

Suitability Program Enhancements

Starting October 2, 2023, the Corebridge Suitability Supervision Program will allow for considerations of replacement applications that will result in a net cost up to 5% of the existing contract account value.

All new business submissions will continue to require a complete Client Profile form, where applicable, and be subject to suitability review. Please note, in order to be considered, producers must:

- Thoroughly document the basis for their replacement recommendation
- Explain whether any feature or benefits will be lost or reduced in value and
- Clearly identify the benefit to the exchange

Replacement recommendations may be subject to a heightened review through the Corebridge Supervision Program, especially where the client would be subject to charges.

Please refer to our guide to the Corebridge Financial suitability standards and processes for more information on successfully navigating the Corebridge Supervision Program.

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Early withdrawals may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply.

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