Non-Tobacco Class • Preferred Tobacco Class • Standard Tobacco Class • Non-Tobacco Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16 • Tobacco Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16

Agile Underwriting+ [2]	• Agile Underwriting+ (AU+) is a streamlined underwriting process provides a path to policy approval that may not require lab tests, physical exam or APS records
	• Ages 0-59
	• Face amounts: $50,000 - $2,000,000
	• Tobacco and non-tobacco underwriting classes are available from Standard up to Preferred Plus
	• Part B completion method:
	  • Submitted via iGO full eApp and IUL up to $1M: Tele-interview or agent- completed Part B
	  • If Term through $1M and IUL over $1,000,000 through $2,000,000: Tele-interview only
	  • We render an UW decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.
	  • If total amount of AGL inforce and applied-for coverage exceeds $2,000,000, exam and labs are required. If total amount of AGL inforce and applied-for coverage is less than $2,000,000, AU+ is available up to a total inforce and applied-for amount of $2,000,000.
	  • Opt-out option available: agents can select full underwriting instead of AU+

Minimum DB	• $50,000 Minimum Death Benefit
Death Benefit Option	• Option 1 (Level): Death benefit equal to specified amount, or accumulation value multiplied by death benefit corridor, minus partial withdrawals • Option 2 (Increasing): Death benefit equal to specified amount plus accumulation value, or accumulation value multiplied by the death benefit corridor, minus partial withdrawals
Lapse Protection Guarantee/ Monthly Guarantee Premium (MGP)	• Provides guaranteed death benefit via the automatically included Monthly Guarantee Premium (MGP) provision • The policy will not terminate during the guarantee period if the total premium paid equals or exceeds the sum of the Monthly Guarantee Premiums from the date of issue plus any partial surrenders and any increase in the loan amount since the date of issue • Terminates sooner of 20 years or attained age 75, not to be less than 10 years

[2] Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission. For full details on the AU+ criteria see our Agile Underwriting+ Guidelines (AGLC110667-LB)

Max Accumulator+ III Product Highlights, *cont.*

Policy Issue	• Issued daily from the 1st to the 28th of the month • On holidays and weekends, the ending index value of the next business day serves as the starting value for that index segment
Premiums	• Policy owner will define premium allocation percentage (from among 5 index crediting strategies or declared interest account) at issue, and allocation instruction can be changed at any time for future premium payments • Net premiums allocated to an index interest account received between account allocation dates are deposited to interim account and will receive declared interest until the next allocation date, at which time funds in the interim account are transferred to a new index interest account. The interim account interest rate is guaranteed never to be less than 2.00%
Changes to the Specified Amount	• Increases available at any time, subject to satisfactory evidence of insurability • After first policy year, policy owner may decrease specified amount; however, death benefit may not be less than minimum death benefit amount
% Per Premium Load	• Current charges vary by gender, issue age, UW class, and policy year, with a maximum charge of 18%
Monthly Deductions	• Current monthly administration fee subject to change with a maximum of $20 • Monthly expense charge duration currently 10 years. • Current cost of insurance charges based on Net Amount at Risk as defined in the policy rider charges
Surrender Charges	• Current surrender charge period for base coverage of the specified amount applies up to the first 14 years. • If the base coverage is increased, a new surrender charge period will apply to the increase.

