



## Combining valuable features from a GUL and an IUL.

### QoL Value+ Protector is an attractive bridge product between a GUL and cash accumulation IUL.

With a QoL Value+ Protector policy, your clients can have the security of a guaranteed death benefit, like traditional GUL products, while also providing flexibility and meaningful cash accumulation that is found in Index Universal Life (IUL) products.

It also offers death benefit guarantees to life expectancy or longer, cash accumulation, plus valuable access to cash features. All for the same premium as a GUL!

#### More attractive features.

- **Strong Index Performance** allows for withdrawal of excess cash value, either in policy year 20 or at age 85, **with no decrease in the death benefit amount or guarantee duration**, if policy cash surrender value exceeds benchmark assumptions due to strong index performance. May also use excess cash value to purchase additional paid-up life insurance.<sup>1,2</sup>
- **Excess Funding** allows for withdrawal of excess premium in policy year 20, **with no decrease in the death benefit amount**, if additional premiums exceed the benchmark premium.<sup>3</sup>
- **Guaranteed** account value enhancement of 0.75% beginning policy year 6.

## See how using the same QoL Guarantee Plus GUL II policy premium illustrates on QoL Value+ Protector.

### Illustration Details

- Male, 50, Preferred Non-tobacco
- \$250,000 death benefit
- Solve to guarantee for life on GUL
- Match GUL premium on QoL Value+ Protector, full pay

	QoL Guarantee Plus GUL II	QoL Value+ Protector at 6%	QoL Value+ Protector at 5%
<b>Initial Death Benefit</b>	\$250,000	\$250,000	\$250,000
<b>Premium</b>	\$3,183	\$3,183	\$3,183
<b>Cash Surrender Value Year 20</b>	\$3,877 ROP Feature Value <sup>3</sup> \$31,831	<b>\$86,057</b>	<b>\$76,679</b>
<b>Cash Surrender Value Age 85</b>	\$33,921	<b>\$275,387</b>	<b>\$208,580</b>
<b>Death Benefit Age 100</b>	\$250,000	<b>\$794,190</b>	<b>\$537,836</b>
<b>Guarantee Duration</b>	Life of Insured	Age 95	Age 95
<b>Carry Duration</b>	N/A	<b>Life of Insured</b>	<b>Life of Insured</b>
<b>Strong Index Performance - Year 20<sup>1</sup></b>	N/A	<b>\$4,509<sup>5</sup></b>	\$0
<b>Paid-Up Additions - Year 20<sup>2</sup></b>	N/A	<b>\$8,625<sup>5</sup></b>	\$0
<b>Strong Index Performance - Age 85<sup>1</sup></b>	N/A	<b>\$25,000<sup>5</sup></b>	\$0
<b>Paid-Up Additions Age 85<sup>2</sup></b>	N/A	<b>\$32,650<sup>5</sup></b>	\$0
<b>Excess Funding Year 20<sup>3</sup></b>	N/A	<b>\$16,740<sup>5</sup></b>	<b>\$16,740<sup>4</sup></b>

<sup>1</sup> Option election dates are at the end of the 20th policy year (for issue ages 0-64) and the later of age 85 or the end of the 5th policy year (for all issue ages).

<sup>2</sup> Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.

<sup>3</sup> Option election dates are at the end of the 20th policy year for issue ages 0-64 or the later of age 85 or the end of the 5th policy year for issue ages 65-85.

<sup>4</sup> Rate current as of 05/30/2020.

<sup>5</sup> No change to death benefit or guarantee.



For more information visit, [aig.com/QoL](https://aig.com/QoL)

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