American General
Life Insurance Company

QoL Max Accumulator+ III

Index Universal Life Insurance

Get the most out of life.
Ensure your loved ones can too.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX.

Protect and prosper with QoL Max Accumulator+ III

At its core, life insurance is about protecting the people who matter most. **Max Accumulator+ III** does that — and more. This index universal life insurance (IUL) product is designed to safeguard your loved ones' future while helping you pursue your own financial goals while you're living.

A policy built with multiple options to:

- Help secure your loved ones' future
- Provide tax-free[1] access to cash value while you are living
- Help protect against market volatility and downturns[2]
- Offer coverage that may not require a medical exam

Put your cash value to work in your lifetime:

- Produce guaranteed lifetime retirement income
- Provide support through a serious illness
- Start a business
- Pay for college or a wedding
- Cover emergencies or unexpected expenses
- Purchase a vacation home — or taking the vacation
- Make home improvements
- And much more!

How much you can access depends on your coverage amount, premiums paid, interest credited, and any prior loans or withdrawals.

[1] Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½.
[2] An IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You cannot invest directly in an index.

Maximize cash values; optimize access to funds

Diversified index strategy lineup.

To help support consistent long-term growth opportunities, QoL Max Accumulator+ III features five index crediting strategies designed to perform across different market cycles.

Living benefits you can use in your lifetime.

Multiple options available if you're certified with a qualifying chronic, critical or terminal illness. Unlike many long-term care reimbursement policies, the funds from these living benefit riders can be used to pay any expense—even those unrelated to the illness, and no receipts are required

A potential lifetime income stream.

You have the option of turning your policy's available cash value into a guaranteed lifetime income stream with the Income for Life Rider. The rider includes an option to increase payments annually to help keep up with the cost of living.

Flexible options to access your cash value to support life's financial needs.

In addition to accessing cash value through the Income For Life Rider, you can also access policy values via withdrawals, fixed loans, and participating loans.

Opportunity for no medical exam for many applicants.

If you are 59 or younger and applying for $2 million or less in coverage, you may be able to be approved for a policy without a medical exam and lab tests.

Purchase more coverage at a discount.

Our QoL Advantage Program gives you the option of buying additional term life coverage at a discounted premium.

Build cash value through diversification

Indexed Universal Life (IUL) insurance combines the protection of life insurance with the potential to grow cash value through index interest crediting strategies. Interest crediting is linked, in part, to the performance of market indices—without your money being directly invested in the market.

Diversification can help your life insurance policy work more effectively over time.

QoL Max Accumulator+ III offers multiple index crediting strategies. Diversifying across them can help you capture market-linked growth opportunities while maintaining IUL's built-in protection from market loss—supporting your goals for accumulation, income, and protection.

- **Reduce concentration risk** - Allocating across multiple strategies helps avoid relying too heavily on a single market outcome.
- **Broaden growth opportunities** - Different indices may perform differently across changing markets.
- **Support more consistent outcomes** - Combining strategies may help smooth outcomes over time

Multiple index strategy options*

Choose from five index crediting strategies plus a Declared Interest Account (fixed-rate option). Allocate your premium to one strategy or combine several to align with your preferences and financial goals.

You can experience the potential growth of a rising market, but not the losses of a negative one.[3]

Index account	What it offers
Nasdaq-100® Index**	Technology and growth exposure, tracking 100 of the largest non-financial U.S. companies listed on the Nasdaq.
S&P 500® Index High Bonus Account	U.S. large-cap exposure with an enhanced bonus feature
S&P 500® Index High Cap Rate Account	U.S. large-cap equity growth exposure with a higher cap rate for greater upside potential.
Merrill Lynch Strategic Balanced Index®	A domestic stability anchor that blends stocks, bonds, and cash to help moderate volatility.
PIMCO® Global Index	Global diversification across multiple asset classes using an active, rules-based approach.
Declared Interest Account	A fixed-rate option for predictable, steady crediting

Dollar Cost Averaging (DCA) Rider

With the optional DCA Rider, you can allocate your premium to a holding account and gradually move it into your chosen index strategies over time. This approach helps reduce the risk of allocating all at once during market highs and can make it easier to navigate market ups and downs. Available at no additional cost, it offers a simple, disciplined way to get started.

* Index strategies are not investments; you cannot invest directly in an index.
** Nasdaq-100 index option for QoL Max Accumulator+ III IUL is not available in California.

[3] It is important to note that IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You don't own shares of a company or fund, nor are you invested directly in an index.

Access funds with flexible options

Your life insurance does more than protect the people you love. Over time, it builds cash value — money you can tap into while you're living to help fund the moments that matter most.

