

What's the price of peace of mind?



75% of Americans overestimate the cost of life insurance¹

Did you know that covering your loved ones with benefits of life insurance could cost you less than your favorite streaming service, let alone the streaming services you don't know you have?

Streaming
Services x4

\$61/month²

\$250,000
life insurance policy

\$17/month³

The next time you're bingeing your favorite series, remember that an investment in life insurance is an investment in your family's financial future.

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 2025 Insurance Barometer Study, LIMRA and Life Happens, May 2025.

² 2024 Digital Media Trends Survey, Deloitte, March 2024.

³ Male, 30-yr-old, preferred non-tobacco, QoL Flex Term, \$250,000, 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.

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