

QoL Max Accumulator+ III

Index Universal Life Insurance

Maximize cash value
with diversification



Not for use in New York.

Discover a robust IUL

QoL Max Accumulator+ III benefits clients who are seeking permanent life insurance protection AND cash value accumulation they can easily and quickly access to help meet financial goals and supplement their retirement.

QoL Max Accumulator+ III may serve the financial needs of several types of clients preparing for the future they expect and the surprises they don't. See below for the typical client profile:

QoL Max Accumulator+ III	
Optimized for	Death benefit protection, Accumulation and Income potential
Target ages	30-55
Client needs	<ul style="list-style-type: none">• Maximize cash value growth without direct market exposure• Accumulate cash value in a tax efficient manner• Supplement retirement, long-term care expenses, college funding or other cash needs• Provide solutions for wealth transfer, estate planning, executive benefits and business planning

Maximize cash values; optimize access to funds

Help clients build a brighter future with flexible permanent life insurance that provides multiple benefits and options to customize their policy.



Diversified index strategy lineup.

To help support consistent long-term growth opportunities, QoL Max Accumulator+ III features five index crediting strategies designed to perform across different market cycles.



Living benefits you can use in your lifetime.

Multiple options available that provide living benefits to help cover expenses for qualifying illness. One is built-in and included in every policy automatically, and one is an additional, optional rider. Unlike many long-term care reimbursement policies, can be used to pay for any expense – even those unrelated to the illness, and no receipts are required.



A potential stream of guaranteed income.

Your clients have the option to convert available policy cash value into a stream of guaranteed income payments using the Income for Life Rider. Payments continue until death or policy maturity, whichever occurs first. The rider also offers an option to increase payments annually to help address the impact of inflation.



Flexible options to access your cash value to support life's financial needs.

In addition to accessing cash value through the Income For Life Rider, they can also access policy values via withdrawals¹, fixed loans, and participating loans.



Opportunity for no medical exam for many applicants.

If clients are 59 or younger and applying for \$2 million or less in coverage, they may be able to be approved for a policy without a medical exam and lab tests.



Purchase more coverage at a discount.

Our QoL Advantage Program gives you the option of buying additional term life coverage at a discounted premium.

¹ Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals taken during the first 15 years of the contract may be treated as income first and includible in your income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits, availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses. Loans and withdrawals may negatively impact the Death Benefit.

Access the power of diversification



QoL Max Accumulator+ III offers five index interest crediting strategies* plus a Declared Fixed Interest Rate Account, designed to perform in varying market cycles and environments. Diversifying across them can help clients capture market-linked growth opportunities while maintaining IUL's built-in protection from market loss, supporting your client's goals for accumulation, income, and protection. Interest crediting is linked, in part, to the performance of indices, without their money being directly invested in the market.

Index account	What it offers
Cap Strategies	
S&P 500® Index High Cap Rate Account	U.S. large-cap equity growth exposure with a higher cap rate for greater upside potential.
S&P 500® Index High Bonus Account	U.S. large-cap exposure with an enhanced bonus feature.
Nasdaq-100® Index	Technology and growth exposure, tracking 100 of the largest non-financial U.S. companies listed on the Nasdaq.
Participation (Par) Strategies	
Merrill Lynch Strategic Balanced Index®	A domestic stability anchor that blends stocks, bonds, and cash to help moderate volatility.
PIMCO® Global Optima Index	Global diversification across multiple asset classes using an active, rules-based approach.
Declared Fixed Interest Account	
Declared Interest Account	A fixed-rate option for predictable, steady crediting

The policy's interest crediting strategies...

- Credit no less than 0% interest, regardless of market performance
- Use a formula that calculates interest based in part on the movement of one or more market indices
- Use a one-year timeframe to calculate interest, known as a "one year point-to-point" design with different Cap and Participation (Par) rates
- Offer a crediting bonus guaranteed² no less than 0.10% through an Account Value Enhancement in policy year 6 and later.

² All guarantees are backed by American General Life Insurance Company.

* Index strategies are not investments; you cannot invest directly in an index.

