The Gift of Protection

Establishing a legacy and protecting future generations at the same time.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).

Securing the financial future of your loved ones can be an incredibly powerful gift. Providing that protection for future generations can be the gift that keeps on giving. The gift of cash-value life insurance to protect your children and grandchildren can be an efficient way to provide for their financial well-being while also establishing a lasting legacy.

QoL Max Accumulator+ Index Universal Life (IUL) features both death benefit protections, along with a potential for cash-value accumulation, establishing financial security for your children while securing your future legacy.

Meet Kevin and Hetal Rajan

A hypothetical example. Kevin and Hetal are 67 years old and recently retired. Upon reviewing their retirement plan with their financial professional, they find themselves in the position to provide for their daughter's financial future without impacting their retirement. Through the utilization of their annual gift tax exclusion, the Rajan's are able to gift $30,000 a year without tax consequences[1] to their daughter Sara or optionally a trust depending on their planning needs. Through these annual gifts, Kevin and Hetal can provide future financial security for both their daughter and their granddaughter, Lucy.

Kevin and Hetal's Primary Needs

Education Planning for Lucy	Income Replacement to take care of Lucy	Future Tax-Efficient Retirement Supplement for Sara

Creating a Legacy

Each year, family members are afforded the opportunity to gift; without taxation, up to the annual gift tax exclusion ($15,000 per person in 2019*). Kevin and Hetal will gift that $30,000 and pay annual premiums for a QoL Max Accumulator+ policy on Sara, with an initial death benefit of $1,094,304.[2]

Insurance for life, not just when you die

Kevin and Hetal's financial professional illustrates how this strategy can potentially provide not only financial security for their grandchild Lucy, but also supplemental benefits for Sara and Lucy throughout their lifetime.[2] Creating a lasting legacy for generations and giving the Rajan's the joy of seeing their legacy in action.

- $50,000 a year for 4 years for Lucy to go to college
- $100,000 down payment for Lucy's first home purchase
- $1,600,000 in supplemental, tax-free retirement cash flow
- $750,000+ future legacy!

*Source: https://www.irs.gov/businesses/small-businesses-self-employed/frequently-asked-questions-on-gift-taxes

This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy. Restrictions and limitations apply.

Planning for the future includes protection for today and benefits for tomorrow

Rates based on illustration from 10/07/2019

QoL Max Accumulator+	End of Year	Sara's Age	Lucy's Age	Annual Premium	Tax Free Cash Withdrawals[3]	Cash Value	Death Benefit
Premium Paying Years	1	41	6	$ 30,000	$-	$-	$1,120,880
	5	45	10	$ 30,000	$-	$122,457	$1,244,119
	10	50	15	$ 30,000	$-	$334,282	$1,453,755
	11	51	16	$ 30,000	$-	$389,964	$1,503,965
	12	52	17	$ 30,000	$-	$447,792	$1,557,416
	13	53	18	$ 30,000	$-	$510,174	$1,614,327
Lucy goes to College	14	54	19	$ -	$50,000	$495,473	$1,004,011
	15	55	20	$ -	$50,000	$481,444	$950,102
	16	56	21	$ -	$50,000	$463,147	$893,498
	17	57	22	$ -	$50,000	$444,567	$834,065
	18	58	23	$ -	$-	$477,071	$823,005
	19	59	24	$ -	$-	$511,916	$811,392
Lucy Buys a House	20	60	25	$ -	$100,000	$446,582	$720,427
	21	61	26	$ -	$-	$481,534	$739,027
	22	62	27	$ -	$-	$519,070	$775,180
	23	63	28	$ -	$-	$559,358	$812,790
	24	64	29	$ -	$-	$602,596	$851,892
	25	65	30	$ -	$-	$648,996	$892,522
	26	66	31	$ -	$-	$698,865	$934,804
	27	67	32	$ -	$-	$752,420	$991,303
Sara Retires	28	68	33	$ -	$80,000	$727,775	$968,978
	29	69	34	$ -	$80,000	$703,223	$946,019
	30	70	35	$ -	$80,000	$678,810	$922,359
	31	71	36	$ -	$80,000	$654,629	$897,974
	32	72	37	$ -	$80,000	$630,866	$855,642
	33	73	38	$ -	$80,000	$607,670	$810,388
	34	74	39	$ -	$80,000	$585,217	$762,006
	35	75	40	$ -	$80,000	$563,712	$710,285
	36	76	41	$ -	$80,000	$543,403	$655,014
	37	77	42	$ -	$80,000	$524,200	$643,178
	38	78	43	$ -	$80,000	$506,271	$633,097
	39	79	44	$ -	$80,000	$489,789	$624,971
	40	80	45	$ -	$80,000	$474,928	$619,007
	41	81	46	$ -	$80,000	$461,870	$615,418
	42	82	47	$ -	$80,000	$450,751	$614,371
	43	83	48	$ -	$80,000	$441,790	$616,120
	44	84	49	$ -	$80,000	$435,176	$620,892
	45	85	50	$ -	$80,000	$431,040	$628,851
	46	86	51	$ -	$80,000	$429,245	$639,882
	47	87	52	$ -	$80,000	$430,043	$654,283
Legacy is Formed	48	88	53	$ -	$-	$515,597	$754,247
	49	89	54	$ -	$-	$607,737	$861,633
	50	90	55	$ -	$-	$706,503	$976,508
	51	91	56	$ -	$-	$811,852	$1,098,853
Total Premiums: $390,000				**Total Cash Withdrawals: $1,900,000**			

NOTE: Not all policy years are shown, for a full representation please review a policy illustration.
This hypothetical example is for illustrative purposes only.

Consider QoL Max Accumulator+ for your life insurance needs:

- Protection for when you need it most
- Potential for cash-value accumulation
- Access to cash-value on your terms

FOR MORE INFORMATION:

Agent Name
Telephone/Email
Address
City/State/Zip
License No. (if req'd)

[1] Under current federal tax law. For 2019, the annual gift tax exclusion is $15,000. Please consult a tax, financial, or legal advisor before undertaking any estate or gift tax planning.

[2] Not an actual case, and is a hypothetical representation for illustrative purposes only. Assumes 40-year-old female, preferred, non-tobacco. $30,000 annual premiums paid from policy year 1 – 13. No premiums paid policy year 14+. Solve for initial minimum non-mec death benefit, with a reduction in death benefit in year 14. 6.0% assumed rate of return with 100% premium allocation to blend participation rate account (utilizing MLSB Index).

[3] In this example cash withdrawals are achieved through annual, variable-rate loans. Variable rate loans incur interest and reduce the net death benefit of the life insurance policy. For non-Modified Endowment Policies, life insurance loans are generally federally income tax free, are against the cash value, and will reduce the cash value & death benefits proportionately.

AIG®

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

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