

QoL Value+ Protector III

More reasons than ever to be your go-to product for cost-efficient death benefit protection

1

Improved competitive positioning

Premium reductions across the board with continued emphasis towards performing well in all index scenarios (max%, 6% and 5%) and across payment structures (level pay and short pay). Also improved **guaranteed premium solve to age 90!**

2

68% of IUL eligible cases are approved without labs through our Agile Underwriting+ (AU+) program¹

This improves the customer experience, increases placement, and shortens the time to issue (most applications are approved in 3 to 5 days). Applicants must be ages 18-59 and applying for \$2 million or less, see [IUL and AU+: A Winning Combination](#) flyer for more details.

3

Commitment to offering diversification options²

We offer four indices which can be selected to optimize your policy based on the assumed level of index return, or can be combined for additional diversification. The new S&P 500 High Bonus account performs best at 5% or more conservative rates, while Merrill Lynch Strategic Balance (MLSB) and S&P 500 High Cap accounts will continue to perform best at max rate.

4

Valuable and innovative features including Built-in Living Benefits and Return of Premium (ROP) Rider

As life and insurance needs change, the insured has two opportunities to exercise the built-in ROP rider to get back premium payments.

¹ Through-put rates for all IUL products as of August 1, 2023. Foreign Nationals and Opt-outs are not included.

² Diversification does not ensure a profit or protect against market loss.

Improved Positioning: Solve for Minimum Premium at Max%

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit,

Solve for Minimum Prem to Carry to Maturity at Maximum Illustrated Rate

Company	Best Index	Premium	Guar Years	Target
Corebridge Financial	VCI	10,347	35	14,710
Nationwide	S&P	10,989	20	12,718
North American	S&P	14,772	26	13,850
American National	S&P	15,965	66	12,680

Corebridge Financial premium as of September 29, 2023, all others based on carrier illustrations (as of August 15, 2023). 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.

Solve for Minimum Premium at 5%

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve for Minimum Prem to Carry to Maturity at 5% Assumed Rate

Company	Best Index	Premium	Guar Years	Target
Corebridge Financial	S&P	10,943	36	14,710
Nationwide	S&P	12,674	20	12,718
North American	VCI	14,772	26	13,850
American National	S&P	18,115	66	12,680

Corebridge Financial premium as of September 29, 2023, all others based on carrier illustrations (as of August 15, 2023). 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.

Improved Positioning: Solve for Premium to Guarantee to Age 90

Male, 55, Preferred Best, Full Pay, \$1,000,000 Death Benefit

Solve for Premium to Guarantee to Age 90

Company	Premium	Target
American National	9,899	12,680
Corebridge Financial	10,119	14,710
Nationwide	10,698	12,743
North American	11,376	13,900

Corebridge Financial premium as of September 29, 2023, all others based on carrier illustrations (as of August 15, 2023). 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.



An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. For more information about ABR's please visit corebridgefinancial.com//QoL.

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers ICC16-16760, 16760. Rider Numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15997, ICC18-18004, 18004, ICC15-15990, 15990, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. **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.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional. © Corebridge Financial, Inc. All rights reserved.