

## NEW! Increased Income under the Income for Life Rider (IFLR)



Effective December 5, 2025, we are improving the performance of **Income for Life Rider (IFLR)** on all **Max Accumulator+ IUL** products (including currently sold and in-force policies) by increasing the annuity factor and decreasing the charge.

- Upon activation, in early years there is a **10-30% income increase**
- A more **consistent** annual income stream for life, on average 3% increase

Max Accumulator+ III IUL (non-NY) Example	Income Payments at Age 66 to Age 121		
	Age 66 (Yr. 1)	Age 71 (Yr. 5)	Age 76 (Yr. 10)
Before Reprice	\$58,308	\$61,328	\$65,331
After Reprice	\$71,929	\$71,929	\$71,929
Increased Income for Your Clients	23%	17%	10%

M/45/PPNT, Pay to Retirement, Min Non-MEC Death Benefit; Increasing DB switching to level when premiums end; Fixed Annual Premium of \$30,000 to A65; Distributions starting at age 66 and lasting to age 121; Utilizing S&P 500 Index at Max Illustrated Rate

Max Accumulator+ II IUL (NY) Example	Income Payments at Age 66 to Age 121		
	Age 66 (Yr. 1)	Age 71 (Yr. 5)	Age 76 (Yr. 10)
Before Reprice	\$53,782	\$53,782	\$53,782
After Reprice	\$66,346	\$66,346	\$66,346
Increased Income for Your Clients	23%	23%	23%

M/45/PPNT, Pay to Retirement, Min Non-MEC Death Benefit; Increasing DB switching to level when premiums end; Fixed Annual Premium of \$30,000 to A65; Distributions starting at age 66 and lasting to age 121; Utilizing S&P 500 Par Index at Max Illustrated Rate

### Why Income for Life Can Make Sense

#### 1. No Additional Cost for Your Clients

- No additional cost adding this rider to the policy
- Only a one-time charge deducted from the accumulation value at time of activation

#### 2. Contractually Guarantees A Steady Stream of Income Your Clients can Count on Regardless of Market Performance

- Once activated and subject to rider requirements, the stream of income is guaranteed to the policy owner until the earliest of insured's death, the lapse/surrender of policy, the maturity of policy, or the policy owner's written request to terminate the rider.

#### 3. Downside Protection with Built-In Step-Up Feature

- In addition to retaining a reducing life insurance death benefit, the income granted with this rider after activation will never decrease, even in the event of declining values elsewhere.
- On each policy anniversary, if the performance of the underlying account value exceeds a target performance level, the income amount will be recalculated with the potential of an increase.

#### 4. Three Cost-of-Living Adjustment Options

- Client can choose to set increasing income payments at time of activation through our Cost-of-Living-Adjustments (COLA) feature from three annual increase rate options: 1%, 2%, OR 3%.

For more information, please refer to the flyer: [Rider: Income for Life FAQ](#)

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)**.

## Illustrating IFLR has also become easier!

Effective **December 5, 2025**, inputs to illustrate the Income for Life rider (IFLR) from Winflex will be moved from the **Disbursements** tab to the **Solve For** tab for quicker and easier access.

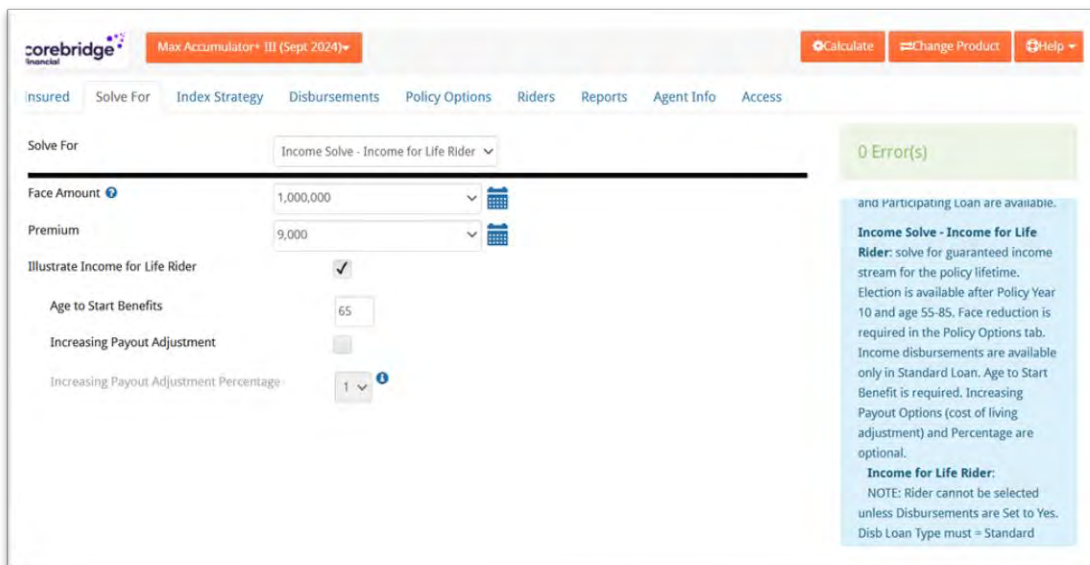
### Here's a quick walkthrough:

#### 1. Select "Income Solve – Income for Life Rider" from the dropdown

- Scroll down the informational blue box to the right to check for further rider specifications and restrictions. Eligibility for the rider is after Policy Year 10 and when client is between ages 55-85. An error will pop up if Loan type in the Disbursements tab is not selected at Standard Loan.

#### 2. Input face amount, premium, and age to start benefits

- **Note:** in order to illustrate IFLR, sufficient cash value is required in the starting year. The "Age to Start Benefits" needs to be one year older because benefits are displayed at the end of the year in the illustration. (Ex: Age 55, input Age to Start Benefits: 56)
- Optionally, select "Increasing Payout Adjustment" if you wish to illustrate the rider with Cost-of-Living Adjustments (COLA) from 1%, 2%, or 3%.



The screenshot shows the Corebridge Financial Winflex interface. The top navigation bar includes 'Calculate', 'Change Product', and 'Help'. The main navigation tabs are 'Insured', 'Solve For', 'Index Strategy', 'Disbursements', 'Policy Options', 'Riders', 'Reports', 'Agent Info', and 'Access'. The 'Solve For' tab is active, and the dropdown menu shows 'Income Solve - Income for Life Rider'. The form fields are as follows:

- Face Amount:** 1,000,000
- Premium:** 9,000
- Illustrate Income for Life Rider:** ☒
- Age to Start Benefits:** 65
- Increasing Payout Adjustment:** ☐
- Increasing Payout Adjustment Percentage:** 1

On the right side, there is a green box indicating '0 Error(s)'. Below it, a blue informational box provides details about the rider:

and Participating Loan are available.

**Income Solve - Income for Life Rider:** solve for guaranteed income stream for the policy lifetime. Election is available after Policy Year 10 and age 55-85. Face reduction is required in the Policy Options tab. Income disbursements are available only in Standard Loan. Age to Start Benefit is required. Increasing Payout Options (cost of living adjustment) and Percentage are optional.

**Income for Life Rider:**  
NOTE: Rider cannot be selected unless Disbursements are Set to Yes. Disb Loan Type must = Standard

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