



Early Cash Value Rider

Rider Highlights



This optional rider available on **QoL Max Accumulator+ III** policies is designed to allow for higher early cash surrender values. This rider enhances the policy's cash surrender value by waiving all surrender charges upon full surrender of the policy, unless surrender is associated with a 1035 Exchange. During the first 7 years, the rider also provides an Early Cash Value Benefit so that the cash surrender value is never less than 50% of the total premiums paid, as long as the Continuation Premium Test under the rider is met.

Availability	QoL Max Accumulator+ III All States except New York
Business Requirement	Only for business sponsored or Premium Finance cases
Eligibility	Issue Ages: 0-75 Genders: Female, Male, and Unisex Underwriting Classes: All Minimum Face Amount: \$50,000
Cost	A Rider Expense Charge will be deducted monthly from the Accumulation Value of the policy for the first 14 years.
Underwriting	In addition to our normal underwriting review, Premium Financed cases with the rider will require suitability and financial review by Advanced Sales and the Premium Finance Committee.
Tax Compliance (7702)	This rider is available under Guideline Premium Test (GPT).
Compensation	Different Commission and Chargeback Schedules apply to policies issued with this rider.
Termination	The owner cannot terminate this rider. This rider will terminate upon termination of the policy to which it is attached.
Reinstatement	If the policy terminates and is later reinstated, this rider will also be reinstated.

Limitations

The Early Cash Value Benefit (minimum 50% of the total premiums paid) will be void if one of the following occurs:

- The requirements of the Continuation Premium Test are not satisfied on any Monthly Deduction Day; or
- The Specified Amount is increased or decreased; or
- A change in Premium Class occurs; or
- A rider is increased, decreased, or added; or
- A partial surrender is taken; or
- The policy is surrendered as a 1035 Exchange; or
- A change in Death Benefit Option occurs; or
- A loan is taken; or
- A change in Owner or Beneficiary occurs.



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers ICC-22-22191. Rider Form Numbers: ICC15-15994, 15994. **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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