



New, competitive premiums for term life insurance your clients don't have to die to use.

Traditional term life insurance provides only a death benefit. QoL Flex Term provides more value with built-in Accelerated Benefit Riders that can provide support during major health events.

QoL Flex Term has built-in Quality of Life Accelerated Benefit Riders that can provide an advance of your client's policy's death benefit to help cover the costs of care, recoup lost income or any other purpose should you have a qualifying chronic, critical, and terminal illness or condition. They also guarantee a minimum accelerated benefit based upon your client's policy and condition, and an accelerated lifetime maximum benefit up to \$2,000,000.¹

QoL Flex Term offers 18-term durations; 10, 15 through 30, and 35 years allowing your client to only pay for what's needed. Should your client's needs change, they may convert to a permanent QoL product.

QoL Flex Term's additional protection and flexibility is more than other carrier's term products and its cost is typically competitive - often just a little more per month.

Male, Age 40, PNT, 30-year duration, \$1,000,000 face amount²

Product	Monthly Premium	More than QoL	Maximum Chronic Illness Accelerated Death Benefit	Maximum Critical Illness Accelerated Death Benefit	Maximum Terminal Illness Accelerated Death Benefit
QoL Flex Term	\$115.12	---	\$1,000,000 30-day wait	\$1,000,000 30-day wait	\$1,000,000 No wait
North American ADDvantage	\$121.00	↑5%	\$480,000 per election One election per year \$2,000,000 maximum total accelerated benefit. No wait	\$1,000,000 30-day wait	\$900,000 No wait
Protective Custom Choice UL	\$121.61	↑6%	N/A	N/A	\$600,000 No wait
Nationwide Guaranteed Level Term	\$122.06	↑6%	20% of face amount or \$153,300 (2023 HIPAA rate x 365) 30-day wait	Lesser of 10% of the specified amount or \$25,000 per event 30- to 180-day wait	\$250,000 No wait
Prudential Term Essential	\$129.24	↑13%	N/A	N/A	\$950,000 No wait
Mutual of Omaha Term Life Answers	\$141.26	↑23%	N/A	N/A	\$800,000 No wait
John Hancock Protection Term	\$144.28	↑25%	N/A	N/A	\$500,000 No wait
Transamerica Trendsetter LB	\$165.98	↑44%	\$900,000 2-year wait	\$900,000 30-day wait	\$1,000,000 No wait
LSW Level Term	\$191.40	↑66%	N/A	N/A	\$1,000,000 No wait

¹ Guaranteed minimum payout is not available in all states. Subject to state variations.

² 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. American National Insurance Company Signature Term 20 (Policy Form: ART18), John Hancock Protection Term (Policy Form 19Term), Life Insurance Company of the Southwest Level Term (Policy Form ICC1ICC18-20522(0518)), Mutual of Omaha Term Life Answers 20 (Policy Form 6315L-0696), North American ADDvantage 20 (Policy Form LS174), Protective Custom Choice UL (Policy Form UL-22), Prudential Term Essential 20 (Policy Forms ICC19 PLTIC-2019 or PLTIC-2019), and Transamerica Trendsetter® LB 20 (Policy Form ICC16 TL23). Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company.

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, 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.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional.

© Corebridge Financial, Inc. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

AGLC110435 REV0223

PAGE 2 OF 2