Upside and downside potential

Cap Rate Strategy (Cap Strategy)

A specified rate indicates the maximum amount, or ceiling (e.g., 11%), of the upward index movement that will be credited to the index interest account, while the minimum will never be credited less than 0% interest.

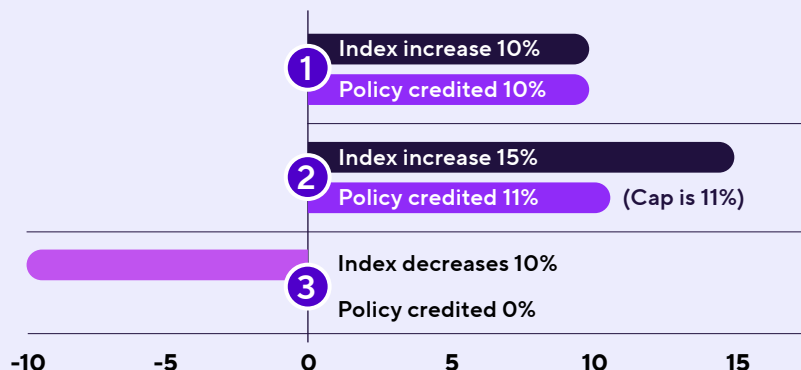
S&P 500® Index – High Cap Strategy
S&P 500® Index – High Bonus Strategy
Nasdaq-100 Index® – Cap Strategy

3 Cap Strategy Example Scenarios



Pro Insight: Better suited for less risk tolerant clients.

Volatility is curbed and more interest crediting is possible in lower markets.



Cap Rate: Assumes 11% cap, a participation rate of 100%, and no crediting below 0% interest.

Participation Rate Strategy (Par Strategy)

A specified percentage (e.g., 100%) determines how much of the index's upward movement will be credited to the index interest account, but this index interest account will never be credited less than 0% interest.⁴

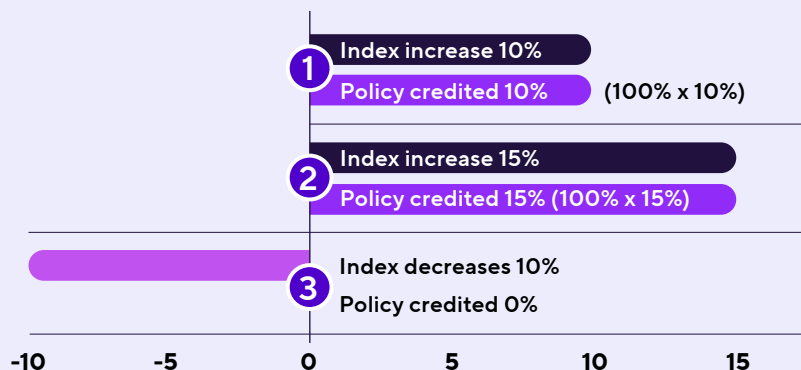
ML Strategic Balanced Index® – Blend Strategy
PIMCO Global Optima Index® – Global Blend Strategy

3 Par Strategy Example Scenarios



Pro Insight: Better for clients who are more risk-tolerant.

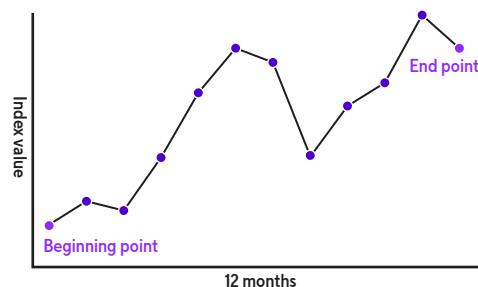
More fluctuation in interest credited is possible but there is no limit on earning potential.



Participation Rate: Assuming no cap, participation rate of 100% and no crediting below 0% interest.

Interest calculations use a "1-Year Point-to-Point" time period

The beginning point (value) and end point (value) of the index's one year interest crediting period are used to determine the percentage change. Interest credits are based in part on this change and credited at the end of the period.



