

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
Pacific Life	S&P	53,537	23,342	Y		Y
Lincoln Financial	S&P	52,219	26,944	Y	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	
Corebridge Financial	VCI	48,441	22,965	Y	Y	Y
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	
Transamerica	S&P	41,448	19,500	Y	Y	
John Hancock	VCI	40,324	25,154	Y	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

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
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	Y
Symetra	VCI	41,400	29,857	Y		Y
Securian	S&P	41,035	26,220	Y		Y
Corebridge Financial	VCI	40,981	25,055	Y	Y	Y
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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