

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	Optional LTC/CI Rider
Allianz	VCI	104,664	9,324	
Fidelity and Guaranty	VCI	102,949	7,182	
Lincoln Financial	S&P	101,704	8,788	Y
Corebridge Financial	VCI	100,446	8,747	Y
North American	S&P	99,852	8,556	
Symetra	VCI	98,376	8,195	Y
Augustar Life	S&P	97,404	7,576	
Securian Financial	S&P	91,855	8,230	Y
Columbus Life	S&P	91,692	10,129	
Prudential	S&P	90,456	8,699	Y
National Life	VCI	89,546	7,238	
Penn Mutual	S&P	88,584	8,988	
John Hancock	VCI	84,241	8,579	Y
Mutual of Omaha	S&P	82,441	7,359	Y
Nationwide	S&P	79,728	9,175	Y
Transamerica	S&P	79,452	8,323	
Pacific Life	S&P	77,842	9,797	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.

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	Optional LTC/CI Rider
Lincoln Financial	S&P	147,340	31,292	Y
Allianz	VCI	143,352	37,481	
Fidelity and Guaranty	VCI	141,284	27,836	
Symetra	VCI	138,180	32,244	Y
North American	S&P	137,448	33,152	
Augustar Life	S&P	136,728	27,798	
Corebridge Financial	VCI	136,448	33,496	Y
Securian Financial	S&P	127,103	33,012	Y
Columbus Life	S&P	122,544	39,188	
National Life	VCI	122,095	24,490	
Pacific Life	S&P	119,760	39,389	Y
Mutual of Omaha	S&P	115,640	28,145	Y
Penn Mutual	S&P	114,036	34,415	
John Hancock	VCI	112,139	34,414	Y
Prudential	S&P	112,032	34,954	Y
Nationwide	S&P	110,400	35,433	Y
Transamerica	S&P	104,244	32,074	

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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.

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