



## Policy flexibility – Live, die, or walk away



**Choose a life insurance policy that can adapt over time to your changing needs.**

Your path in life is not always straightforward. What if your life insurance policy could adapt as your life changes? While the primary reason to purchase life insurance is the death benefit, QoL Value+ Protector III has the flexibility to help you:



## LIVE YOUR LIFE with accumulated cash value

Over time, QoL Value+ Protector III can build cash value<sup>1</sup> that you can use to make withdrawals or use policy loans to help meet your financial goals. How much depends on the coverage amount, the amount of premium you pay, and the interest credited. The cash value can be used for whatever you want or need.

## DIE - death benefit protection

Provide a legacy for your loved ones with QoL Value+ Protector III. The guaranteed death benefit can help secure your loved ones' futures in the event of an unexpected death.

## WALK AWAY - Return of Premium Rider

If you no longer need death benefit protection later in life, your life insurance policy could adapt to your circumstances with the built-in Return of Premium (ROP) Rider. Once the policy is sufficiently funded, this rider offers the flexibility to fully surrender your policy and receive some, or all your paid premium back in two specific windows of opportunity:

- If the policy is surrendered 60 days prior to the end of policy year 20, the policyholder will receive 50% of the premiums paid
- Or, at the end of year 25 the policyholder will receive up to 100% of the premiums paid<sup>2</sup>

There are no restrictions on how you use the returned premium.

**QoL Value+ Protector III helps keep your life moving forward.**

<sup>1</sup> The accumulation of available cash value is affected by factors including but not limited to premium payments made, interest credited, and prior withdrawals.

<sup>2</sup> Issue age 41 and older, receive 100% ROP capped at 40% of the specified face amount. Issue age 40 and younger, receive 75% ROP capped at 30% of specified face amount.



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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