

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
Fidelity & Guaranty	VCI	90,429	870	Y	Y	
Securian Financial	S&P	70,152	1,188	Y		Y
National Life	VCI	60,950	733	Y	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	Y
Corebridge Financial	VCI	52,453	1,048	Y	Y	Y
Prudential	S&P	47,772	788	Y		Y
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	Y	Y
Pacific Life	S&P	36,885	529	Y		Y

Corebridge Financial premium as of July 19, 2025; all others based on carrier illustrations as of July 8, 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
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	
North American	S&P	24,732	885	Y	Y	
Corebridge Financial	VCI	24,399	1,048	Y	Y	Y
Lincoln Financial	S&P	24,369	2,713	Y	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

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Unleash the Power of IUL!

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

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