

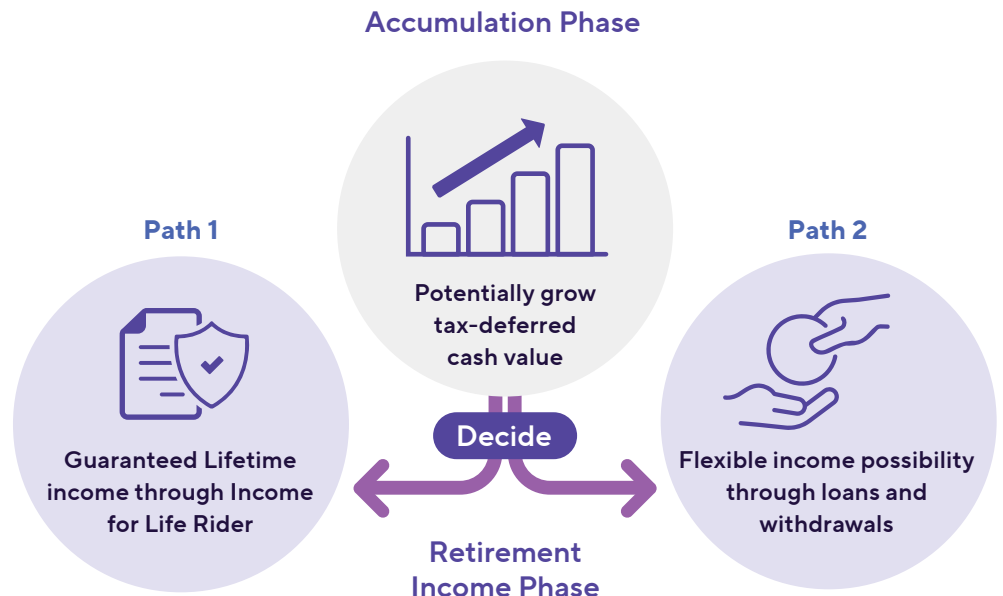


## Two paths to turn IUL cash value into retirement income – clients don't have to choose today.

With our **accumulation IUL**, clients have built-in optionality at purchase:

- Built-in option to potentially access cash value through loans and withdrawals (flexibility).
- Built-in option to activate the Income for Life Rider<sup>1</sup> (IFLR) for guaranteed lifetime income when needed (certainty).

**Accumulate first. Decide later:** clients can potentially build tax-deferred cash value during working years, then choose how to take income in retirement.



Position both approaches upfront and let clients' retirement needs determine the choice later.

### Why it matters

Clients may not know today how they may want to access cash value in retirement. Having both options available allows them to accumulate now and decide later, adapting as needs change. This makes our accumulation IUL an attractive solution for those who want both CONTROL and OPTIONALITY.

<sup>1</sup> There is no charge for this rider unless it is activated. A one-time activation charge applies at the time of use. If payment frequency is other than annual, an additional annual fee will apply.

|                       | <b>Path 1</b><br><b>Best for: clients who want maximum control</b>   | <b>Path 2</b><br><b>Best for: clients who want certainty &amp; protection</b>   |
|-----------------------|--|---|
|                       | <b>Flexible Income (Loans and Withdrawals)</b>   | <b>Guaranteed Lifetime Income (IFLR Rider Activation)</b>   |
| <b>Benefits</b>       | <ul style="list-style-type: none"> <li>Control over timing, amount and duration</li> <li>Potential for higher upside</li> <li>Greater flexibility and liquidity during retirement</li> <li>Tax-efficient distributions</li> <li>Death benefit preserved</li> </ul>   | <ul style="list-style-type: none"> <li>Predictable income stream for life, determined at activation and guaranteed to meet or exceed the Minimum Annual Installment</li> <li>Helps hedge longevity risk</li> <li>Eliminates exposure to sequence-of-returns risk</li> <li>Upside potential through optional annual cost-of-living adjustments</li> <li>Additional upside potential through the market-linked “step-up” feature that may increase payouts</li> <li>Peace of mind: one-time activation</li> <li>Preservation of death benefit</li> </ul>                              |
| <b>Considerations</b> | <ul style="list-style-type: none"> <li>Requires ongoing monitoring and management</li> <li>Sensitive to policy performance and loan interest rates</li> <li>Loans can reduce the death benefit and increase lapse risk if not managed</li> <li>Overloan Protection Rider can be activated to help prevent lapse, with a one-time cost</li> </ul> | <ul style="list-style-type: none"> <li>Once income is activated, the payment structure is set and cannot be changed, though income amounts may increase through optional annual cost-of-living adjustments and step-up feature.</li> <li>Remaining death benefit may reduce over time depending on duration and terms</li> <li>Accelerated Benefit Riders will terminate if IFLR is activated</li> <li>New policy loans and coverage changes are not permitted</li> <li>Benefits paid under this rider may be taxable. Clients should consult their personal tax advisor</li> </ul> |

## Key takeaway

Clients don't need to predict the future. This approach helps them accumulate now while keeping two retirement income strategies available—one emphasizing control and flexibility, the other emphasizing certainty and guarantees.

At Corebridge Financial, we offer a broad product portfolio to provide you the **CONTROL** and **OPTIONALITY**, including our term with multiple term durations, our protection IUL as a term alternative, and our accumulation IUL's two retirement income paths.



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 Form 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, ICC18-18004, 18004. **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.

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