



## IUL COMPARISON

# QoL Max Accumulator+ and QoL Value+ Protector

## Competitive and robust features and benefits

that are designed for different client profiles and market needs.

This chart helps you compare ideal clients, their needs, optimal case design and product features so you can decide which IUL product may be the best fit for your client or prospect.

	QOL MAX ACCUMULATOR+	QOL VALUE+ PROTECTOR
OPTIMIZED FOR	<b>Long-term Cash Accumulation</b>	<b>Death Benefit Focused IUL</b>
IDEAL CLIENT	<ul style="list-style-type: none"> <li>• Target ages 30-55</li> <li>• Mass affluent to affluent market focusing on cash value and growth</li> <li>• Desire to build cash accumulation</li> </ul>	<ul style="list-style-type: none"> <li>• Target Ages 40-70</li> <li>• Middle to affluent market focusing on death benefit protection</li> <li>• Desire to build cash accumulation along with death benefit guarantees</li> </ul>
CLIENT NEEDS	<ul style="list-style-type: none"> <li>• Upside index potential with maximum cash accumulation</li> <li>• Need for supplemental retirement income, retirement funding, or other funding needs</li> <li>• Protection against chronic, critical, and terminal illness</li> <li>• Less concern of death benefit or supplemented with term coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Wants some death benefit guarantees (to life expectancy or longer)</li> <li>• Accumulate cash value with index strategies</li> <li>• Protection against chronic, critical, and terminal illness</li> </ul>
OPTIMAL CASE DESIGN	<ul style="list-style-type: none"> <li>• Specify Premium</li> <li>• Pay premium to retirement (65-70)</li> <li>• Minimum death benefit</li> <li>• Increasing DB during premium paying years—Level thereafter</li> <li>• Solve for Max Distributions during retirement or for lifetime after premium payment period</li> </ul>	<ul style="list-style-type: none"> <li>• Specify Death Benefit</li> <li>• Solve for premiums to carry DB to desired age, OR</li> <li>• Solve for premium to guarantee DB to desired age</li> <li>• Pay premiums to retirement or for life of the policy</li> </ul>



Policies issued by American General Life Insurance Company

	<b>QOL MAX ACCUMULATOR+</b>	<b>QOL VALUE+ PROTECTOR</b>
<b>OPTIMIZED FOR</b>	<b>Long-term Cash Accumulation</b>	<b>Death Benefit Focused IUL</b>
<b>PRODUCT FEATURES</b>	<ul style="list-style-type: none"> <li>• Non-Medical UW for clients under 60 and DB below \$250,000</li> <li>• Participating Loans—Allows for loaned money to participate in index earnings (if any)</li> <li>• 4 index strategies to maximize cash accumulation</li> <li>• Account value enhancement beginning in 6th policy year</li> <li>• Optional Select Income Rider—Spread death benefit out in installment payments—lowers Cost of Insurance potentially increasing supplemental income</li> <li>• Income for Life Rider—Provides opportunity to receive GUARANTEED tax-free income for life</li> </ul>	<ul style="list-style-type: none"> <li>• Dial-able death benefit guarantee out to age 100</li> <li>• Account value enhancement of 0.75% guaranteed beginning in policy year 6, but available on a non-guaranteed basis up to 0.80% when using the MLSB<sup>1</sup></li> <li>• Innovative Strong Index Performance feature allows for withdrawal of cash value that can be used to purchase additional paid up insurance at the end of policy year 20 or age 85 without impacting the death benefit or shortening the guarantee duration<sup>2,3</sup></li> <li>• Unique Excess Funding feature allows for withdrawal at the end of policy year 20 without impacting the death benefit<sup>4</sup></li> <li>• Optional Select Income Rider—Spread death benefit out in installment payments—lowers Cost of Insurance potentially reducing required premiums</li> <li>• Premium Protection Rider—Ideal for single pay, short pay, or 1035 cases—in policy years 2-5 withdraw cash surrender value above cumulative target premium with no surrender charges</li> </ul>

<sup>1</sup> Rate current as of 04/16/2018

<sup>2</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>3</sup> Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.

<sup>4</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.



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