

QoL Flex Term

Level Term Life Insurance

18 term periods and built in living benefits.
Protection tailored to your needs.

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



Not for use in California.

Life insurance that's
available while you
are still living

Accelerated Benefit Riders

QoL Flex Term has built-in Quality of Life Accelerated Benefit Riders that can provide an advance of your policy's death benefit to help cover the costs of care, recoup lost income, or any other purpose should you have a qualifying chronic, critical, and terminal illness or condition.

They also offer an accelerated lifetime maximum benefit up to \$2,000,000.

These benefits can help make an impact on your lifelong security and peace of mind

One size doesn't always fit all – neither should your life insurance.

QoL Flex Term is based on a simple idea: your policy is tailored for the amount of benefit you need, for the length of time you need it. Other insurance companies sell policies that last for 10, 15, 20 or 30 years. QoL Flex Term offers insurance for 10 years, any annual duration from 15-30 years, or 35 years.

Buy only what you need QoL Flex Term is flexible enough to match your situation, and is economical because you don't pay for insurance you don't need.

Convertibility Full convertibility to a permanent life insurance policy up to the end of the level- premium period (or attainment of age 70 of the insured, whichever comes first). This conversion option is available without evidence of insurability or additional underwriting. Ask your financial professional for details.

Customize your life insurance plan to help while you are still living and help your loved ones after you're gone.

The homeowner

The guaranteed death benefit can equal your remaining mortgage balance, helping to ensure your family could continue living in the home if you were to pass away before the mortgage is fully paid.

The sole household income provider

Loss of income in a single income household, whether by death or by significant illness, can have effects that are felt quickly. QoL Flex Term can serve as income replacement to help meet both needs – without paying for insurance when it's no longer needed.

Business owners

Business owners who can't afford to reward workers with large bonuses can consider using life insurance as a means to extend key employee tenure with the company. QoL Flex Term's customizable policies can help provide a valuable incentive for workers approaching retirement.

The college tuition saver

If you have children you wish to send to college, but you pass away before building up a sufficient college fund, it could be difficult for them to navigate those costs alone. QoL Flex Term death benefit proceeds can serve as a backup plan for college tuition and provide a way for your children to further their education, even in your absence.

The retiree

An older adult may no longer have life insurance through an employer but may still wish to provide some financial protection for their loved ones. A QoL Flex Term policy can help meet this need.

Some of the most life-altering disruptions to a person's quality of life are major health events. Between the cost of care and the potential lost income, chronic, critical, and terminal illnesses can have a significant financial impact on quality of life at any stage.

Quality of Life...Insurance includes built-in benefits to help you maintain your quality of life during such events. The Accelerated Benefit Riders can provide an advance of your policy's death benefit to cover the costs of care, recoup lost income or any other purpose.



Chronic Illness Accelerated Benefit

Chronic illnesses are typically conditions suffered for a long period of time, during which normal daily living is disrupted. The qualifying illness or conditions affect the ability to perform simple tasks like eating or dressing without assistance; or they may also involve severe cognitive impairment that necessitates substantial supervision, such as Alzheimer's disease.

The illness or condition does not need to be considered permanent, but must impair the insured where he or she is unable to perform at least two Activities of Daily Living (ADLs) for a period of at least 90 days;

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating



Critical Illness Accelerated Benefit

Critical illnesses often come suddenly and without warning, and the financial affect can be life-altering. Quality of Life Insurance can help you reduce the financial effects of the following qualifying critical illnesses or conditions:¹

- Major Heart Attack
- Major Organ Transplant
- Paralysis
- Severe Burn
- Stroke
- Coma
- Coronary Artery Bypass
- End Stage Renal Failure
- Invasive Cancer



Terminal Illness Accelerated Benefit

Quality of Life Insurance can help you financially make the most of your remaining journey following a terminal illness diagnosis. Terminal illnesses are defined as those in which a physician reasonably expects will result in the insured person's death within 24 months.²

¹ Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

² Life expectancy criteria vary by state. The use of accelerated death benefits is unrestricted.

