



# FASTER processing time for a powerful life insurance solution

## QoL Max Accumulator+ with simple non-medical underwriting

QoL Max Accumulator+ could be ideal for your clients who want a competitive death benefit to help protect their loved ones, as well as potential cash value growth and income stream from their policy. In addition, QoL Max Accumulator+ offers living benefits for qualifying chronic, critical and terminal illnesses, protecting your clients from unexpected costs in their time of need.

### Non-medical underwriting<sup>1</sup>

- Ages 0-50
- Face amounts: \$50,000 - \$499,999
- No lab tests, physical exam or APS required for proposed insured
- Up to PPNT underwriting class available<sup>2</sup>

<sup>1</sup> "Non-Medical Underwriting" or "Non-Med" as described in this document, means that no in-person paramedical examination will be required of an applicant for life insurance.

<sup>2</sup> No flat extra ratings available for this non-medical underwriting program. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. Substandard classes available through Table E. Note Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class. Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission. Please review the Non-Medical Underwriting Guidelines AGLC110667 for more information.

**Up to \$499,999**

**No Medical Underwriting—PLUS, Best Underwriting Class Available**

### QoL Max Accumulator+ IUL

Male, Age 40, Minimum Death Benefit Increasing to level at age 65, Premium \$10,000/year for 25 years, Max illustrated rate, Fixed Loans, Solve for income from age 66 to age 85 CV \$10,000 at age 100.

PRODUCT	Non-Med UW	Income	Inc. % Dif. from AGL	CV Age 65	Initial Death Benefit	Target
Global Atlantic Lifetime Builder Elite		\$76,760	<b>23%</b>	\$702,517	\$263,306	\$3,842
<b>American General QoL Max Accumulator w MLSB Account and SIR</b>	✓	\$64,521	<b>3%</b>	\$671,516	\$303,361	\$4,326
<b>American General QoL Max Accumulator w MLSB Account</b>	✓	\$62,581	<b>0%</b>	\$659,360	\$303,361	\$4,326
Nationwide Indexed UL Accumulator II		\$52,536	<b>-16%</b>	\$537,033	\$263,687	\$3,669
Securian Orion Indexed Universal Life	✓	\$52,119	<b>-17%</b>	\$577,896	\$248,180	\$3,348
NACOLAH Builder Plus IUL		\$50,656	<b>-19%</b>	\$590,442	\$244,568	\$3,172
National Life FlexLife II		\$44,372	<b>-29%</b>	\$461,253	\$340,735	\$3,479



To learn more, see your Life Insurance representative and visit our website: [www.QualityofLifeinsurance.com](http://www.QualityofLifeinsurance.com)

Income data generated on 07/01/2019. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. QoL Max Accumulator + With Blended Index Participation Account (7.48%) and Select Income Rider (100% and 30 year), Policy Form #15997, Global Atlantic Lifetime Builder Elite, (7.58%), Policy Form #ICC17-IULA-K17, Life Insurance Company of the Southwest, FlexLife II (6.38%), Policy Form #ICC16 20417, North American Builder Plus IUL (6.23%), Policy Form #ICC18LS183, Nationwide Indexed UL Accumulator II (5.76%), Policy Form #ICC18-NWLA-538, Minnesota Life Orion IUL (6.38%), Policy Form #ICC16-20073, American National Signature IUL (6.36%), Policy Form #IUL14. Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: 19646, ICC19-19646; Rider Form Numbers: ICC15-15600, ICC13-13601, ICC18-18012, ICC16-16420, ICC14-14002, 14306, 07620, ICC15-15997, ICC15-15996, ICC18-18004, ICC15-15271, ICC15-15274, ICC15-15273, ICC18-18276, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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