

Life changes.
**Your financial
needs may
change as well.**



**Enjoy more flexibility with our Return of Premium
feature offered by the Enhanced Surrender Value Rider.**

Today, you may be focused on ways to secure your family's financial future if you are no longer around to take care of them. But what if your goals evolve and you wish to put the premiums to other use?

**Take steps to get life insurance
that can adapt with you.**



The Return of Premium can be a win-win feature for you.

Understanding how ROP works for you

This attractive rider is automatically included in **QoL Value+ Protector III**—our protection-focused IUL product—and **QoL Guarantee Plus GUL II**.

If you no longer need life insurance protection later in life, you have the flexibility to fully surrender your policy and receive some or all of your paid premiums back in two specific windows of opportunity.¹

With that money, you can use it for any reason that's right for you – giving you more flexibility for the future.

¹ Necessary funding levels are required for this rider benefit to be available. Rider benefits are subject to certain limit. See the rider for details.

² For QoL Guarantee Plus GUL II: receive 100% ROP capped at 40% specified face amount.

³ For QoL Value+ Protector III: Issue age 41 and older, receive 100% ROP capped at 40% of specified face amount. Issue age 40 and younger, receive 75% ROP capped at 30% of specified face amount.

Rider Details

- Built in, automatically included in the policy
- Once the policy is sufficiently funded, the rider provides two opportunities to fully surrender the policy and receive the enhanced cash surrender value¹
- If the policy is surrendered 60 days prior to the end of policy year 20, the policyholder will receive 50% premiums paid
- Or alternatively at the end of policy year 25, the policyholder will receive up to 100% of premiums paid^{2,3}
- No restrictions on how you use the returned premium



For more information,
contact your financial professional.

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers ICC16-16760, 16760, ICC15-15442, 15442; Rider Form Numbers ICC15-15990, 15990. **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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