

Match your protection
with your financial needs



Build financial protection around your life’s major milestones with QoL Flex Term’s flexible coverage terms. Whether you’re having your first child or buying your first home, you only pay for the term interval you need.

Save
more than
\$6,500

over 21 years with a 21-year policy instead of a 25-year policy.¹



**Starting
a family**

The average cost of raising a child to the age of 18 is



\$310,605²

The average cost per student, per year, of college in the U.S. is



\$35,551³



**Realizing
your dream**

The average American mortgage loan is

\$453,000⁴

The average remaining mortgage balance is

\$220,380⁵



**Replacing
employment
income**



of Americans bought life insurance for income replacement⁶

Only
\$168,000

The average size of a new individual life policy⁶



Customizable life insurance plans

Trust our affordable and dependable solutions to cover exactly what you need and help you save for what’s most important, whether you want peace of mind for children’s college funds, mortgage protection or supplemental income in the future.



Life insurance on your own terms

QoL Flex Term policies are based on the idea that your policy should be for the amount you need and the length of time you need in nice, even numbers.

Buy only what you need

Save money and target your financial goals with the flexibility of a QoL Flex Term policy. Don't overpay for a longer term than you can use.

Convertibility

QoL Flex Term policies can fully convert to a permanent policy up to the end of the level-premium period (or attainment of age 70, whichever comes first) without additional underwriting.

To learn more about how you can purchase life insurance on your own terms, contact your financial professional.

¹ Savings reflect a 21 year versus a 25-year QoL Flex Term \$1 million policy for a male, age 43, preferred plus underwriting class. Premium rates current as of March 9, 2024, rates may vary by state. Please check with your financial professional for the current rate. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.

² It Now Costs \$300,000 to Raise a Child. August 2022. <https://www.wsj.com/articles/it-now-costs-300-000-to-raise-a-child-11660864334>

³ Average Cost of College & Tuition. October 2022. <https://educationdata.org/average-cost-of-college>

⁴ The Average Size of a New Mortgage Just Set a Record, As Home Prices Continue to Climb. February 2022. <https://www.cnbc.com/2022/02/16/the-average-size-of-a-new-mortgage-just-set-a-record.html>

⁵ Total Mortgage Debt Increases to \$10.3 Trillion in 2021. June 2022. <https://www.experian.com/blogs/ask-experian/how-much-americans-owe-on-their-mortgages-in-every-state/>

⁶ Life Insurance Statistics in 2023. May 2022. <https://www.policygenius.com/life-insurance/life-insurance-statistics/>

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers: ICC21-19310 Rev0321, ICC21-19311 Rev0321, 19310-10A Rev0321, 19311-10A Rev0321; Rider Form Numbers ICC14-14012, 14012, ICC14-14001, 14001, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-15604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA04TIR, ICC22-22995, 22995. **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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