

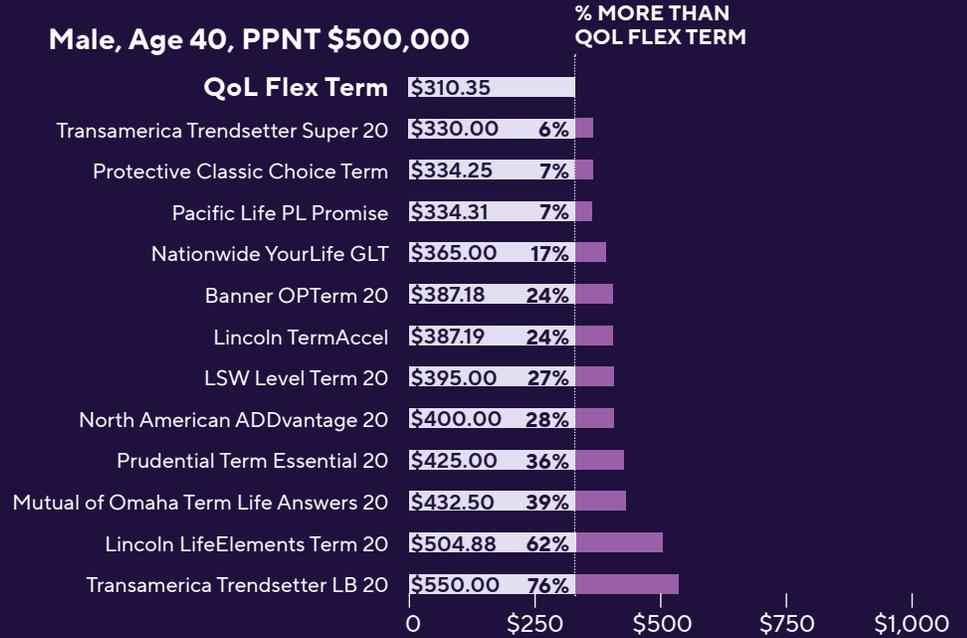


# Provides flexibility to pay only for what is needed

Other insurance companies sell policies that last for 10, 15, 20 or 30 years. QoL Flex Term offers 18-term durations; 10, 15 through 30, and 35 years. This allows your clients to select only the length of time protection is needed, likely saving them money. The policy includes built-in Accelerated Benefit Riders (ABRs) with a maximum lifetime limit up to \$2 million and a guaranteed minimum payout.<sup>2</sup>

See how QoL Flex Term’s rates compare with top term competitors’ 20-year premiums in a common scenario.<sup>1</sup>

Male, Age 40, PPNT \$500,000



Dave, a 40-year-old healthy male (Preferred Plus Non-tobacco), has a wife and three children. He has 17 years remaining on a \$500,000 mortgage. With QoL Flex Term, Dave can purchase a \$500,000 face amount policy for 17 years for an annual premium of \$310.35 to cover the remaining time left on his mortgage. To provide coverage for that duration with other carriers, Dave would have to purchase a 20-year policy. (This is not an actual case. This hypothetical example is for illustrative purposes only.)

### Letting your clients pay precisely what they need for term life insurance protection can save them money.

QoL Flex Term has lower premiums than these other term products because Dave can select the duration he needs. Plus, the built-in ABRs can provide an advance of your client’s death benefit to help cover the costs of care, recoup lost income or any other purpose should they have a qualifying chronic, critical, and terminal illness or condition.

<sup>1</sup> Level term premium data generated on 06/24/25 for the state of Colorado. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. Banner OPTerm 20 (Policy Form: ICC18-OPTC), Protective Classic Choice Term (Policy Form: TL-21), Lincoln TermAccel (Policy Form: ICC16 TRM6069), Lincoln LifeElements Term 20 (Policy Form: TRM6063), LSW Level Term 20 (Policy Form: ICC18-20522 (0518)), Mutual of Omaha Term Life Answers 20 (Policy Form: 6315L-0696), Nationwide YourLife GLT (Policy Form: ICC-13-NWLA-490), North American ADDvantage 20 (Policy Form: LS174), Pacific Life PL Promise (Policy Form: P16LYT or ICC16 P16LYT), Prudential Term Essential 20 (Policy Forms: ICC19 PLTIC-2019 or PLTIC-2019), Transamerica Trendsetter Super 20 (Policy Form: ICC16 TL24) and Transamerica Trendsetter® LB 20 (Policy Form: ICC16 TL23). Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company.

<sup>2</sup> Guaranteed minimum payout is not available in all states. Subject to state variations.

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

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## 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. 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 ICC21-19310 Rev0321, 19310, ICC21-19311 Rev0321, 19311, 19310-10A Rev0321, 19311-10A Rev0321; Rider Form Numbers ICC14-14012, 14012, ICC14-14001, 14001, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, 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.

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