

Product Bulletin

LIFE INSURANCE

24019

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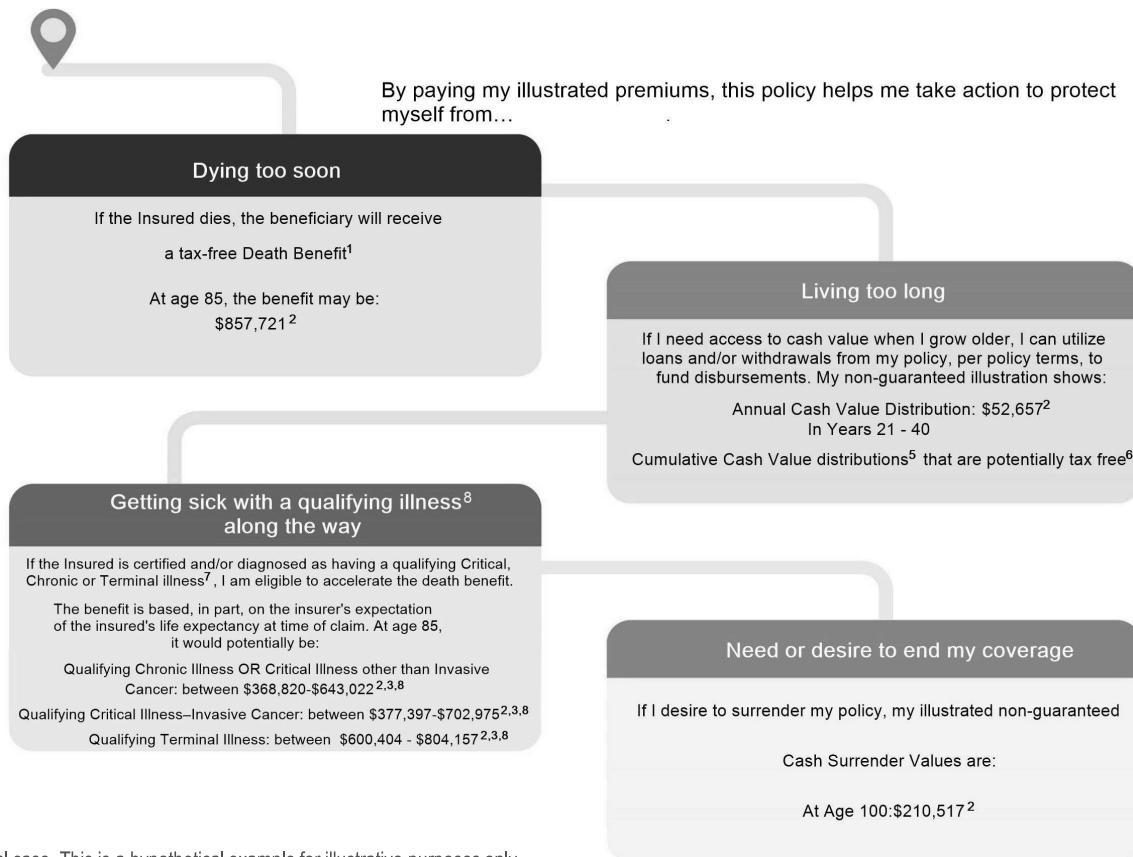


New! Policy IUL Illustration Enhancement – Policy Highlights Supplemental Pages

We are driven to continually improve customer experience. That is why we have completely redesigned the Policy Highlights page of our QoL Max Accumulator+ III and QoL Value+ Protector III's illustrations.

Now the Policy Highlights pages map out key benefits based on different life stages or scenarios of the insured. More importantly, we are now providing detailed estimates of potential benefit amounts of the QoL Accelerated Benefit Riders automatically included in your policies with no additional cost.

See example QoL Max Accumulator+ III illustration Policy Highlights page 1 below:



This is not an actual case. This is a hypothetical example for illustrative purposes only.

¹ Based on current tax laws. Death Benefit may not always qualify as tax-free. See the Tax and Compliance section in the Basic Illustration.

² Based on current non-guaranteed charges and illustration assumptions. This Supplemental Illustration contains non-guaranteed elements. The values and benefits shown are not guaranteed and assume that our current scale for interest credited, cost of insurance, and expense charges will remain unchanged for the years shown; this is not likely to occur. The assumptions on which they are based are subject to change by American General Life Insurance Company and the actual results may be more or less favorable.

³ The actual benefit amount will be determined at the time of claim and will be subject to underwriting requirements, an actuarial discount, and all limitations and other terms of the applicable rider. The underlying assumptions used to calculate the actuarial discount applicable to accelerated benefit payouts are not guaranteed and may be changed at any time. Actual payouts may be more or less favorable. Please refer to your rider(s) for complete details. Refer to your QoL Select Choice II Accelerated Benefits Summary section and Additional Information Regarding Your QoL Select Choice II Accelerated Benefit Riders section in the Basic Illustration.

⁴ Includes cumulative income from loans and withdrawals or from the Income for Life Rider (if elected). See the Tabular Detail and Income for Life Rider section in the Basic illustration.

⁵ Under some circumstances, policy loans and withdrawals are taxable. Refer to the Loans and Withdrawals in the Key Terms and Definitions section of the Basic illustration and the Policy Loans, Withdrawals, Surrenders and Specified Amount Reductions in the Tax and Compliance section of the Basic Illustration.

⁶ See Rider for complete definition of illnesses. Benefits available upon policy issue. Waiting period applicable in CA, ND, SC, SD and FL. See Rider for details.

⁷ Only applicable to qualifying chronic, critical, and terminal illnesses. See *Basic Illustration and applicable riders for details*.

⁸ Please refer to the next page for more details on the range of potential non-guaranteed accelerated death benefits under your QoL Select Choice II accelerated benefit riders.

Here is an example Policy Highlights page 2 with additional details of minimum and potential benefit amounts of the Accelerated Benefit Riders:

Age at Benefit Payment Date	Death Benefit That May Be Accelerated*	Range of Potential Accelerated Benefit Amounts*		
		Chronic Illness OR Critical Illness Other than Invasive Cancer	Critical Illness - Invasive Cancer	Terminal Illness
75	\$454,346	\$81,782 - \$345,180	\$90,869 - \$377,666	\$318,043 - \$426,628
85	\$857,721	\$368,820 - \$643,022	\$377,397 - \$702,975	\$600,404 - \$804,157
90	\$857,721	\$203,514 - \$452,676	\$203,514 - \$452,676	\$297,864 - \$517,630

Our goal of this illustration enhancement is to enable you to better present our innovative and competitive IUL products that meet your client's life needs.

To learn more about our QoL Max Accumulator+ III and QoL Value+ Protector III IUL products, please visit [Stand Out with QoL](#).

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.

For more information about ABR's please visit corebridgefinancial.com/QoL

* The actuarial discount is calculated, in part, based on an assumed interest rate and the Company's assessment of the expected future mortality of the insured in light of the insured's qualifying chronic, critical, or terminal illness. The interest rate assumed in the hypothetical examples shown is 7%. The underlying assumptions used to calculate the actuarial discount are not guaranteed and may be changed by the Company at any time. Actual payouts may be more or less favorable than those shown above. **Under certain circumstances where an insured's expected mortality (the Company's expectation of the insured's life expectancy) is not significantly changed by a qualifying illness from what it was when the coverage was issued and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form Numbers: ICC22-22191, 22191, ICC16-16760, 16760; Rider Form Numbers: ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 07620, 14306, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004, ICC15-15990, 15990, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA04CHIR-CA (0514), AGLA04CRIR, AGLA04TIR. **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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