

Priority: Cell phone or loved ones ?



What your monthly expenses say.

Life is busy, and if you're like many people, your monthly expenses have changed without thoughtful consideration. When was the last time you took a step back to look at your **must haves vs. your nice to haves?** Does your must have list include protection for your family's financial future should an unexpected event occur? If not, consider adding life insurance to your list of must haves.

If you're wondering about the cost, it's much more affordable than you think, especially when compared to other monthly expenses. After all, family is forever. . . and there's no better time than the present to show them how much you care.

Average
cost of a cell
phone plan.¹

\$141
PER MONTH

Cost of a
\$500,000 life
insurance policy.²

\$20
PER MONTH

QoL Flex Term can help

Whether your goal is to protect your family, pay off a mortgage or protect yourself from the cost of care and potential income loss from a chronic, critical and terminal illness or condition, QoL Flex Term can help.

For more information, contact your financial professional.

¹ The 2024 U.S. Wireless Retail Experience Study—Volume 1, J.D. Power, February 2024.

² Female, 30-yr-old, preferred non-tobacco, Select-a-Term, \$500,000, 20-year duration: rates as of August 1, 2025. Please check with your financial professional for the current premium rate.

QoL Flex Term Highlights

20-yr term not right for you?

We offer 18 different term durations. You choose the coverage needed.

Like extras?

This product includes the Quality of Life Accelerated Benefit Riders providing protection for chronic, critical, and terminal illness.

What if your needs change?

You can convert to any permanent policy during the entire level term period, or up to age 70.

ACCELERATED BENEFIT RIDERS DISCLOSURE:

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. 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

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: ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310; Rider Form Numbers: ICC14-14012, 14012, ICC14-14001, 14001, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, 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. Please refer to the policy for more information.

All companies above are wholly owned subsidiaries of Corebridge Financial, Incorporated. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

© Corebridge Financial, Inc. All rights reserved.