



# QoL Flex Term

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

**QoL Flex Term is differentiated life insurance that the insured does not have to die to use. Traditional life insurance is designed to provide security for loved ones in the event of a premature death, but what if your client is diagnosed with cancer or has a serious heart attack or stroke and survives? What about financial needs during a critical or long-term chronic illness?**

QoL Flex Term is one of the Quality of Life...Insurance® (QoL) products offered by American General to address this. Its Accelerated Benefit Riders (ABRs) for chronic, critical and terminal illness are built-in, giving your clients the additional protection and flexibility to receive benefits from their policy if they suffer a qualifying illness or condition. Plus, there are attractive conversion options with QoL Flex Term, allowing your clients to upgrade to a permanent QoL product if their needs change. All of this additional protection and flexibility is offered at prices that are typically competitive when compared to other carriers' term products – even those with far fewer benefits – often just a little more per month.

QoL Flex Term is an attractive term insurance product that can provide a noticeable value for your clients by offering more than just a death benefit like traditional term policies; it's also a chance to help improve their quality of life in case of a critical or chronic illness, and their peace of mind.

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

Product	Monthly Premium	More than QoL	Maximum Chronic Illness Accelerated Death Benefit	Maximum Critical Illness Accelerated Death Benefit	Maximum Terminal Illness Accelerated Death Benefit
<b>QoL Flex Term</b>	<b>\$117.19</b>	-----	<b>\$1,000,000</b> 30-day wait	<b>\$1,000,000</b> 30-day wait	<b>\$1,000,000</b> No wait
North American ADDvantage	\$121.00	↑3%	\$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	↑4%	N/A	N/A	\$600,000 No wait
American National Signature Term	\$127.87	↑9%	\$1,000,000 No wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Prudential Term Essential	\$136.06	↑16%	N/A	N/A	\$950,000 No wait
John Hancock Protection Term	\$138.75	↑18%	N/A	N/A	\$500,000 No wait
Mutual of Omaha Term Life Answers	\$141.26	↑21%	N/A	N/A	\$800,000 No wait
LSW Level Term	\$157.08	↑34%	\$1,000,000 2-year wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Transamerica Trendsetter LB	\$165.98	↑42%	\$900,000 2-year wait	\$900,000 30-day wait	\$1,000,000 No wait

**For more information, contact your financial professional.**

Level term premium data generated on 04/20/2020 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.



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 [qualityoflifeinsurance.com](http://qualityoflifeinsurance.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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