

Select-a-Term

18-term durations allow clients the flexibility to buy only what they need. New submission experience with real-time offer potential.

1

Awarded best life insurance for customized coverage

Select-a-Term's 18-term durations provide the ability to select "off-year" periods so your client can choose a policy duration to match specific needs at an overall lower cost. *USA Today* named Corebridge as the best life insurance for customized coverage, and *Forbes Advisor* highlighted Corebridge as among the best companies for term life insurance.¹

2

Speed, client convenience and real-time offers

SimpliNow ChoiceSM submission platform puts you in control of how your client would like to complete the application process offering: tele-interview, agent or paramed completed options, as well as the convenient choice for client completion, online application that can deliver real-time offers on Select-a-Term.²

3

Among the lowest premiums along with rated case advantage

Select-a-Term's low monthly modal factor results in very competitive pricing with a Top 2 ranking in 70% of cases.³ In addition, you can count on strong pricing across genders, ages and health classes including table rated scenarios, and even tobacco classes.

4

Strong conversion options without further underwriting

Select-a-Term remains fully convertible to a permanent life insurance policy through the level-premium period (or attainment of age 70, which ever comes first) without additional underwriting. When converting policies issued within past 5 years, clients may be able to add the Accelerated Access Solution Chronic Illness rider up to \$3,000,000.

¹ *USA Today*, "Best life insurance companies of April 2024" April 9, 2024, and *Forbes Advisor*, "Best Term Best Term Life Insurance Companies: Expert-Rated In 2024", updated April 10, 2024.

² Some paths may not be available based on data you enter on the first several screens. SimpliNow Choice platform is not available in New York.

³ Rankings determined against fourteen top nationwide competitors outside of New York on April 8, 2024.

More Durations, Low Premiums, Strong Conversions!

Term Product	Monthly M, 45, PPNT, \$1M, 20-Year	Annual F, 40, PNT, \$500K, 30-Year	Term Durations
Select-a-Term	\$83.93	\$539.70	18
Banner OPTerm	\$84.43	\$539.69	7
Protective Classic Choice Term	\$84.44	\$539.81	7
Symetra SwiftTerm	\$84.44	\$539.72	4
Pacific Life PL Promise	\$84.76	\$543.25	5
SBLI Term	\$84.88	\$573.62	5
Transamerica Trendsetter Super	\$85.85	\$675.00	5
Prudential Term Essential	\$93.19	\$655.00	4
Lincoln TermAccel	\$99.61	\$587.46	4
Mutual of Omaha Term Life Answers	\$111.16	\$712.50	4
John Hancock Protection Term	\$115.86	\$766.50	4

Term Product	Conversion Period	Until Age	Convert to All Products
Select-a-Term	Entire Term	70	First 8 to 10 years depending on term
Banner OPTerm	Entire Term	70	Only a conversion UL
John Hancock Protection Term	Entire Term	70	First 6 to 12 years depending on term
Lincoln TermAccel	Entire Term	70	First 7 years
Mutual of Omaha Term Life Answers	First 20 years	75	✓
Pacific Life PL Promise	Entire Term	70	Only a conversion UL
Protective Classic Choice Term	First 10-18 years	70	First 5 years
Prudential Term Essential	Entire Term	65	✓
SBLI Guaranteed Level Term	Entire Term	70	WL or conversion UL
Symetra SwiftTerm	First 10 years	70	✓
Transamerica Trendsetter Super	Entire Term	70 ⁴	✓ ⁵

Chart data sources: LifeTrends and Compullife, accessed on April 24, 2024.

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 Corebridge Financial Inc.

⁴ To age 75 for Preferred Plus class.

⁵ Policies issued on a non-med basis may convert to whole life only.

Accelerated Access Solution (AAS)

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder: there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options – CA Only

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit
- 4% of AAS benefit

The monthly benefit under any of the options above is also capped at \$10,000 increased annually by 4% until the date the initial benefit period begins.

Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

Benefit Payment – CA Only

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

¹ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

² The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.



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: ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310, 19311N-33 Rev0321, 19310N-33 Rev0321, Rider Form Numbers: ICC14-14012, 14012, 14012N, ICC23-23601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC22-22995, 22995, 22995N. 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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