

# 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

### 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

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

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 February 2026. 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	Premium	Guarantee Years	Target	Optional LTC/ Chronic
<b>Corebridge Financial</b>	<b>10,048</b>	<b>35</b>	<b>14,281</b>	<b>Y</b>
Symetra	10,141	34	14,004	Y
John Hancock	10,296	31	13,050	Y
Nationwide	10,318	20	13,354	Y
Ameritas	10,678	20	14,190	
Mutual of Omaha	10,769	35	11,900	Y
Lincoln Financial	10,813	35	14,850	Y
Augustar Life	11,224	35	13,200	
Prudential	12,666	37	13,400	Y
North American	12,958	22	12,780	
National Life	16,826	10	35,076	Y

**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.

## 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	Premium	Guarantee Years	Target	Optional LTC/ Chronic
Ameritas	10,925	20	14,190	
Mutual of Omaha	11,623	35	11,900	Y
<b>Corebridge Financial</b>	<b>11,850</b>	<b>36</b>	<b>14,281</b>	<b>Y</b>
Nationwide	12,622	20	13,354	Y
Augustar Life	12,911	35	13,200	
Symetra	13,001	36	14,004	Y
Lincoln Financial	13,410	36	14,010	Y
Prudential	13,443	38	13,400	Y
North American	13,826	23	12,780	
John Hancock	14,033	33	13,050	Y
National Life	19,569	16	35,076	Y

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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
Securian Financial	10,019	13,600	Y
Nationwide	10,698	13,379	Y
Lincoln Financial	10,803	14,010	Y
Prudential	11,565	13,400	Y

**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.

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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