

Enhanced QoL Max Accumulator+ III Increased Income Potential in Juvenile Cases!

Did you know that QoL Max Accumulator+ III is more competitive now with juvenile clients (under age 18) with lower death benefit (under \$500,000)?

Improvements to income potential:

- 10% average increase when paid to retirement
- 3% average increase when paid to college years

Male, 5, Juvenile, Pay to Age 65, 250,000 Initial Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$1,200 for 60 years; 20-year distributions starting at Year 61; Max Illustrated Rate with Participating Loan; Targeting \$10,000 CSV at A100

Company	Best Index	Max Distribution	Target	Built-in Chronic	Built-in Critical	Opt. LTC/ Chronic	Opt. Life Income
Fidelity & Guaranty	VCI	90,429	870	Y	Υ		
Securian Financial	S&P	70,152	1,188	Y		Y	
National Life	VCI	60,950	733	Y	Υ		Y
Allianz	VCI	56,316	2,798	Y			
North American	S&P	54,768	885	Y	Y		
Lincoln Financial	S&P	53,008	2,713		Y	Y	
Corebridge Financial	VCI	52,453	1,048	Y	Υ	Y	Υ
Prudential	S&P	47,772	788	Y		Υ	
Mutual of Omaha	S&P	47,423	948	Y		Y	
Nationwide	S&P	42,312	1,213	Y	Y	Y	
John Hancock	VCI	38,073	995	Y	Υ	Y	
Pacific Life	S&P	36,885	529	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.

Enhanced QoL Max Accumulator+ III Increased Income Potential in Juvenile Cases!

Male, 5, Juvenile, Pay to Age 20, 250,000 Initial Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$5,000 for 15 years; 5-year distributions starting at Year 16; Max Illustrated Rate with Participating Loan; Targeting \$10,000 CSV at A100

Company	Best Index	Max Distribution	Target	Built-in Chronic	Built-in Critical	Opt. LTC/ Chronic	Opt. Life Income
Fidelity & Guaranty	VCI	28,077	870	Y	Y		
Mutual Of Omaha	S&P	26,261	948	Y		Y	
Securian Financial	S&P	25,975	1,188	Y		Y	
National Life	VCI	25,046	733	Y	Y		Υ
North American	S&P	24,732	885	Y	Y		
Corebridge Financial	VCI	24,399	1,048	Y	Y	Y	Υ
Lincoln Financial	S&P	24,369	2,713		Y	Y	
Nationwide	S&P	23,868	1,395	Y	Y	Y	
Allianz	VCI	23,725	2,798	Y			
Penn Mutual	S&P	23,664	1,192	Y			
Pacific Life	S&P	23,559	529	Y		Y	
Prudential	S&P	23,232	788	Y		Y	
John Hancock	VCI	22,995	1,194	Y	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.

Unleash the Power of IUL!

QoL Max Accumulator+ III is now even more competitive across all age groups to better serve your diverse clientele.

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 ICC22-22191, 22191. Rider numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, ICC23-23601, 13601, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICCC18-18004, 18004, 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.

AGL and USL are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © Corebridge Financial, Inc. All rights reserved.