

The background is a dark purple color. It features several large, semi-transparent purple circles of varying sizes scattered across the frame. To the right of the main text, there is a trail of smaller, semi-transparent purple circles of varying sizes, arranged in a curved path that suggests movement or a data trail.

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The Corebridge Quality of Life Insurance® IUL Top-20

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).

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. See the "Important Notes" slide at the beginning and end of this presentation for more details.

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1. Living Benefits Chronic – Critical – Terminal Built-In To The Policy

2.

Rising Living Benefits With Option B...

Rising AAS Benefits, too!

3. AAS Up To \$3 Million

4.

DB can be ***DOUBLE***
The *Aggregate AAS* Benefit!

5. 2% and 4% AAS Chronic Illness Monthly Benefit

Maximum death benefit acceleration for policies purchased in New York may be subject to Coordination of Benefits

6. Corebridge Exclusive: The "Per Diem" AAS Option!

*(The Corebridge "Per Diem" option is not available in California)
(The maximum monthly benefit may be less in New York due to Coordination of Benefits)*

7.

Unique CA Max AAS Benefit: Increasing by 3% Annually!

8.

Lifetime Income Rider...

No cost until you turn it on...

Level OR Increasing Policy Loans

9.

Illustrate Rising Policy Loans: Inflation Protection for Supplemental Retirement Income

10.

Over-Loan Protection Against Policy Lapsing After Taking Loans

Neither the IRS or the courts have ruled on the tax consequences of exercising the Overloan Protection Rider.
Consult with a tax advisor concerning the risks associated with exercising this rider.

11.

Select Income Rider (S.I.R.) Protection for Beneficiaries with Monthly Death Benefit

12.

Account Value Enhancement Additional Interest Years 6+

13.

Enhanced Surrender Value = ROP: 50% yr 20; 100% yr 25

14.

Early Cash Surrender Value Rider For Business Cases

15.

No-Cost DCA Rider: Dollar-Cost-Average into Index Interest Crediting Accounts

16. Rolling Target Premiums

17.

Waiver of Monthly Deduction OR Waiver of Specified Premium *(QoL Max Accumulator+ Only)*

18. Flex Points: Can Get a Case From Table B/2 to Standard

19.

Max Accumulator+ Value+ Protector

Available in State of New York

(QoL ABRs are not available in NY)

(AAS rider IS available in NY)

20.

No-Lapse Guarantees AND Guaranteed DB Durations

1. Living Benefits – Built-in to the Policy
2. Rising Living Benefits with Option B
3. AAS Up To \$3,000,000
4. DB can be up to DOUBLE the AAS Benefit
5. 2% and 4% AAS options
6. Per Diem AAS Option
7. Unique Max AAS Benefit – Up to \$3 Million
8. Lifetime Income Rider
9. Illustrate Rising Policy Loans
10. Over-Loan Protection
11. Select Income Rider Protects Beneficiaries
12. Account Value Enhancement Interest
13. R.O.P. = Enhanced Surrender Value
14. Early Cash Surrender Value (*Business*)
15. No-Cost DCA Rider
16. Rolling Target Premiums
17. Waivers: Monthly Deductions OR Premium
18. Flex Points – Table 2 Issued "Standard"
19. Max Accumulator+ & Value+ Protector in NY
20. No-Lapse Guarantees & Guaranteed DB

Questions or Comments?

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