Max Accumulator+ III & Value+ Protector III

New York

More reasons than ever to be your IUL go-to product for New York sales

1

Offer both accumulation and protection-focused products to meet different client needs

Whether your client needs are long-term cash accumulation or death benefit guarantees, they can choose between Max Accumulator+ III and Value+ Protector III.

2

Improved competitive position performs well in all scenarios

Both Max Accumulator+ III and Value+ Protector III are designed to deliver strong cash value and coverage across different crediting rate scenarios and with both preferred best and standard ratings.

3

Innovative feature - Return of Premium (ROP) Rider

Available on Value+ Protector III. If your client's needs change, they have the flexibility to fully surrender their policy and receive some or all their paid premiums back.

4

Valuable feature - Accelerated Access Solution chronic illness rider

Available on both Max Accumulator+ III and Value+ Protector III. It is one of the few such riders still available in New York. AAS's innovative and flexible design allows for customizable coverage, and clients can tailor monthly benefit payouts according to financial needs.

Policies issued by **The United States Life Insurance Company in the City of New York** (US Life).

Improved Positioning

Accumulation IUL: 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; Best Performing S&P Account

Company	Product	Max Dist	Initial DB	Target	LTC/CI Rider	Life Income Rider
Corebridge Financial	**Max Accumulator+ III IUL**	**73,463**	**403,608**	**8,839**	**Y**	**Y**
National Life	FlexLife NL	73,408	430,551	7,238	Y	Y
Prudential	Momentum IUL	72,696	369,759	8,604	Y	N
John Hancock	Accumulation IUL 24	69,148	387,260	8,579	Y	N
Nationwide	YourLife Indexed UL Accumulator	64,068	425,519	8,632	N	N
Securian Financial	Eclipse IUL	60,198	403,161	5,701	Y	N

Corebridge Financial premium as of June 27, 2026; all others based on carrier illustrations as of June 8, 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.

Accumulation IUL: Five 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 5 Years; 20-year distributions starting at A66; Max Illustrated Rate with Participating Loan; Targeting $10,000 CSV at A100; Best Performing S&P Account

Company	Product	Max Dist	Initial DB	Target	LTC/CI Rider	Life Income Rider
National Life	FlexLife NL	95,406	1,456,884	24,490	Y	Y
Corebridge Financial	**Max Accumulator+ III IUL**	**93,668**	**1,529,491**	**33,496**	**Y**	**Y**
Prudential	Momentum IUL	88,752	1,485,906	34,577	Y	N
John Hancock	Accumulation IUL 24	85,138	1,553,534	34,414	Y	N
Nationwide	YourLife Indexed UL Accumulator	84,060	1,596,670	32,390	N	N
Securian Financial	Eclipse IUL	65,770	1,615,694	22,846	Y	N

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Improved Positioning

Protection IUL: Full Pay and 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; Best Performing S&P Account

Company	Product	Premium	Guar Years	Target	ROP Rider
Corebridge Financial	**Value+ Protector III IUL**	**11,722**	**38**	**14,281**	**Y**
Nationwide	YourLife Indexed UL Protector	11,758	20	13,354	N

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Protection IUL: Ten Pay and Solve for Minimum Premium at Max%

Male, 55, Preferred Best, Ten Pay, $1,000,000 Death Benefit
Solve for Minimum Prem to Carry to Maturity at Maximum Illustrated Rate; Best Performing S&P Account

Company	Product	Premium	Guar Years	Target	ROP Rider
Nationwide	YourLife Indexed UL Protector	24,562	20	13,354	N
Corebridge Financial	**Value+ Protector III IUL**	**25,895**	**37**	**14,281**	**Y**

Corebridge Financial premium as of June 27, 2026; all others based on carrier illustrations as of June 8, 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.

Disclosure from index companies

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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. 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 The United States Life Insurance Company in the City of New York (US Life). 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 - NY

Three monthly benefit options are available:

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

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 situations 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.

Policies issued by **The United States Life Insurance Company in the City of New York** (US Life). 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. Please refer to the policy for more information. Policy Form Numbers: 16760N REV0718,19646N Rev0120; Rider Form Numbers: 17600N, 18012N, 22995N, 13601N, 07620N, 14002N, 15996N, 18004N, 15990N.

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