



Flex Term



New, improved monthly rates in almost every cell

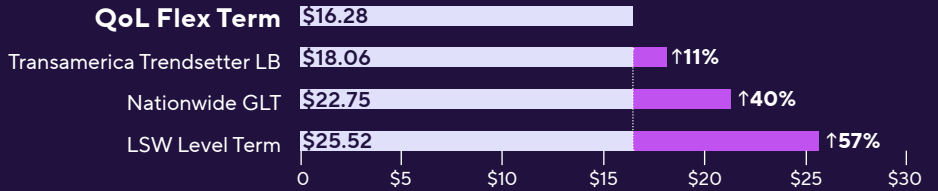
QoL Flex Term offers the most among competitors that offer accelerated benefit riders (ABRs) including being the only carrier with guaranteed benefit floors. It often costs less than other term products that offer ABRs, sometimes even a lot less.

Rates current as of February 21, 2023

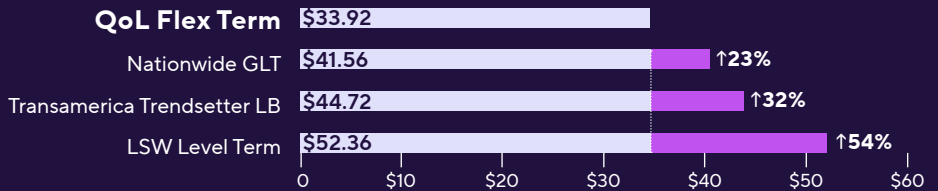
New, improved rates for \$500,000 and up

% MORE THAN QOL FLEX TERM

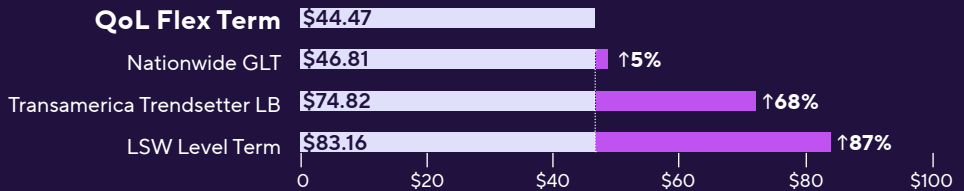
Male, Age 30, PPNT, 15-year, \$500,000¹



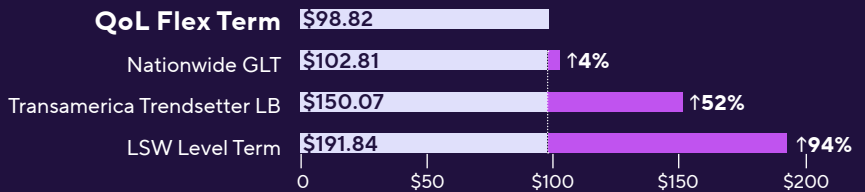
Female, Age 30, PNT, 20-year, \$1,000,000



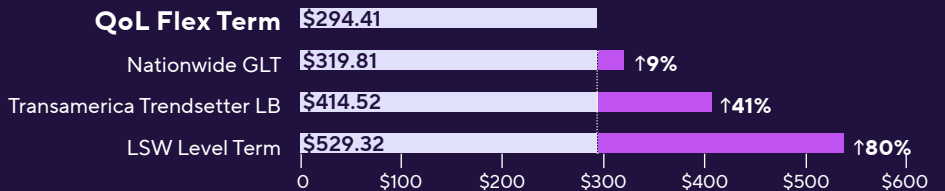
Female, Age 40, PPNT, 20-year, \$1,000,000



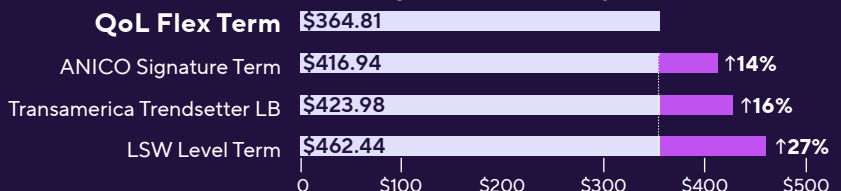
Female, Age 50, PPNT, 30-year, \$500,000



Male, Age 50, PNT, 30-year, \$1,000,000



Male, Age 55, SPNT, 20-year, \$1,000,000



¹ Level term premium data generated on 02/07/23 for the state of Colorado. 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 Companies: Life Insurance Company of the Southwest Level Term (Policy Form ICC18-20522(0518)), Mutual of Omaha Term Life Express (Policy Form No. ICC13L116P), Nationwide Guaranteed Level Term (Policy Form ICC13-NWLA-490) and Transamerica Trendsetter[®] LB (Policy Form ICC16 TL23). Transamerica Trendsetter[®] is a registered trademark of Transamerica Life Insurance Company, PNT: Preferred Non-tobacco; PPNT: Preferred Plus Non-tobacco; SPNT: Standard Plus Non-tobacco; SNT: Standard Non-tobacco.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX.

Feature comparison

QoL Flex Term stands out from the competition with 18-term durations and ABRs with a maximum lifetime limit up to \$2 million and a guaranteed minimum payout.²

Feature	Americal General Life QoL Flex Term	LSW Level Term	Mutual of Omaha Term Life Express	Nationwide Guaranteed Level Term	Transamerica Trendsetter LB
Guaranteed Minimum Payout	✓				
Chronic Illness Accelerated Benefit	✓	✓	✓	✓	✓
Critical Illness Accelerated Benefit	✓	✓	✓	✓	✓
Terminal Illness Accelerated Benefit	✓	✓	✓	✓	✓
Lifetime Maximum of All Accelerated Benefits	• 100% of DB up to \$2M	• Chronic and Terminal Illness: Lesser of 100% of DB or \$1.5M • Critical Illness: Lesser of 100% of DB or \$1M	• 80% of DB up to \$300K	• Chronic Illness: up to \$153,300 in 2023 • Critical Illness: up to \$25,000 or specified amount • Terminal Illness: \$250,000	• Chronic and Critical Illness: Lesser of 90% of DB or \$1.5M • Terminal Illness: Lesser of 100% of DB or \$1.5M
Maximum Face Amount	No limit	No limit	\$300K (ages 18-50) \$250K (ages 51-65)	No limit	\$2M
Durations	10, 15 to 30, 35	10, 15, 20, 30	10, 15, 20, 30	15, 20, 30	10, 15, 20, 25, 30
Issue Ages ³	20 to 80	18 to 75	18 to 65	18 to 70	18 to 80

² Guaranteed minimum payout is not available in all states. Subject to state variations.

³ The maximum age in the Issue Ages refers to the 10-year duration. The maximum age for other durations will be less for every carrier.

Competitor riders include; Life Insurance Company of the Southwest: Accelerated Benefits Riders Form Series 8052(0798), 8095(0399), and 8165(0703); Transamerica: Form ACC-DISC TL21 REV. Mutual of Omaha: Chronic Illness Rider Form ICC16L142R, Terminal Illness Rider Form ICC16L141R, and Critical Illness Rider Form ICC16L143R. Nationwide: Terminal Illness Rider Form ICC13-NWLA-491, Critical Illness Rider Form ICC20-NWLA-606, Chronic Illness Rider Form ICC20-NWLA-567.



Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers ICC21-19310 Rev0321, 19310, ICC21-19311 Rev0321, 19311, 19310-10A Rev0321, 19311-10A Rev0321; Rider Form Numbers ICC14-14012, 14012, ICC14-14001, 14001, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, ICC16-16420, 16420. 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.

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