³ Hypothetical performance of QoL Max Accumulator+ III index interest credit strategies does not take into consideration the account value enhancements which could improve the performance. Past performance is not indicative of future results, and this not a reflection or guarantee of future performance.

⁴ Due to administrative costs associated with the policy which are not accounted for in the above example, reduction in cash value is a potential outcome in a down market year.

Learn how QoL Max Accumulator+ III works

CONTRIBUTION

Client pays premiums – Premiums can be allocated to one or more of 6 accounts below.⁵

High Cap Strategy based on S&P 500® Index	High Bonus Cap Strategy based on S&P 500® Index	Cap Strategy based on Nasdaq-100 Index*	Blended Participation Strategy based on Merrill Strategic Balanced Index	Global Blend Participation Strategy based on PIMCO Global Optima Index	Declared Interest Account
5 Index Interest accounts					1 Fixed account



ACCUMULATION

Policy accumulates cash value – Based on allocated accounts.

5 Index Interest accounts	1 Fixed account
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DECUMULATION

Cash value comes out of the policy – Leverage multiple options to access cash value while living or save the life insurance benefit for beneficiaries.

For Policy Owners

- **QoL Accelerated Death Benefit Rider (ABR)** – built-in benefit payment for qualifying chronic, critical, or terminal illness
- **Accelerated Access Solutions®** – optional benefit payment for qualifying illness
- **Income for Life rider** – guaranteed income for life
- Policy loans and withdrawals**

For Beneficiaries

- Lump-sum life insurance benefit
- **Select Income Rider** – option to receive life insurance benefit in installments

Dollar Cost Averaging (DCA) Rider

With the optional DCA Rider, clients can allocate their premium to a holding account and gradually move it into their chosen index strategies over time. This approach helps reduce the risk of allocating all at once during market highs and can make it easier to navigate market ups and downs. Available at no additional cost, it offers a simple, disciplined way to get started.

⁵ Policy charges are deducted.

* Policy loans and withdrawals may be taxable.

Explore how the policy can pay benefits

For the beneficiaries

QoL Max Accumulator+ III enables clients to choose how their beneficiaries receive life insurance policy benefits.

- The policy's benefit can be distributed to beneficiaries, generally income-tax-free, via a **lump-sum life insurance benefit**.
- Beneficiaries can receive a portion or all of the life insurance benefit through guaranteed **installment payments over time instead of a lump-sum payout via the Select Income Rider**. This no-cost rider must be elected at policy issue and allows the payment schedule to be customized based on the original face amount. Because the rider may lower the policy's cost of insurance charges, it may also help cash value accumulate faster. The payment schedule is established at issue and is irrevocable.
- Your clients can choose a **combination of the two** and split the policy benefit into a lump-sum and installment payments. Choose an amount to be paid in a lump-sum, and the rest will be paid out in installments.

For the policyholder

QoL Max Accumulator+ III features flexible options that enable the the policy holder to choose different ways to benefit from the policy's cash value. These include:



Living benefit options

Multiple options available that provide living benefits for qualifying illness via the QoL Accelerated Death Benefit Rider (ABR), a built-in rider automatically included in every policy and the Accelerated Access Solution (AAS) rider, an optional fee-based rider that must be elected at time of purchase. The condition does not need to be permanent.



Guaranteed Income for Life

The Income for Life Rider is automatically included with the policy at no additional cost. If eligibility requirements are met, the policy owner may elect to activate the rider and receive guaranteed income for life that may be income tax-free.* The rider may be activated after policy year 10, provided the policy owner is at least age 55-85. A one-time charge applies only if the rider is activated.



Policy loans

Clients can also access accumulated cash value through policy loans or withdrawals. Cash value, whether from a loan or withdrawal, is potentially tax-free income for your clients.**

* Consult your tax advisor for your specific factual situation.

**Based on current federal income tax law. Tax treatment varies depending on how benefits are taken.

Available loan types⁶

Standard (fixed): With this type of loan, the loaned funds earn interest at a set amount and do not participate in index interest earnings. The charge for taking this loan is also fixed and known in advance.

