

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

68% of eligible IUL 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 options

Since the new AG49A went into effect, many carriers have de-emphasized volatility control indices (VCIs) – which were often the primary indices presented prior to the new regulation. Max Accumulator+ III and its VCIs were designed with consistency in mind and continue to illustrate well and continue to provide valuable diversification and volatility mitigation.

4

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

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

Pay to Retirement and Max Income Distribution

Male, 45, Preferred Best, **Pay to Retirement**, Min Non-MEC Death Benefit

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	Best Index	Max Distribution	Target
Fidelity and Guaranty	VCI	108,539	7,182
Allianz	VCI	106,020	9,324
Corebridge Financial	VCI	100,271	8,747
Symetra	VCI	99,600	8,267
North American	S&P	98,676	8,556
Lincoln Financial	VCI	93,410	8,518
Securian Financial	S&P	92,463	6,706
Prudential	S&P	89,964	8,699
National Life	VCI	89,372	7,238
Penn Mutual	S&P	87,408	8,988
American National	S&P	85,135	8,159
Mutual of Omaha	S&P	82,110	7,370
John Hancock	VCI	80,256	8,579
Nationwide	S&P	79,248	8,738
Pacific Life	S&P	77,445	9,797
Transamerica	S&P	73,956	8,323

Corebridge Financial premium as of August 26, 2024; all others based on carrier illustrations as of August 26, 2024.

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.

Short Pay and Max Income Distribution

Male, 45, Preferred Best, **Five Pay**, Min Non-MEC Death Benefit

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	Best Index	Max Distribution	Target
Fidelity and Guaranty	VCI	152,298	27,836
Allianz	VCI	145,920	37,481
Symetra	VCI	140,556	32,955
Corebridge Financial	VCI	134,013	35,163
Lincoln Financial	VCI	132,861	30,395
North American	S&P	131,580	33,152
Securian Financial	S&P	128,393	26,896
National Life	VCI	121,772	24,490
Pacific Life	S&P	119,066	39,389
Mutual of Omaha	S&P	114,864	28,156
American National	S&P	114,136	32,784
Penn Mutual	S&P	111,912	34,415
Prudential	S&P	111,144	34,954
Nationwide	S&P	109,500	33,746
John Hancock	VCI	107,316	34,414
Transamerica	S&P	86,352	30,900

Corebridge Financial premium as of August 26, 2024; all others based on carrier illustrations as of August 26, 2024.

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An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. For more information about ABRs, please visit corebridgefinancial.com/life/retirestronger.

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 ICC22-22191, 22191. Rider numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, ICC23-23601, 13601, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004. **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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