

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

68% of IUL eligible 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 options²

We offer four indices which can be selected to optimize your policy based on the assumed level of index return or can be combined for additional diversification. The new S&P 500 High Bonus account performs best at 5% or more conservative rates, while Merrill Lynch Strategic Balance (MLSB) and S&P 500 High Cap accounts will continue to perform best at max rate.

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.

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

² 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	Best Index	Premium	Guarantee Years	Target	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic
Symetra	VCI	9,827	33	14,004	Y		Y
Corebridge Financial	S&P	10,252	35	14,710	Y	Y	Y
Nationwide	S&P	10,346	20	13,354	Y	Y	Y
John Hancock	VCI	10,551	31	13,050	Y	Y	Y
Mutual of Omaha	S&P	10,783	35	11,900	Y		Y
Protective	S&P	10,857	35	13,940			Y
Augustar Life	S&P	11,224	35	13,200	Y		
Lincoln Financial	S&P	11,312	35	14,850		Y	Y
North American	S&P	12,880	22	12,780	Y	Y	
Prudential	S&P	12,918	37	13,400	Y		Y

Corebridge Financial premium as of August 19, 2025, all others based on carrier illustrations as of August 19, 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.

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	Best Index	Premium	Guarantee Years	Target	Built-in Chronic	Built-in Critical	Opt. LTC/Chronic
Corebridge Financial	S&P	10,943	36	14,710	Y	Y	Y
Symetra	VCI	11,209	35	14,004	Y		Y
Mutual of Omaha	S&P	11,623	35	11,900	Y		Y
Protective	S&P	11,626	35	13,940			Y
John Hancock	S&P	11,992	33	13,050	Y	Y	Y
Lincoln Financial	VCI	12,350	35	14,850		Y	Y
Nationwide	S&P	12,622	20	13,354	Y	Y	Y
Augustar Life	S&P	12,911	35	13,200	Y		
Prudential	S&P	13,443	38	13,400	Y		Y
North American	S&P	13,826	23	12,780	Y	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	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
Protective	9,933	13,940			Y
Securian Financial	10,019	13,600	Y		Y
Corebridge Financial	10,119	14,710	Y	Y	Y
Nationwide	10,698	13,379	Y	Y	Y
Prudential	11,565	13,400	Y		Y

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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 ABR's please visit corebridgefinancial.com/QoL.

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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