



## Protection options for what matters most.

### **Who needs term life insurance?**

Historically, term life insurance has been a good solution for people who need life insurance coverage at affordable rates. Traditional term insurance provides affordable, guaranteed death benefit coverage for a specific period. Some common uses of term insurance are to help protect a mortgage, provide college tuition for children or to extend life insurance coverage after retirement.

### **Why choose QoL Flex Term?**

#### **You choose your benefit period.**

Life doesn't always fit into neat five-year periods, which is the typical length for most term products. QoL Flex Term offers insurance for 10 years, any annual duration from 15-30 years, or 35 years. Customize your coverage to fit your needs.

#### **Life insurance you don't have to die to use.**

Traditional life insurance is designed to provide security for loved ones in the event of a premature death. But some of the most life-altering disruptions are major health events. QoL Flex Term includes built-in accelerated benefit riders that can provide an advance of your policy's death benefit to cover the costs of care, recoup lost income or any other purpose in the event of a qualifying chronic, critical or terminal illness.

#### **Things change.**

Life changes, and your life insurance needs can change too. You can convert your QoL Flex Term policy to a permanent life insurance policy up to the end of the level-premium period (or attained age 70 of the insured, whichever comes first). This conversion option is available without evidence of insurability or additional underwriting.

**Whether your goal is to protect your family from lost income until you reach retirement age, pay off a mortgage or help make sure there's money down the road to help pay for a child's education, you can trust QoL Flex Term for affordable and dependable coverage.**

## Choose Wisely. Choose QoL Flex Term.



**For more information,  
contact your financial professional.**

#### **Important Consumer Disclosures Regarding Accelerated Benefit Riders**

**An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.**

**ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.**

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers ICC19-19311, 19311, 19311-5, ICC19-19310, 19310, 19310-5 and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, 04CHIR-CA(0514), AGLA 04TIR and AGLA 04CRIR. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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