Max Accumulator+ III Interest Crediting Strategies

S&P 500 High Cap Rate Index Account	• A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later • A predefined percentage is used to calculate the maximum amount of increase (cap) in index value that is credited to the policy, regardless how well the index performs. • Index strategy is based on performance of the S&P 500 index • A one-year duration to calculate interest crediting • A no less than 0% interest crediting strategy protects from losses in down markets
S&P 500 High Bonus Index Account	• A guaranteed 0.25% crediting bonus through an account value enhancement from policy year 6 and later • Index strategy is based on performance of the S&P 500 index • A predefined percentage is used to calculate the maximum amount of increase (cap) in index value that is credited to the policy • A one-year duration to calculate interest crediting. • A no less than 0% interest crediting strategy protects from losses in down markets.
NASDAQ-100 Cap Rate Index Account Not available in California	• Technology and growth focused index that is composed of 100 leading non-financial companies. • A predefined percentage is used to calculate the maximum amount of increase (cap) in index value that is credited to the policy • A one-year duration to calculate interest crediting. • A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later • A no less than 0% interest crediting strategy protects from losses in down markets.
ML Strategic Balanced Blend Participation Rate Index Account	• Volatility control index strategy with the ML Strategic Balanced Index® which blends the S&P 500 and Merrill Lynch 10-year U.S. Treasury Futures Total Return Index and cash • A predefined percentage is used to calculate how much of the net increase (participation) in index value is credited to the policy in positive performance years • Adjusts exposure across the equity and fixed income components on a daily basis in order to achieve a 6% volatility target • A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 • A one-year duration to calculate interest crediting • A no less than 0% interest crediting strategy protects from losses in down markets
PIMCO Global Optima Global Blend Participation Rate Index Account	• Volatility control index strategy with the PIMCO Global Optima Index which blends International and emerging markets, U.S. large cap, U.S. mid cap, and U.S. small cap with high-quality U.S. Bonds made up of treasuries, corporate bonds and mortgage-backed securities • Adjusts exposure across the equity and fixed income components on a daily basis in order to achieve a 7.5% volatility target • A predefined percentage (participation rate) is used to calculate how much of the net increase in index value is credited to the policy in positive performance years. • A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later • A one-year duration to calculate interest crediting • A no less than 0% interest crediting strategy protects from losses in down markets

Max Accumulator+ III Policy Loans and Withdrawals[3]

Declared Interest	• Fixed interest rate declared by the company (2% guaranteed interest rate) • No participation in index performance • A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later
Withdrawals (Partial Withdrawals)[4]	• Available any time during the insured's lifetime, after the first policy year • Death benefit cannot be reduced below $50,000 as a result of the withdrawal • Partial withdrawals are taken first from interim account, then from declared interest account, then from index interest accounts • Current charge of $25 (maximum contractual charge of $50) for each withdrawal
Policy Loans	• Policyholder has a choice between loan options that allows flexibility in loan rates charged on loans and interest rates credited on accumulation values impaired by policy loans • Options include (a) Standard loans with Preferred Loan features and (b) Participating loans
Fixed Loans (Standard Loans / Preferred Loans)	Standard Loans • The current effective annual loan rate is 3.00%. It is payable in advance at the rate of 2.91%. • Annual effective rate of 2.00% will be credited to portion of accumulation value that equals amount of policy loans Preferred Loans • Available after 10 policy years • Maximum amount eligible is lesser of: 1) loan value or 2) 10% of accumulation value • Loan rate (not guaranteed) currently equals credited rate applied to policy loan
Participating Loans	• Available whenever there is an amount of cash value accumulation in the policy • Participating loans will be available from inception • The current annual loan rate is 5.50%. The maximum rate will never be above 8%. • Policy values in these accounts continue to have potential to accumulate index interest or declared crediting accounts • Participating loan used receives an additional 1.00% account value enhancement on any index interest rate account.

[3] Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.
[4] Withdrawals or Partial Withdrawals may be taxable. Clients should be directed to their tax advisors with questions.

Max Accumulator+ III Automatically Included Riders

Income for Life Rider	• Issue Ages: 0-75 • Converts cash value into guaranteed income stream • Optional annual adjustments for cost of living increases: 0%, 1%, 2%, or 3% options • Exercise ages between 55-85 • Accumulation/waiting period: policy must be in force for 10 years • Step up: guaranteed lifetime income amount can increase if index performance exceeds a certain level • Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances. • One time charge deducted from account value at time of election. Additional annual fee not to exceed $25 for payment frequencies other than annual. • Requires Guideline Premium Death Benefit Compliance test
Overloan Protection Rider	• Rider guarantees that base policy will not lapse due to an outstanding loan • Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived. • Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary
Dollar Cost Averaging Rider	• Automatic, free rider that allocates lump-sum payments (both 1035 and non-1035) as well as periodic payments on frequency of annual, semi-annual and single premiums to be allocated to this rider and then dispersed to the Index Interest Accounts over several months so that a large portion of the policy's Accumulation Value is not subject to the market movements of only one date. It is your client's choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest. • The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited daily. The amount of interest credited is determined by the Company but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. • Note that transfers from the DCA Account to the declared interest account are not permitted
Extension of Maturity Date	• This feature provides the option to extend the policy coverage past policy maturity (age 121) unless the Owner elects to terminate the policy and receive the Cash Surrender Value • If coverage is extended, coverage under any riders will terminate and no further deductions for policy charges will be deducted from the Accumulation Value • No additional premiums may be made unless additional premiums are necessary to keep the policy in force
Terminal Illness Accelerated Benefit Rider	• Provides an accelerated death benefit (living benefit) when the insured is diagnosed with a terminal illness (24 months or less to live) by a physician. State variations may apply. • One-time acceleration benefit up to 50% of the base policy death benefit (less policy loans and excluding riders) • Maximum: $250,000 • Subject to an administrative fee • Some states require a signed disclosure form at time of application

