



18 term durations  
are a big deal!



#### Customization made easy.

The flexibility of QoL Flex Term allows it to be used for a variety of needs, whether for personal or business. Offering 18 term durations (10, 15-30, 35 year), QoL Flex Term allows your clients to purchase the right amount of life insurance for the specific length of time the insurance need exists.



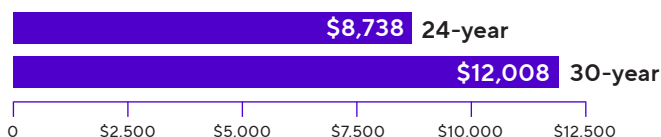
#### Mortgage Protection

The off-year durations of QoL Flex Term allows you to tailor your client's protection to the remaining years left on their mortgage.

Take Jonathan, who has 24 years left on his mortgage. Rather than purchasing a 30-year term – longer than the insurance need – QoL Flex Term allows you to tailor a 24-year term to cover the specific mortgage protection need.

- 35-year-old male, Preferred non-tobacco, \$350,000 QoL Flex Term
- 24-year term duration \$364.07 annual premium
- 30-year policy \$400.26 annual premium

#### Cost comparison: 24-year vs. 30-year



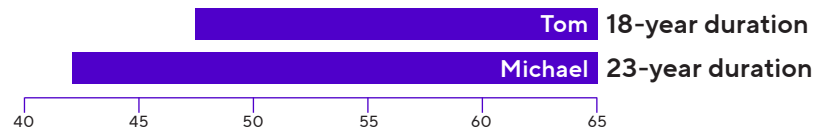


## Buy-Sell Agreement

Ensuring business partners are protected with a buy-sell agreement is a priority. The off-year durations of QoL Flex Term allows business owners, who are rarely the exact same age, to receive the valuable protection needed until they each turn 65.

The QoL Flex Term off-year durations provide the flexibility business partners Tom and Michael need to ensure their valuable business is protected until they each reach retirement age 65.

- **Tom, 47-year-old male, Standard non-tobacco, \$500,000 QoL Flex Term**
- **18-year term duration** – to Tom's retirement age 65: \$1,173.85 annual premium
- **Michael, 42-year-old male, Standard non-tobacco, \$500,000 QoL Flex Term**
- **23-year term duration** – to Michael's retirement age 65: \$1,062.55 annual premium



By utilizing the off-year durations offered by QoL Flex Term, Tom and Michael can help ensure their valuable business is protected until they each reach retirement age 65!



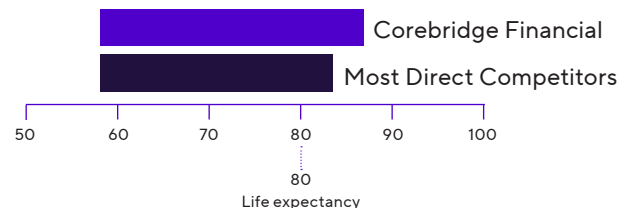
## Max Issue Age

The flexibility of QoL Flex Term's off-year durations allows for longer term durations than what is offered by most direct competitors.

Mary is 58 years old and looking for the longest-term policy possible to cover her insurance needs for as long as possible. Top competitors would be able to offer a 25-year term or a 20-year term. With the off-durations of QoL Flex Term, Mary can purchase a 29-year term policy.

- **Mary, 58-year-old female, Standard non-tobacco, \$250,000 QoL Flex Term**
- **29-year term duration:** \$2,666.30 annual premium

The 29-year QoL Flex Term policy ensures that Mary will have valuable life insurance protection she desires to age 87 – which is beyond the average life expectancy of 80!<sup>1</sup>



<sup>1</sup> National Center for Health Statistics (NCHS) Fact Sheet, March 2021, Provisional Life Expectancy Estimates for 2022, November 2023.

Not actual cases, hypothetical examples for illustrative purposes only. Select-a-Term rates as of 10/30/2023.



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