

## 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, Max Accumulator+ III was designed for robust income performance in all scenarios.

2

### Over 60% of eligible IUL cases are approved lab-free 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, which over 80% of IUL applications fall within these age and face limits. See [IUL and Agile Underwriting+ \(AU+\) flyer](#) for more details.

3

### Commitment to offering diversification options

Max Accumulator+ III defaults to High Cap S&P 500 index but continues to offer VCIs to provide valuable diversification and volatility mitigation.

4

### Valuable & innovative features including the Accelerated Access Solution chronic illness rider

<sup>1</sup> Foreign Nationals and Opt-outs are not included in the throughput statistics, applicable to all IUL products and channels (as of February 2026).

# Pay to Retirement and Max Income Distribution

Male, 45, Preferred Best, **Pay to Retirement**, Min Non-MEC Death Benefit (S&P 500 Only Comparison)

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	Max Distribution	Target	Opt. LTC/CI	Opt. Life Income Rider
North American	99,192	8,556		
Lincoln Financial	99,079	8,788	Y	
AuguStar Life	97,404	7,576		
Columbus Life	94,140	10,129		
Fidelity & Guaranty	93,979	7,182		
Prudential	93,000	8,699	Y	
<b>Corebridge Financial</b>	<b>92,629</b>	<b>8,747</b>	<b>Y</b>	<b>Y</b>
National Life	92,474	7,979	Y	Y
Securian Financial	92,366	8,230	Y	
John Hancock	89,173	8,574	Y	
Penn Mutual	88,920	8,988		
Allianz	88,440	9,324		
Symetra	86,556	8,195	Y	
Nationwide	82,884	9,223	Y	
Mutual of Omaha	82,769	7,359	Y	
Transamerica	79,452	8,323		
Pacific Life	78,088	9,797	Y	
Ameritas	73,733	7,646		

**Corebridge Financial premium as of April 2, 2026; all others based on carrier illustrations as of April 2, 2026.** 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.

#### List of Company Product Names:

Allianz – Life Accumulator IUL, Ameritas – Growth IUL II, Augustar Life – Virtus IUL III, Columbus Life – Indexed Explorer Plus 2025 UL, Corebridge Financial – Max Accumulator+ III IUL, Fidelity & Guaranty – FG Pathsetter, John Hancock – Accumulation IUL 26, Lincoln Financial – WealthBuilder IUL, Mutual of Omaha – Income Advantage IUL, National Life – FlexLife, Nationwide – Indexed UL Accumulator III 2020, North American – Builder Plus IUL 4, Pacific Life – Pacific Horizon IUL 2, Penn Mutual – Accumulation IUL, Prudential – Momentum IUL, Securian Financial – Eclipse Accumulator II IUL, Symetra – Symetra Accumulator Ascent IUL 3.0, Transamerica – Financial Choice IUL II

# Short Pay and Max Income Distribution

Male, 45, Preferred Best, **Five Pay**, Min Non-MEC Death Benefit (S&P 500 Only Comparison)

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	Max Distribution	Target	Opt. LTC/ CI Rider	Opt. Life Income Rider
Lincoln Financial	142,847	31,292	Y	
Augustar Life	136,728	27,798		
North American	132,588	33,152		
Fidelity and Guaranty	130,018	27,836		
Securian Financial	128,069	33,012	Y	
<b>Corebridge Financial</b>	<b>127,129</b>	<b>33,496</b>	<b>Y</b>	<b>Y</b>
Columbus Life	127,188	39,188		
National Life	124,122	27,679	Y	Y
John Hancock	121,839	34,448	Y	
Symetra	120,816	32,244	Y	
Pacific Life	120,213	39,389	Y	
Allianz	118,512	37,481		
Nationwide	116,988	35,645	Y	
Prudential	116,568	34,954	Y	
Mutual of Omaha	116,273	28,145	Y	
Penn Mutual	114,648	34,415		
Transamerica	104,244	32,074		
Ameritas	94,749	30,666		

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