American General
Life Insurance Company

QoL Value+ Protector III

Index Universal Life Insurance

Move your life forward with protection.

Provide a legacy for your loved ones while preparing for the unexpected

Your path in life may go on for miles and miles, but will you have enough confidence for you or your spouse to enjoy the journey?

Life could take you down an unexpected road. Are you prepared to meet barriers head on?

The trail you're on may end abruptly. Who will provide for your loved ones if that happens?

QoL Value+ Protector III can help answer these questions with a flexible, cost-effective life insurance policy that can:

- Help to secure your loved ones' future after you're gone with a guaranteed death benefit[1]
- Help you financially through illnesses[2]
- Address your various needs with flexible coverage add-ons and payment structure
- Give you tax-free[3] access to available cash value
- Help protect against market volatility and downturns[4]
- Offer coverage that may not require a medical exam
- Empower you to buy additional discounted coverage

In short, QoL Value+ Protector III can help:

Take care of your loved ones when they need it most.

Take care of you when you need it most.

[1] The policy must be maintained, premiums paid, and a claim filed to receive the death benefit. Please reference your insurance policy for additional details.

[2] Terminal, chronic, and critical illnesses are covered if qualifications under the rider are met. See policy for details.

[3] 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.

[4] 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.

QoL Value+ Protector III

helps keep your life moving forward because of what it offers

Enjoy guaranteed coverage to life expectancy or beyond

QoL Value+ Protector III offers competitive protection with a guaranteed death benefit all the way to age 90.[5]

And with the potential cash value growth in the policy, it helps extend the benefits even longer to ensure your legacy lives on.

What's more, as an index universal life insurance policy, QoL Value+ Protector III opens the possibility for other benefits you can use in your lifetime.

[5] Provided premiums are paid, no policy loans or withdrawals of cash value, and no material policy changes

Get more out of life with many attractive features

Living benefits you can use in your lifetime

Built-in and optional riders that can help you financially if you're certified with qualifying chronic, critical and terminal illnesses.

Opportunity for no medical exam for many applicants

If you are age 18-59 and applying for $2 million or less in coverage, you may be able to get approved for a policy without a medical exam and lab tests.

Return of premiums paid if your needs change

A Return of Premium rider is automatically included in your policy and reimburses the premiums you have paid if you outlive your insurance needs and wish to put the cash value to other uses.

Minimized volatility

When an index is volatile, it's constantly moving up and down. This can have a negative impact in the long term. QoL Value+ Protector III features four index crediting strategies designed to minimize volatility.

