



# QoL Flex Term

Protection tailored to your needs

18 Term Periods and built-in Living Benefits

Policies issued by American General Life Insurance Company (AGL) a member of American International Group, Inc. (AIG).





# QoL Flex Term

## Life insurance that's available while you are still living

### Accelerated Benefit Riders

QoL Flex Term has built-in, no-cost Quality of Life Accelerated Benefit Riders that can provide an advance of your policy's death benefit to help cover the costs of care, recoup lost income or any other purpose should you have a qualifying chronic, critical, and terminal illness or condition.

They also guarantee a minimum accelerated benefit based upon your policy and condition, and an accelerated lifetime maximum benefit up to \$2,000,000.

These benefits can help make an impact on your lifelong security and peace of mind.



## One size doesn't always fit all – neither should your life insurance.

QoL Flex Term is based on a simple idea: your policy is tailored for the amount of benefit you need, for the length of time you need it. Other insurance companies sell policies that last for 10, 15, 20 or 30 years. QoL Flex Term offers insurance for 10 years, any annual duration from 15-30 years, or 35 years.

**Buy only what you need** QoL Flex Term is flexible enough to match your situation, and is economical because you don't pay for insurance you don't need.

**Convertibility** Full convertibility to a permanent life insurance policy up to the end of the level- premium period (or age 70 of the insured, whichever comes first). This conversion option is available without evidence of insurability or additional underwriting. You may even qualify for a conversion credit where a portion of your term premium is applied to your new permanent policy. Ask your financial professional for details.

## QoL Flex Term offers a valuable new way to customize your life insurance plans to help while you are still living, and help your loved ones after you're gone.

### Coverage beyond working years

Retired workers who no longer have access to group life insurance may be in need of a policy that fits their new stage of life. With QoL Flex Term, these individuals can get the customized coverage they need for protection or final expenses.

### Protection until retirement

Loss of income in a single income household, whether by death or by a life-altering illness, can have effects that are felt quickly. QoL Flex Term offers the flexibility to purchase a policy that helps to meet both needs – without paying for insurance when it's no longer needed.

### Solutions for single parents

Single parents are often concerned about their children being able to afford college tuition in the event of their premature death. QoL Flex Term can be customized with a 10-year term period and incremental term periods between 15 and 30 years as well as a 35 year period.

### Help protect your home

Homeowners can help protect their home and loved ones in the event of an unexpected death with QoL Flex Term. Customizable durations and guaranteed death benefits can match coverage to the remaining years on your home mortgage. The built-in accelerated benefits can also help to protect your home mortgage by helping to ensure you have enough money to pay your mortgage payments in the event of a chronic, critical or terminal illness.

### Options for business owners

Business owners who can't afford to reward workers with large bonuses can consider using life insurance as an incentive to valuable employees. QoL Flex Term's customizable policies and built-in accelerated benefits can help provide a valuable incentive for workers approaching retirement.





Some of the most life-altering disruptions to a person's quality of life are major health events. Between the cost of care and the potential lost income, chronic, critical, and terminal illnesses can have a significant financial impact on quality of life at any stage.

Quality of Life...Insurance includes built-in, no-cost living benefits to help you maintain your quality of life during such events. The Accelerated Benefit Riders can provide an advance of your policy's death benefit to cover the costs of care, recoup lost income or any other purpose.