Through withdrawals or policy loans, you can put that cash value to work for:

Living benefits you can use in your lifetime

Multiple options, including built-in and optional riders are available if you're certified with a qualifying chronic, critical or terminal illness. The benefits paid to you from the built-in **QoL Select Choice II** (no additional charge) rider and/or the optional **Accelerated Access Solution (AAS)** chronic illness rider (available for additional charge) can help cover the costs of care, recoup lost income, or even those costs unrelated to the illness allowing you to focus on what's more important—getting well.

You can receive a series of federal income tax-free payments if certified as having a qualifying illness.[5,6] Should a qualifying illness occur, you can be paid monthly benefits until that illness improves or your benefits are exhausted—whichever happens first.

[4] The accumulation of available cash value is affected by factors including, but not limited to, premium payments made, interest credited, and prior withdrawals.
[5] The rider must be selected at the time of policy purchase. There is no additional fee for this rider. Installment payments under this rider may be taxable.
[6] The proceeds under the AAS Rider are intended to qualify under IRC section 101(g). Prior to the acceptance of any accelerated death benefit, policy owners should consult their tax or legal advisors. The receipt of such benefit is not guaranteed and if accepted will reduce the death benefit.

Generate guaranteed lifetime income

One of the valuable options to this policy is the **Income for Life** Rider. Once activated, it transforms your policy's cash value into a stream of income while living and preserves death benefit protection for beneficiaries. The rider offers:

- Downside protection in volatile markets, policyholder retains guaranteed income —once activated it will never decrease
- Upside potential with market-linked "step-up" feature that may increase income for future payouts
- Optional annual adjustments to help offset cost of living increases

Access cash value through policy loans & withdrawals

When eligible, you can access the policy's cash value for any purpose you choose.[7] You can make a withdrawal, or select from one or a combination of three types of policy loans: Standard (Fixed), Preferred or Participating:

- That are potentially income tax-free[8]
- Offer fast access to cash when needed
- Provide potential for positive interest earnings on policy loans you take
- Have no repayment plan required

[7] Policy can lapse in the event that excessive loans are taken. Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.

[8] Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

Choose how the policy pays your beneficiaries

Your life insurance policy can pay your beneficiaries the life insurance benefit in several ways, typically income tax free.[9]

1

Lump-sum benefit

Your beneficiaries receive the full benefit all at once.

2

Payments over time

Your beneficiaries can collect the policy death benefit in installments over a specified period through the policy's Select Income Rider. There is no charge for this rider. In addition to helping the policy's benefit recipients manage those assets, this option can also benefit you by lowering the policy's costs. Lower policy costs can result in faster cash value growth.

3

Combination of the two

You can split the policy death benefit into a lump-sum and installment payments. Choose an amount to be paid in a lump sum, and the rest will be paid out in installments.

Please note: The benefit payment method is selected at issue and can't be changed once it's made.

[9] Based on current federal income tax laws. Exceptions do apply. You should consult your personal tax or legal advisor with questions related to your particular circumstances.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Solely Applicable to Quality of Life...Insurance® Riders:
•Critical Illness Accelerated Death Benefit rider
•Chronic Illness Accelerated Death Benefit rider
•Terminal Illness Accelerated Death Benefit rider

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.

(5) Any actual benefit amount will be determined at the time of claim and will be subject to underwriting requirements, an actuarial discount, and all limitations and other terms of the applicable rider. See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.

(6) Benefits payable are intended to receive favorable tax treatment under IRC Section 101(g); however, under certain circumstances, the benefits payable may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of $2,000,000.

(9) See your policy for details.

Disclosures Applicable to All Chronic Illness Accelerated Death Benefit riders

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit upon the insured's not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.[10] Unlike Long-Term Care benefits, control over how money is spent is up to the policy holder: There are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first.

Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance (LTCI) policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Generally, accelerated chronic illness death benefit riders and LTCI is conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.[11] LTCI includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal (in California) or Medicaid (all other states). Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Disclosures Solely Applicable to Accelerated Access Solution (Chronic Illness Accelerated Death Benefit rider)

Payout Options

All states except California. Three monthly benefit options are available. Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

California ONLY. Two monthly options are available. Monthly benefit under any option is capped at the maximum monthly benefit amount under the policy at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit

Alternatively, in all states, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to a present value discount that is determined by the company at the time you become eligible for benefits under the rider.

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under a Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under such a rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code[10]. There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

[10] Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

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For more on index crediting strategies, see Qol Max Accumulator+ III product highlights (AGLC201753)

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form numbers: ICC22-22191, 22191, Rider Form Numbers: ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 14306, 07620, ICC14-14002, 14002, 15996, 15997, ICC15-15994, 15994, ICC18-18004, 18004, ICC23-23602, 15602, ICC23-23603,15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

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