

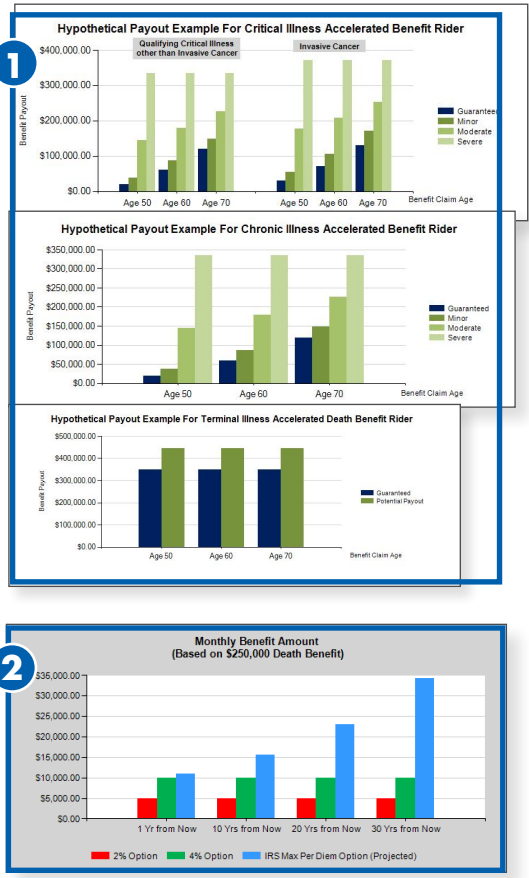
6

ways to access cash

Tailored for you

Take advantage of built-in QoL accelerated benefit riders, guaranteed minimum cash values and return of premium (ROP) features. Add even more value with optional living benefit riders.

- 1 QoL Accelerated Benefit Riders**
- 2 Accelerated Access Solution (AAS) Chronic Illness Rider**
- 3 Lifestyle Income Solution (LIS) Longevity Rider**
- 4 Guaranteed Minimum Cash Values**
If your needs change, you can access cash and reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionally reduces the death benefit, cash values and guaranteed premiums.
- 5 50% Return of Premium (ROP) at the end of year 20**
- 6 100% Return of Premium (ROP) at the end of year 25**



QOL GUARANTEE PLUS GUL II

ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW*

Supplemental Quotation

Your Lifestyle Income Solution - Guaranteed Withdrawal Benefit Rider

Initial Annual Premium: \$11,788.88
Premium Mode: Annual
Guaranteed at 2.00%

Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value
35	80	11,787	0	1,000,000	100,572
36	81	11,787	0	1,000,000	110,342
37	82	11,787	0	1,000,000	120,494
38	83	11,787	0	1,000,000	131,031
39	84	11,787	0	1,000,000	141,965
40	85	11,787	0	1,000,000	153,292
471,475					
41	86	0	100,000	900,000	146,088
42	87	0	100,000	800,000	124,956
43	88	0	100,000	700,000	96,409
44	89	0	100,000	600,000	71,072
45	90	0	100,000	500,000	48,274
46	91	0	100,000	400,000	30,454
47	92	0	100,000	300,000	16,667
48	93	0	100,000	200,000	7,454
49	94	0	100,000	100,000	1,708
50	95	0	100,000	0	0
471,475					
51	96	0	0	0	0
52	97	0	0	0	0
53	98	0	0	0	0
54	99	0	0	0	0
55	100	0	0	0	0
56	101	0	0	0	0
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Your Policy Quotation