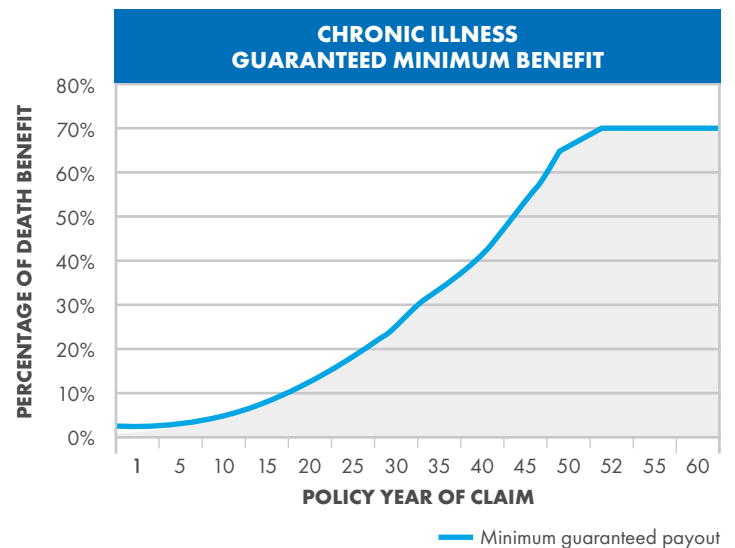
## Chronic Illness Accelerated Benefit

Chronic illnesses are typically conditions that have existed for a long period of time, during which normal daily living is disrupted. The qualifying illness or conditions affect the ability to perform simple tasks like eating or dressing without assistance; or, they may also involve severe cognitive impairment that necessitates substantial supervision, such as Alzheimer's disease.

The illness or condition does not need to be considered permanent, but must impair the insured where he or she is unable to perform at least two Activities of Daily Living (ADLs);

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

Below is a chart<sup>1</sup> that reflects the guarantee minimum benefit in a hypothetical case involving a 40-year-old male who owns a QoL insurance policy with Accelerated Benefit Riders and have a qualifying chronic health event.<sup>2</sup>



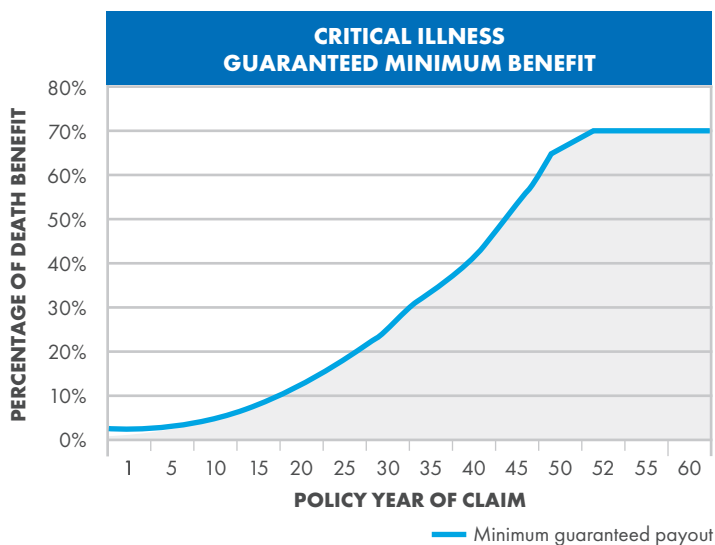


## Critical Illness Accelerated Benefit

Critical illnesses often come suddenly and without warning, and the financial affect can be life-altering. Quality of Life Insurance can help you reduce the financial effects of the following qualifying critical illnesses or conditions<sup>3</sup>:

- Heart Attack
- Stroke
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Invasive Cancer
- Amyotrophic Lateral Sclerosis (ALS)
- Blindness

