



## QoL Flex Term

Level term life insurance with a change in face amount after level premium period


# We want to see more term sales in your future...



## So, we're bringing out the best in Term!

## What makes QoL Flex Term a cut above the rest?

It's more than just built-in living benefits, here are some top reasons to sell:

- **QOL ADVANTAGE** offers clients policy fee and banding discounts on term policies. You can offer the benefit of bundling discounts, PLUS up to \$2 million max Accelerated Benefits.
- **QUOTE INSTANTLY WITH RAPID RATER!** 
- **OFF YEAR DURATIONS** Customize the policy to fit your client's needs and help them save premium.
- **FULL CONVERTIBILITY TO A PERMANENT POLICY** up to the end of the level-premium period (or the attainment of age 70, whichever comes first) without additional underwriting.
- **DID YOU KNOW?** We accept Visa, Mastercard and American Express for the first payment. Available in all states except Alaska, Maryland, North Carolina, New Jersey and New York.

### FOR MORE INFORMATION



## Choose wisely. Choose QoL Flex Term.

<sup>1</sup> Applies only to Non-tobacco underwriting class.

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