



Open additional features and flexibility based on funding patterns.

Help your clients choose a funding pattern that best fits their budget and needs.

The flexibility and access to cash features offered with the QoL Value+ Protector make the product attractive for multiple funding patterns.

Paying the benchmark premium provides a guaranteed death benefit to around life expectancy with attractive cash value to carry the policy to maturity. If you decide to fund the policy at a higher level, you open up additional access to cash features, provide greater flexibility, and more cash accumulation potential.

By paying a premium higher than the benchmark premium into Value+ Protector, the policy can provide:

- Extended guaranteed death benefit duration
- Higher cash accumulation
- Potential cash access from Strong Index Performance feature¹
- Possible Paid-Up Additions from Strong Index Performance feature²
- Opportunity to use Excess Funding Feature³

See how higher premiums paid into QoL Value+ Protector can grow cash value and extend the built-in guarantee.

What's better, QoL Value+ Protector has attractive cash access features that allow you to take additional premium paid into the policy or excess cash value without reducing the death benefit or changing the guarantee period.

Illustration Details

- Male, 50, Preferred Non-tobacco
- \$500,000 death benefit
- 5.74% illustrated rate

	Low Premium	Mid Premium	High Premium
Annual Premium	\$4,600	\$6,967	\$9,334
Initial Death Benefit	\$500,000	\$500,000	\$500,000
Cash Surrender Value Age 85	\$264,002	\$621,202	\$932,125
Guarantee Duration	Age 90	Age 100	Life of Insured
Carry Duration	Life of Insured	Life of Insured	Life of Insured
Strong Index Performance - Age 85^{1,2}	\$15,001	\$29,303	\$43,302
Excess Funding Year 20³	N/A	\$47,331	\$50,000

Rate as of 5/13/2020

¹ 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).

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

³ 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.



For more information, visit aig.com/QoL.

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