

## Enhanced QoL Max Accumulator+ III

### Significantly Improved Income Potential at Age 60+!

Did you know that QoL Max Accumulator+ III can be a good product for clients of age 60 and older? With a LIRP design, they can still take advantage of strong cash accumulation and income potential.

QoL Max Accumulator+ III is even more competitive now at age 60 and older. Significant improvements to income potential:

- Ten Pay: 40% average increase
- Single Pay/1035 Exchange: 13% average increase

Male, 65, Standard Non-Tobacco, **Ten Pay**, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$50,000 to A75; 20-year distributions starting at A76; 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 |
|-----------------------------|------------|------------------|---------------|------------------|-------------------|------------------|------------------|
| Pacific Life                | S&P        | 53,537           | 23,342        | Y                |                   | Y                |                  |
| Lincoln Financial           | S&P        | 52,219           | 26,944        |                  | Y                 | Y                |                  |
| Symetra                     | VCI        | 51,480           | 27,411        | Y                |                   | Y                |                  |
| Allianz                     | VCI        | 49,872           | 26,909        | Y                |                   |                  |                  |
| Augustar Life               | S&P        | 49,600           | 23,963        | Y                |                   |                  |                  |
| North American              | S&P        | 48,900           | 27,193        | Y                | Y                 |                  |                  |
| <b>Corebridge Financial</b> | <b>VCI</b> | <b>48,441</b>    | <b>22,965</b> | <b>Y</b>         | <b>Y</b>          | <b>Y</b>         | <b>Y</b>         |
| Securian Financial          | S&P        | 48,259           | 24,048        | Y                |                   | Y                |                  |
| Fidelity & Guaranty         | VCI        | 48,065           | 21,028        | Y                | Y                 |                  |                  |
| Penn Mutual                 | S&P        | 45,888           | 24,454        | Y                |                   |                  |                  |
| Mutual Of Omaha             | S&P        | 45,428           | 23,403        | Y                |                   | Y                |                  |
| Columbus Life               | S&P        | 44,112           | 26,752        | Y                |                   |                  |                  |
| Prudential                  | S&P        | 42,552           | 28,900        | Y                |                   | Y                |                  |
| Nationwide                  | S&P        | 42,144           | 24,784        | Y                | Y                 | Y                |                  |
| National Life               | VCI        | 41,857           | 23,598        | Y                | Y                 |                  | Y                |
| Transamerica                | S&P        | 41,448           | 19,500        | Y                | Y                 |                  |                  |
| John Hancock                | VCI        | 40,324           | 25,154        | 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.

# Enhanced QoL Max Accumulator+ III

## Significant Income and Cash Value Increase in Ages 60+!

Male, 65, Standard Non-Tobacco, **Single Pay**, Min Non-MEC Death Benefit  
\$500K Death Benefit, External 1035 of \$300k in year 1 and no recurring premium with 20-year distribution that starts at year 11, Monthly Distributions targeting \$10,000 CSV at A100

| Company                     | Best Index | Max Distribution | Target        | Built-in Chronic | Built-in Critical | Opt. LTC/Chronic | Opt. Life Income |
|-----------------------------|------------|------------------|---------------|------------------|-------------------|------------------|------------------|
| Allianz                     | VCI        | 45,168           | 29,614        | Y                |                   |                  |                  |
| Fidelity & Guaranty         | VCI        | 44,915           | 22,415        | Y                | Y                 |                  |                  |
| North American              | S&P        | 44,556           | 29,825        | Y                | Y                 |                  |                  |
| Lincoln Financial           | S&P        | 41,837           | 29,010        |                  | Y                 | Y                |                  |
| Symetra                     | VCI        | 41,400           | 29,857        | Y                |                   | Y                |                  |
| Securian Financial          | S&P        | 41,035           | 26,220        | Y                |                   | Y                |                  |
| <b>Corebridge Financial</b> | <b>VCI</b> | <b>40,981</b>    | <b>25,055</b> | <b>Y</b>         | <b>Y</b>          | <b>Y</b>         | <b>Y</b>         |
| Prudential                  | S&P        | 39,348           | 22,295        | Y                |                   | Y                |                  |
| Nationwide                  | S&P        | 36,468           | 27,039        | Y                | Y                 | Y                |                  |
| John Hancock                | VCI        | 35,537           | 32,088        | 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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