

# QoL Flex Term

**Flexibility with 18-term durations for clients to buy only what they need. Recognized submission experience with real-time offer potential.**

1

## **Valuable built-in living benefits and 18-term durations**

QoL Flex Term has built-in Accelerated Benefit Riders that can provide an advance of the policy's death benefit up to \$2 million to cover the cost of care, recoup lost income, or for other purposes should the policyholder have a qualifying chronic, critical, or terminal illness. Plus, *USA Today* named Corebridge as the best life insurance for customized coverage.<sup>1</sup> More duration options than any term competitor provides flexibility, so client only pays for what they need.

2

## **Speed, client convenience and real-time offers**

SimpliNow Choice® provides Client Completed option with Instant decision<sup>2</sup> on our existing fully featured QoL Flex Term at the same competitive price. Plus, you can access ALL underwriting submission paths in the same session and choose which meets your client's needs. Corebridge was recognized among the "6 Best No-Exam Life Insurance Of 2025" by Forbes, offering streamlined accelerated underwriting.<sup>3</sup>

3

## **Top ranking premiums and rated case advantage**

QoL Flex Term provides a Top ranking in over 80% of monthly premium cases against similar term products with built-in living benefits.<sup>4</sup> In addition to strong pricing for all health classes including table rated scenarios, discounts are available for the QoL Advantage multi-policy discount program when a combination of QoL Flex Term policies are purchased or QoL IUL products and QoL Flex Term.

4

## **Strong conversion options without further underwriting**

QoL Flex Term remains fully convertibility to a permanent QoL life insurance policy up to the end of the level-premium period (or attainment of age 70, which ever comes first). The conversion option is available without evidence of insurability or additional underwriting.

<sup>1</sup> *USA Today*, "Best life insurance companies of April 2024" April 9, 2024

<sup>2</sup> Some submission options may not be available based on data you enter on the first several screens.

<sup>3</sup> *Forbes.com* "Best No-Exam Life Insurance Of 2025," updated March 3, 2025

<sup>4</sup> Rankings determined against fourteen top nationwide competitors outside of New York on March 24, 2025

## Monthly Premium, \$1M Face Amount Comparison<sup>1</sup>

### Male, Age 40, PNT, 30-Year Duration, \$1M Face Amount

Product	Monthly Premium	More than QoL	Maximum Chronic Illness Accelerated Death Benefit	Maximum Critical Illness Accelerated Death Benefit	Maximum Terminal Illness Accelerated Death Benefit
QoL Flex Term	\$115.41	---	\$1,000,000 30-day wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Lincoln TermAccel	\$116.98	↑1%	N/A	N/A	\$250,000 No wait
Nationwide Guaranteed Level Term	\$122.06	↑6%	20% of face OR (Maximum HIPAA daily rate x 365) 30-day wait	Lesser of 10% of the specified amount or \$25,000 per event 30 to 180 day wait	\$250,000 No wait
North American ADDvantage	\$130.68	↑12%	Lesser of 24% of face amount OR \$480,000 per election; One election per year No wait	\$1,000,000 30-day wait	\$900,000 No wait
National Life Group Level Term	\$135.96	↑16%	Lesser of 100% of DB OR \$1,000,000 30-day wait	Lesser of 100% of DB OR \$1,000,000 30-day wait	\$1,000,000 No wait
Mutual of Omaha Term Life Answers	\$141.26	↑20%	N/A	N/A	\$800,000 No wait
Ameritas ClearEdge Living Benefits Term	\$141.91	↑21%	\$1,000,000 90-day wait	\$1,000,000 Stroke: 30-day wait Paralysis: 90-day wait Coma: 96-hour wait	\$1,000,000 No wait
John Hancock Protection Term	\$161.56	↑33%	N/A	N/A	\$500,000 No wait
Transamerica Trendsetter LB	\$165.98	↑36%	\$900,000 2-year wait	\$900,000 30-day wait	\$1,000,000 No wait

<sup>1</sup> The maximum benefits are based on the \$1,000,000 face amount. The premiums are from carrier quotes as of March 24, 2025, using best rate class available. Every attempt has been made to verify the accuracy of this information, but this information is subject to change at any time. These carriers are peer group competitors of Corebridge Financial Inc.

#### 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 ICC16-16760, 16760. Rider 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.

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