PRODUCT HIGHLIGHTS

Policy Form Number	American General Life Insurance Company (AGL) ICC21-19310 Rev0321, ICC21-19311 Rev0321
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus (Pref. Plus) • Preferred Non-tobacco (Pref. NT) • Standard Plus (Std. Plus) • Standard Non-tobacco (Std. NT) • Preferred Tobacco (Pref. T) • Standard Tobacco (Std. T) • Special Non-tobacco (Spec. NT) • Special Tobacco (Spec. T)
Substandard	<ul style="list-style-type: none"> • For issue ages 70 or less, through Table H (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users) • For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)
Agile Underwriting+*	<ul style="list-style-type: none"> • Ages: 20-59 • Face amounts: \$100,000 - \$1,000,000 • Applications meeting these parameters and submitted through iGO full eApp will start with the AU+ process • Rate classes available: Standard to Preferred Plus • Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches* • If total amount of AGL inforce and applied-for coverage exceeds \$1,000,000, exam and labs are required. If total amount of AGL inforce and applied-for coverage is less than \$1,000,000, AU+ is available up to a total inforce and applied-for amount of \$1,000,000. <p>*Post-issue review will be completed by our Underwriting team and any lack of material disclosures may result in policy rescission. For full details see our Agile Underwriting+ Guidelines (AGLC110667)</p>
Minimum Death Benefit	\$100,000
Premium Bands	<p>Band 1 – policy amounts from \$100,000 to \$249,999</p> <p>Band 2 – policy amounts from \$250,000 to \$499,999</p> <p>Band 3 – policy amounts from \$500,000 to \$999,999</p> <p>Band 4 – policy amounts greater than or equal to \$1,000,000</p>
Policy Expiration Age	Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95. The premiums are guaranteed level for the initial level term period only. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.
Policy Fee	\$75 for all bands
Premium Calculations	<ul style="list-style-type: none"> • Annual: 1.000 • Semiannual: 0.5200 • Quarterly: 0.2650 • Monthly: 0.0845
Conversion Option	<ul style="list-style-type: none"> • A QoL Flex Term may be converted, in full or partially*, to a permanent plan of insurance without evidence of insurability during the conversion period. • Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70. <p>*In the case of a partial conversion, the remaining term may be continued so long as the amount remaining in force is \$100,000 in Face Amount or more.</p>
Quotes	<ul style="list-style-type: none"> • A financial professional can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums. • A signed illustration is not required.
QoL Advantage Program	<ul style="list-style-type: none"> • QoL Advantage offers banding discounts as well as the ability to waive the policy fee on the associated term policies. • QoL Advantage applies to purchasing multiple term policies or a UL policy with associated term policies. • With the QoL Advantage program the banding is a volume discount for the multiple policies. The total face amount between all policies is considered in the banding. The higher the total face amount, the lower the per unit of insurance for the client. <p>QoL Advantage Banding:</p> <ul style="list-style-type: none"> • Band 1: policy amounts from \$100,000 to \$249,999 • Band 2: policy amounts from \$250,000 to \$499,999 • Band 3: policy amounts from \$500,000 to \$999,999 • Band 4: policy amounts greater than or equal to \$1,000,000 <p>Policy Fees \$75. If QoL Flex Term is purchased with a QoL product, the policy fee for the associated term policy(ies) will be waived.</p> <p>The following represents the scenario where the policy fee is waived: If the insured is the same as qualifying insured, written on the same application and is billed (ABC) to the same person, then the policy fee is \$0.</p>

AVAILABLE RIDERS³

QoL Flex Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

The Accelerated Death Benefit Riders (ABRs)

- Critical, Chronic and Terminal Illness Riders are automatically included in the policy
- Allows access to all or a portion of the policy death benefit if policy owner suffers a qualifying critical, chronic or terminal illness or condition
- Benefit amount available depending on qualifying critical, chronic, or terminal illness
- Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy

Accidental Death Benefit

- Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries
- Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached
- Available through Table D
- Coverage expires on the policy anniversary nearest the insured's 70th birthday
- Only available at issue

Children's Insurance Benefit Rider (CIB)

- Provides term insurance on the base insured's dependent children - up to but not including age 25
- Minimum: \$1,000/Maximum \$25,000

Waiver of Premium

- Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period
- Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy)
- Available on policies through Table D
- If total disability begins before the insured's age 60, all premiums will be waived while total disability continues.
- If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of:
 - (a) the insured's age 65; or
 - (b) one year after total disability began.
- This rider cannot be added after issue, but may be dropped after issue



Customize your life insurance plan

Whether your goal is to protect your family 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 American General Life for affordable and dependable coverage.

For more information, contact your Financial Professional.

ISSUE AGES⁴

Term Period	Underwriting Class	All States	Term Period	Underwriting Class	All States
10 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 80 20 - 75	23 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 66 20 - 61
15 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 75 20 - 70	24 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 64 20 - 59
16 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70	25 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 63 20 - 58
17 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70	26 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 62 20 - 57
18 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 69	27 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 60 20 - 55
19 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 67	28 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 59 20 - 54
20 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 70 20 - 65	29 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 58 20 - 53
21 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 68 20 - 63	30 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 55 20 - 50
22 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20 - 67 20 - 62	35 year	Pref. Plus, Pref. NT, Std. Plus, Std. NT, Special NT, Pref. T, Std. T, Special T	20-45 20-40

³ See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.

⁴ Issue age is the age nearest the insured's birthday.

Important consumer disclosures regarding Accelerated Benefit Riders

Disclosures applicable to Critical Illness Accelerated Death Benefit rider, Chronic Illness Accelerated Death Benefit rider, and 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) 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.

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 is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

An accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. 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 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. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. Long-term care insurance 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 or inquire with the insurance company offering the accelerated death benefit.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medicaid. 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.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. 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. Life

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.



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers: ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310; Rider Form Numbers: ICC14-14012, 14012, ICC14-14001, 14001, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, ICC22-22995, 22995. **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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