



The ABR term product offering robust features for an affordable cost

QoL Flex Term



NEW IMPROVED

rates for \$500,000 and up

QoL Flex Term might not be the only term product offering accelerated benefit riders (ABRs) for chronic, critical and terminal illnesses – there are a handful of others – but it’s the term product that offers the most among peer group competitors in regards to those accelerated benefit riders, including being the only one with guaranteed benefit floors. Along with all of its features and flexibility, a QoL Flex Term policy often costs less than other term products among peer group competitors offering ABRs, sometimes even a lot less.

For more information, contact your financial professional.

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

% MORE THAN QOL FLEX TERM

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



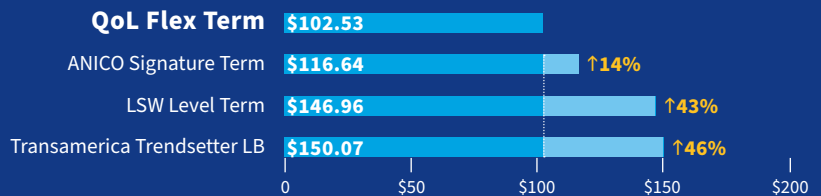
Female, Age 30, PNT, 20-year, \$1,000,000



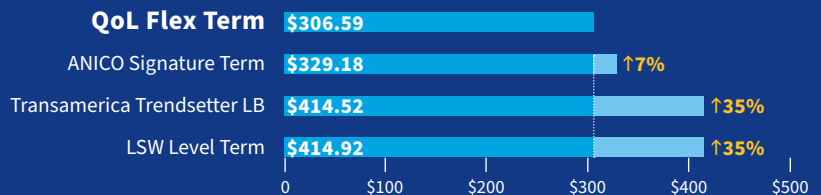
Female, Age 40, PPNT, 20-year, \$1,000,000



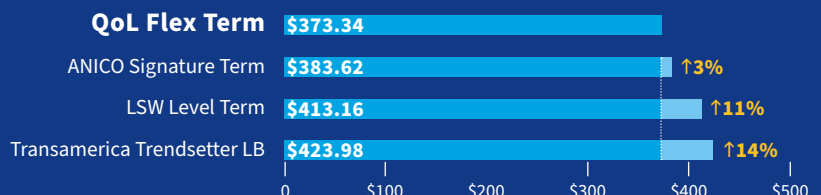
Female, Age 50, PPNT, 30-year, \$500,000



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



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



Feature comparison

Take a look how favorably QoL Flex Term's features compare against several broadly similar competitive term products with its attractive 18 different durations, Accelerated Benefit Riders that have a maximum lifetime limit up to \$2 million, a guaranteed minimum payout².

Feature	Americal General Life QoL Flex Term	American National Signature Term	LSW Level Term	Mutual of Omaha Term Life Express	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	• 100% of DB up to \$2M (\$1M ages 66+)	• 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 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	No limit	\$300K (ages 18-50) \$250K (ages 51-65)	\$2M
Durations	10, 15 to 30, 35	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 25, 30
Issue Ages ³	20 to 80	18 to 70	18 to 75	18 to 65	18 to 80

¹ Level term premium data generated on 04/20/20 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: American National Insurance Company (Policy Form No. ART18), Life Insurance Company of the Southwest Level Term (Policy Form ICC18-20522(0518)), Mutual of Omaha Term Life Express (Policy Form No. ICC13L116P) 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.

² Guaranteed minimum payout is not available on 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. American National Insurance Company Accelerated Benefit Riders ABR14-TM, ABR14-CT, ABR14-CH. Mutual of Omaha Chronic Illness Rider Form ICC16L142R, Terminal Illness Rider Form ICC16L141R, and Critical Illness Rider Form ICC16L143R.



Choose Wisely. Choose QoL Flex Term.

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. 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.

Please visit qualityoflifeterm.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Policies issued by: American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers ICC19-19310 and ICC19-19311, and Riders 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). AGL does not solicit business in the state of New York. Products may not be available in all states and product features including rates may vary by state. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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