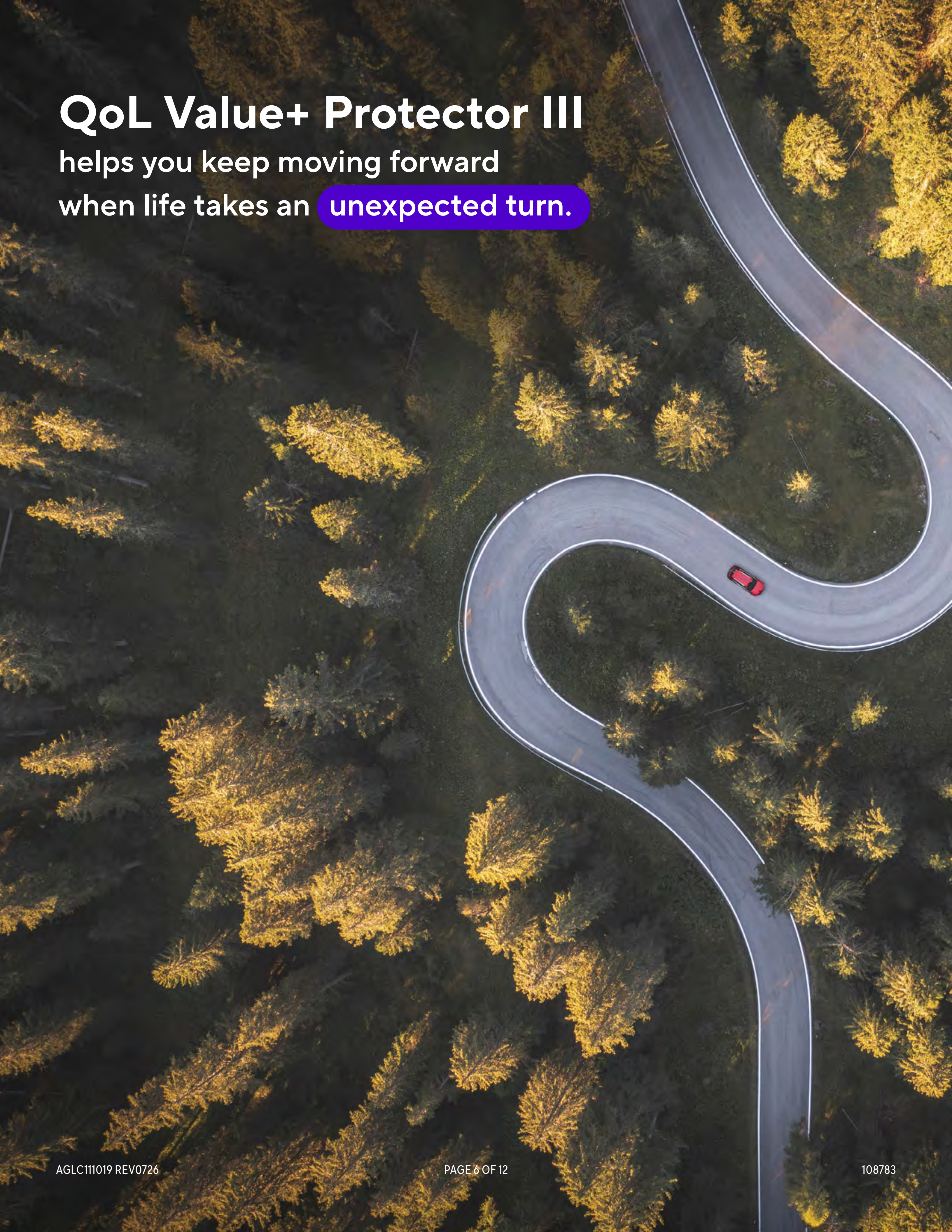
Additional discounted coverage

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

Cash value with flexible choices

Access cash value for a variety of needs. You can make withdrawals or use policy loans to help meet your financial goals and needs in your lifetime:

- Supplementing retirement income
- Starting a business
- Paying for college or a wedding
- Covering emergency or business expenses
- Purchasing a vacation home or taking a vacation
- Making home improvements


QoL Value+ Protector III
helps you keep moving forward
when life takes an unexpected turn.

Access your own life insurance benefits while you are living

For certain illnesses and conditions, you can activate living benefit riders (Accelerated Benefit Riders) to help cover the costs of care, recoup lost income, or any other purpose.[6] These riders provide you freedom of choice to use your payments for any expense – even those unrelated to the illness allowing you to focus on what's more important – getting well.

Options include:

Automatically included riders

The built-in Quality of Life Accelerated Benefit Riders can provide a payment to you for qualifying chronic, critical, or terminal illnesses or conditions.

Optional chronic illness protection

You have the option to add the Accelerated Access Solution (AAS) chronic illness rider to your policy and receive a series of federal income tax-free payments if certified by a licensed health care practitioner as having a chronic illness.[7,8] Should you be certified as having a chronic illness, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first.[9]

There are many more living benefit riders available for this product. For the full list of riders and other features, see the

QoL Value+ Protector III product highlights (AGLC201756)

[6] Chronic, critical or terminal rider qualifications must be met.

[7] The rider must be selected at the time of policy purchase. Optional chronic illness rider available with an additional charge. Installment payments under this rider may be taxable.

[8] The proceeds under the AAS Rider are intended to qualify under the 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.

[9] Continued benefits may require additional certification by a certified health care practitioner.

Over time, QoL Value+ Protector III can build cash value[10]

This becomes an asset from which you withdraw "cash" to use for whatever you want or need.[11]

How much depends on the coverage amount, the amount of premium you pay, and the interest credited.

Access cash value through policy loans & withdrawals

When eligible, you can access the policy's cash value for any purpose you choose.[11] You can make a withdrawal, or select from one or a combination of three types of policy loans: Standard (Fixed), Preferred or Participating. These:

- Are potentially income tax-free[12]
- Offer fast access to cash value when needed
- Provide potential for positive interest earnings on policy loans you take
- Have no repayment plan required

Benefit from better-than-expected index performance

If the policy's crediting strategies earn better-than-expected interest over 20 years or up until you reach age 85, you may be able to withdraw excess cash value.[13] This option will not decrease your life insurance coverage or the initial guarantee.[14]

Pay extra premium for cash value access later

When you pay extra premium into your policy for several years, you can withdraw the excess premium in policy year 20 with no decrease in your initial life insurance benefit[14,15], as long as there is available cash value.

[10] The accumulation of available cash value is affected by factors including, but not limited to, premium payments made, interest credited, and prior withdrawals.

[11] 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.

[12] 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

[13] "Excess cash value" is any amount over the benchmark cash value, which is a cash value assuming the same premium and charges as the regular account value, but at 5.50% annual interest.

[14] Option election date is at the end of the 20th policy year for issue ages 0-64 or the later of age 85 or the end of the 5th policy year for issue ages 65-85.

[15] "Excess premiums" are premiums over the benchmark premium, which is a premium that will carry the policy to near maturity using current assumptions and 6% interest.

Choose how the policy pays your beneficiaries

Your life insurance policy can pay your beneficiaries in several ways, typically income tax free.[16]

1 Lump-sum benefit

Your beneficiaries receive the full benefit all at once, following a properly filed claim.

2 Payments over time

Your beneficiaries can collect the policy 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 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.

[16] 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.

QoL Value+ Protector III earns interest without market risk

IULs combine the protection of life insurance with the potential to grow cash value through index crediting strategies. These are options within the policy in which growth is linked to the performance of a market index.

The QoL Value+ Protector III IUL offers four index interest strategy choices plus one Declared Interest Account (fixed rate crediting strategy). You can allocate your premium to any one or all these choices. Any premium paid above what is needed to cover policy expenses can potentially grow as cash value based on the strategy(ies) you pick.

Each index crediting strategy has different features to provide optionality based on your risk preference and financial goals.

You can experience the potential growth of a rising market, but not the losses of a negative one, as your money is not actually in the market.[17]

For more details on index crediting strategy choices and other features of the product, see the

[QoL Value+ Protector III product highlights (AGLC201756)]

[17] 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.

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.[18] 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.[18] 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[18]. 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.

[18] 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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Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form Numbers ICC16-16760, 16760; Rider Form Numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15997, ICC18-18004, 18004, ICC15-15990, 15990, 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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