The policy's standard loans are credited a 2% fixed interest rate. The charged interest rate is 3%, which creates a 1% net cost on the loan balance.

This loan choice is typically elected if an insured needs to access more than 10% of their policy's accumulation value.

Preferred (fixed): With this loan, the charged interest rate on loaned funds is fixed at 2%, the same interest that is credited on loaned funds. This creates a 0% net cost on the loan balance, which means the insured incurs no extra cost to execute this type of loan.

A preferred loan is only available in policy years 11+. No more than 10% of the accumulation value of the policy at the beginning of the year can be borrowed using a preferred loan.

Participating: Often the most popular of the three loan types, it is available in any policy year, as long as there is positive cash surrender value.

The money borrowed stays in the index interest accounts and this "participation" can result in earned index interest. The interest rate charged is currently 5.5%.

Answers to frequently asked loan questions

- Loan option is chosen at time of request, not policy issue
- Only one loan type is available at a time
- Client has the ability to switch from a Standard Loan to a Participating Loan, or vice versa
 - Maximum of 3 times during the life of the contract
 - Entire loan balance switches



⁶ Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy. Policy will lapse at any time if the outstanding loan amount exceeds the Accumulation Value less the surrender charge.

Experience a streamlined path from submission to approval with Agile Underwriting+

This streamlined underwriting process provides a fast and convenient path from submission to approval. The majority of Agile Underwriting+ (AU+) applications can proceed without an exam.⁷

Key AU+ guidelines

Applications with ages 59 and under and face amount up to \$2 million⁸ will start with the AU+ process and default to the tele-interview, regardless of rate class. AU+ also provides the flexibility for an agent-completed Part B on some cases.

If your client adds the Accelerated Access Solution to a QoL Max Accumulator+ III policy with an AU+ increasing death benefit, the face amount can rise above the \$2,000,000 max, and their chronic illness benefits could potentially increase over time.

To learn more about AU+ availability, refer to the Agile Underwriting+ Guide (AGLC110667).



⁷ If we are unable to make an underwriting decision based on the AU+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements.

⁸ Face amount is based on the total amount of coverage issued and placed in-force with AGL.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Solely Applicable to Quality of Life...Insurance® Riders:

- **Critical Illness Accelerated Death Benefit rider**
- **Chronic Illness Accelerated Death Benefit rider**
- **Terminal Illness Accelerated Death Benefit rider**

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable.

To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.

(5) Any 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. See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.

(6) Benefits payable are intended to receive favorable tax treatment under IRC Section 101(g); however, under certain circumstances, the benefits payable may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.

(9) See your policy for details.

Disclosures Applicable to All Chronic Illness Accelerated Death Benefit riders

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy 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). The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit upon the insured's not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.¹⁰ Unlike Long-Term Care benefits, control over how money is spent is up to the policy holder: There are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first.

Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance (LTCI) policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Generally, accelerated chronic illness death benefit riders and LTCI is conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.⁸ LTCI includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal (in California) or Medicaid (all other states). Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Disclosures Solely Applicable to Accelerated Access Solution (Chronic Illness Accelerated Death Benefit rider)

Payout Options

All states except California. Three monthly benefit options are available. Monthly benefit under any option is capped at the [maximum IRS per diem](#) amount at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

California ONLY. Two monthly options are available. Monthly benefit under any option is capped at the [maximum monthly benefit amount under the policy](#) at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit

Alternatively, in all states, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to a present value discount that is determined by the company at the time you become eligible for benefits under the rider.

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under a Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under such a rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code⁸. There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

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Information about the ML Strategic Balanced Index®

The ML Strategic Balanced Index embeds an annual index cost in the calculations of the change in index value over the index term. This "embedded index cost" will reduce any change in index value over the index term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by American General Life Insurance Company ("AGL"). AGL's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes AGL's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of the two underlying indices.

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Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

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⁸ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements, and the condition need not be permanent.

For the full list of riders and other features, see
QoL Max Accumulator+ III product highlights (AGLC201753).



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers: ICC22-22191, 22191; Rider Form Numbers: ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. **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. Please refer to the policy for more information.

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