Initial Annual Premium: \$11,788.88
Premium Mode: Annual
Guaranteed at 2.00%

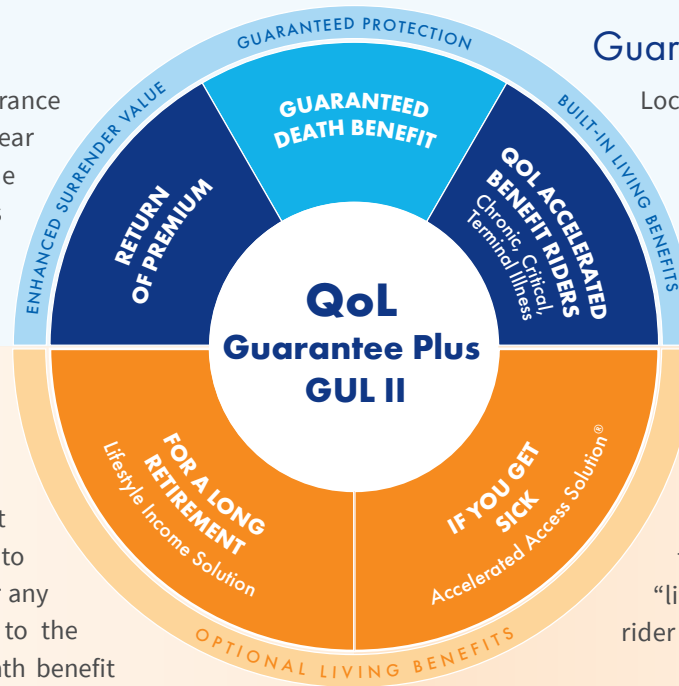
Year	Age	Premium Outlay*	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	46	11,787	0	0	1,000,000	0
2	47	11,787	0	0	1,000,000	0
3	48	11,787	0	0	1,000,000	0
4	49	11,787	0	0	1,000,000	0
5	50	11,787	0	0	1,000,000	0
6	51	11,787	0	0	1,000,000	0
7	52	11,787	0	0	1,000,000	0
8	53	11,787	0	0	1,000,000	0
9	54	11,787	0	0	1,000,000	0
10	55	11,787	0	0	1,000,000	6,384
Subtotal						
11	56	11,787	0	0	1,000,000	6,855
12	57	11,787	0	0	1,000,000	6,725
13	58	11,787	0	0	1,000,000	6,895
14	59	11,787	0	0	1,000,000	7,066
15	60	11,787	0	0	1,000,000	7,236
16	61	11,787	0	0	1,000,000	7,406
17	62	11,787	0	0	1,000,000	7,577
18	63	11,787	0	0	1,000,000	7,747
19	64	11,787	0	0	1,000,000	7,918
20	65	11,787	0	117,869	1,000,000	8,088
Subtotal						
21	66	11,787	0	0	1,000,000	8,258
22	67	11,787	0	0	1,000,000	8,429
23	68	11,787	0	0	1,000,000	13,218
24	69	11,787	0	0	1,000,000	18,390
25	70	11,787	0	0	1,000,000	23,946
26	71	11,787	0	0	1,000,000	29,884
27	72	11,787	0	0	1,000,000	36,206
28	73	11,787	0	0	1,000,000	42,911
29	74	11,787	0	0	1,000,000	49,999
30	75	11,787	0	0	1,000,000	57,470

Return of premium...

If your needs change or you no longer need life insurance coverage, you can surrender the policy at the end of year 20 and receive 50 percent of premiums paid, or at the end of year 25 and receive 100 percent of premiums paid up to 40 percent of face amount.

For a long retirement...

There's no question that Americans are living longer, and the Lifestyle Income Solution rider may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Any remaining death benefit will be paid to your beneficiaries.



Guaranteed Protection

Lock in a guaranteed, tax-free death benefit.

Built-In Living Benefits

Access all or a portion of your QoL Guarantee Plus II death benefit with a qualifying condition.

If you get sick...

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible. See full rider for details



Quality of Life...Insurance®

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 Federal 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 ICC15-15442, 15442; Rider Form Numbers ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CHIR, AGLA 04CRIR, AGLA 04TIR, ICC15-15990, 15990. Please visit qualityoflifeinsurance.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Names and benefits of ABRs may be different in some states. Please consult your financial professional or review the policy and outline of coverage for your state. Policy guarantees and benefits 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. © 2020 AIG. All rights reserved.