



New York Products Playbook

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Enable your success with these New York-specific tools and resources.

INDEX UNIVERSAL LIFE

- Upside potential
- Downside protection

TERM LIFE

- Producer Guide
- Competitive Comparisons
- Term Conversions

GUARANTEED UNIVERSAL LIFE

- Producer Guide
- Consumer Brochure

RESOURCES

- Quick Quotes
- Producer Website
- All national marketing materials

NY REG 187

Policies issued by **The United States Life Insurance Company in the City of New York** (US Life). 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. Please refer to the policy for more information.

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New York Products Playbook

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HOME

INDEX
UNIVERSAL LIFE

TERM LIFE

GUARANTEED
UNIVERSAL LIFE

RESOURCES

Index Universal Life Portfolio

MAX ACCUMULATOR+ II

- [Max Accumulator+ II Producer Guide](#)
- [Max Accumulator+ II Product Highlights](#)
- [Max Accumulator+ II Consumer Guide](#)

- [AG Quick Ticket Playbook](#)
- [Chronic Illness Rider Consumer Guide](#)
- [Agile Underwriting+ Guidelines](#)

VALUE+ PROTECTOR III

- [Value+ Protector III Producer Guide](#)
- [Value+ Protector III Product Highlights](#)
- [Value+ Protector III Consumer Guide](#)

Protection Extend IUL

Term Conversion Product that offers the benefits of traditional universal life plus the potential for greater growth in the policy value, and ability to access these funds while living.

- [Protection Extend IUL Consumer Brochure](#)
- [Protection Extend IUL Product Highlights](#)

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HOME

INDEX
UNIVERSAL LIFE

TERM LIFE

GUARANTEED
UNIVERSAL LIFE

RESOURCES

- **Market-Leading Price**
- **Invaluable Flexibility: 18 Durations**
- **Full Convertibility**

Full convertibility to a permanent life insurance policy up to the end of the level-premium period or attainment of age 70 of the insured, whichever comes first. This conversion option is available without evidence of insurability or additional underwriting.

Learn more with the
[Term Conversion Playbook](#)

FINANCIAL PROFESSIONAL

[Producer Guide](#)

[Competitive Comparison](#)

[Rated Case Comparison](#)

[Agile Underwriting+ Guidelines](#)

CONSUMER COLLATERAL

[Consumer Guide](#)

[Term Laddering Sales Concept](#)

[Consumer Flyer—](#)

[“Are You Paying for More Than You Need?”](#)

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New York Products Playbook

Corebridgefinancial.com/NewYorkProducts

Internet access required;
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HOME



INDEX
UNIVERSAL LIFE

TERM LIFE

GUARANTEED
UNIVERSAL LIFE

RESOURCES

Secure Lifetime GUL 3 for New York

- Lifetime Guaranteed Coverage
- Return of Premium Options
- Partial Withdrawal Capability

In addition to base policy guarantees, GUL 3 offers two optional ways clients can receive significant benefits while still living¹:

- **Chronic Illness Rider** - Accelerated Access Solution[®]
 - Flexible Monthly Payouts - 2%, 4% and the IRS Maximum Per Diem.
 - It's an Indemnity Contract - Benefits are paid regardless of actual expenses.
 - Waiver of Monthly Deductions - No premiums required while on claim.
- **Longevity Rider** - Now, at age 85, clients can withdraw up to 10% of their death benefit per year with, Lifestyle Income Solution[®].

¹ Lifestyle Income Solution and Accelerated Access Solution can be elected for an additional charge.

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FINANCIAL PROFESSIONAL

[Producer Guide](#)

CONSUMER COLLATERAL

[Consumer Brochure](#)



New York Products Playbook

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HOME

INDEX
UNIVERSAL LIFE

TERM LIFE

GUARANTEED
UNIVERSAL LIFE

RESOURCES

Tools to help you tell
the story to your clients.

SALES RESOURCES

[Get Your Quote NOW](#)

[Rapid Rater App for iPhone](#)

[Rapid Rater App for Android](#)

[AG QuickTicket Playbook](#)

[Producer Website](#)

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Corebridgefinancial.com/NewYorkProducts

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[HOME](#)

[INDEX
UNIVERSAL LIFE](#)

[TERM LIFE](#)

[GUARANTEED
UNIVERSAL LIFE](#)

[RESOURCES](#)

New York Regulation 187

The Suitability and Best Interests in Life Insurance and Annuity Transaction regulation (New York Reg 187, or “Best Interest Rules”) amends the state’s existing suitability requirements to add life insurance effective February 1, 2020. It also introduces important producer requirements with respect to best interest recommendations.

[NY Reg 187 Bulletin Compliance Bulletin](#)

[NY Reg 187 Full regulation](#)

[NY Reg 187 FAQs and other guidance from NY DFS](#)

PRODUCT INFORMATION SHEETS

[Select-a-Term](#)

[Secure Lifetime GUL 3](#)

[Max Accumulator+ II IUL](#)

[Value+ Protector III IUL](#)

INFORMATION ON INFORCE POLICIES

[Consumer Information](#)

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