Max Accumulator+ III Additional Riders and Features[5]

Accelerated Access Solution (AAS) Chronic Illness Rider	• Premium paying rider provides access to cash value for qualifying chronic illness so long as all of the rider eligibility requirements are met including the 90 day elimination period. • All states except California. Three monthly benefit options are available: 2% of the AAS benefit, 4% of the AAS benefit and IRS maximum per diem. Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins. • California ONLY. Two monthly options are available: 2% of the AAS benefit and 4% of the AAS benefit. Monthly benefit under any option is capped at the maximum monthly benefit under the policy at the time claim begins. • Alternatively, in all states including California, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.
Death Benefit Installment/ Select Income Rider	• Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments • Benefit schedule will be based on initial face amount of policy at issue and is irrevocable for the beneficiaries • Minimum percentage of life insurance benefit available to convert is 10% (up to 100%) • May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster • Schedule of life insurance benefit payments will be determined at issue • Life insurance benefit payments will increase annually at a rate set at issue
Accidental Death Benefit Rider (ADB)	• Provides an additional death benefit if death resulted from certain accidental injuries • Minimum: $25,000; Maximum: The lesser of $250,000 or the initial sum insured under the policy
Children's Insurance Benefit Rider (CIB)	• Provides term insurance on the base insured's dependent children - up to but not including age 25 • Minimum: $1,000/Maximum $25,000
Waiver of Monthly Deduction Rider	• Waives the monthly deduction while the insured is disabled after six months of disability • Rider charges are based on the insured's attained age and increase annually • Rider not available for face amounts greater than $5 million
Waiver of Specified Premium Rider	• Issue ages: 15-55 • Proof of total disability is required-Eligibility requirements: Total disability has existed continuously for at least six months, and total disability began while this rider is in force
Early Cash Value Rider (For approved Business case only)	• Issue ages 0-75 • Waives all surrender charges upon full surrender of the policy unless the surrender is associated with a 1035 exchange • During the first 7 years, this rider provides an Early Cash Value Benefit so that the cash surrender value is never less than 50% of the total premiums paid • Available only for Business Sponsored or Premium Finance cases (illustrations for cases with this rider must be ran by the Advanced Sales team) • Cases with this rider will require suitability and financial review by Advanced Sales • Different commission and chargeback schedules apply to policies issued with this rider

[5] There may be a charge for some of the riders selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states..

Max Accumulator+ III Accelerated Benefit Rider Disclosures

Accelerated Access Solution (AAS)

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance. This policy or certificate is not a Medicare supplement policy.

California: NOT Long-Term Care Insurance. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

New York: This is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy.

The Accelerated Access Solution is an optional living benefit rider that is available on the insurance policy 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). The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit 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.1 Unlike Long-Term Care benefits, control over how money is spent is up to the policy holder: There are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit (ADB) will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Acceleration of death benefits and payments under such an ADB will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance (LTCI) policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Generally, accelerated chronic illness death benefit riders and LTCI is conditioned upon the insured's 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. LTCI includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal (in California) or Medicaid (all other states).

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

ADBs will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Payout Options

All states except California. Three monthly benefit options are available. Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

California ONLY. Two monthly options are available. Monthly benefit under any option is capped at the maximum monthly benefit amount under the policy at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit

Alternatively, in all states including California, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Prior to applying for such accelerated death benefits, policyowners should seek assistance from a qualified tax advisor.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code.[6] There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

[6] Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements, and the condition need not be permanent.

Max Accumulator+ III Index Information

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The ML Strategic Balanced Index embeds an annual index cost in the calculations of the change in index value over the index term. This ''embedded index cost'' will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

The ML Strategic Balanced Index provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500® (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

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