

# QoL 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 towards 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

QoL 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 Built-in Living Benefits and 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	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic
Symetra	10,141	34	14,004	Y		Y
<b>Corebridge Financial</b>	<b>10,383</b>	<b>35</b>	<b>14,710</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Ameritas	10,678	20	14,190	Y	Y	
Mutual of Omaha	10,769	35	11,900	Y		Y
Augustar Life	11,224	35	13,200	Y		
North American	12,958	22	12,780	Y	Y	
FlexLife	16,826	10	35,076	Y	Y	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	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic
Ameritas	10,925	20	14,190	Y	Y	
Mutual of Omaha	11,623	35	11,900	Y		Y
<b>Corebridge Financial</b>	<b>12,245</b>	<b>36</b>	<b>14,710</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Augustar Life	12,911	35	13,200	Y		
Symetra	13,001	36	14,004	Y		Y
North American	13,826	23	12,780	Y	Y	
National Life	19,569	16	35,076	Y	Y	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 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	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic
North American	9,459	12,840	Y	Y	
Augustar Life	9,789	13,200	Y		
Mutual of Omaha	9,860	11,900	Y		Y
<b>Corebridge Financial</b>	<b>10,119</b>	<b>14,710</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>

**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.



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 ABR's please visit [corebridgefinancial.com/GoL](https://corebridgefinancial.com/GoL).

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers ICC16-16760, 16760. Rider Numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15997, ICC18-18004, 18004, ICC15-15990, 15990, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. 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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