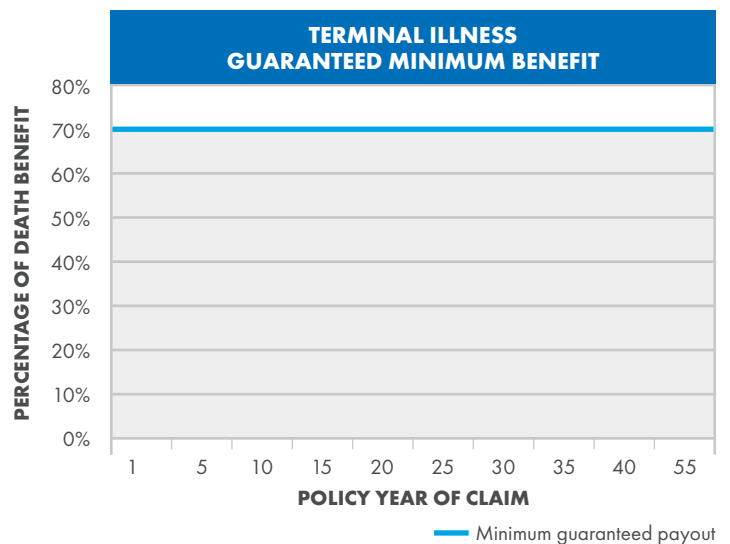
Below is a chart<sup>1</sup> that reflects the guarantee minimum benefit in a hypothetical case involving a 45-year-old female who owns a QoL insurance policy with Accelerated Benefit Riders and have a critical illness qualifying event.<sup>2</sup>



## Terminal Illness Accelerated Benefit

Quality of Life Insurance can help you financially make the most of your remaining journey following a terminal illness diagnosis. Terminal illnesses are defined as those in which a physician reasonably expects will result in the insured person's death within 24 months.<sup>4</sup>

Below is a chart<sup>1</sup> that reflects the guarantee minimum benefit in a hypothetical case involving a 50-year-old male who owns a QoL insurance policy with Accelerated Benefit Riders and have a terminal illness qualifying event.<sup>2</sup>



<sup>1</sup> Each hypothetical benefit amount displayed is not typical, but is based on each individual's personal health situation. Results will vary per individual.

<sup>2</sup> The actual payout will vary based on severity of the condition and the impact the condition has on the insured's life expectancy. The more severe the condition the higher potential payout from the policy death benefit. The guaranteed minimum payout is after the application of the actuarial discount, but before the application of other deductions: administrative fees, pro-rata repayment of any loan, and payment of any due, except unpaid premiums. The final benefit payable after these deductions are made could result in a payout below the guaranteed minimum amount.

<sup>3</sup> Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

<sup>4</sup> Life expectancy criteria vary by state.

# QoL Flex Term

## PRODUCT HIGHLIGHTS

<b>Policy Form Number</b>	American General Life Insurance Company (AGL) ICC16-16901
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>Preferred Plus (Pref. Plus)</li> <li>Preferred Non-tobacco (Pref. NT)</li> <li>Standard Plus (Std. Plus)</li> <li>Standard Non-tobacco (Std. NT)</li> <li>Preferred Tobacco (Pref. T)</li> <li>Standard Tobacco (Std. T)</li> <li>Special Non-tobacco (Spec. NT)</li> <li>Special Tobacco (Spec. T)</li> </ul>
<b>Substandard</b>	<ul style="list-style-type: none"> <li>For issue ages 70 or less, through Table H (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)</li> <li>For issue ages greater than 70, through Table D (applied to Special Non-tobacco rates for non-tobacco and Special Tobacco rates for tobacco users)</li> </ul>
<b>Minimum Death Benefit</b>	\$100,000
<b>Premium Bands</b>	<p><b>Band 1</b> – policy amounts from \$100,000 to \$249,999</p> <p><b>Band 2</b> – policy amounts from \$250,000 to \$499,999</p> <p><b>Band 3</b> – policy amounts from \$500,000 to \$999,999</p> <p><b>Band 4</b> – policy amounts greater than or equal to \$1,000,000</p>
<b>Policy Expiration Age</b>	Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95.
<b>Policy Fee</b>	\$75 for all bands (commissionable)
<b>Premium Calculations</b>	<ul style="list-style-type: none"> <li><b>Annual:</b> 1.000</li> <li><b>Semiannual:</b> 0.5200</li> <li><b>Quarterly:</b> 0.2650</li> <li><b>Monthly:</b> 0.0865</li> </ul>
<b>Conversion Option</b>	<ul style="list-style-type: none"> <li>A QoL Flex Term may be converted, in full or partially*, to a permanent plan of insurance without evidence of insurability during the conversion period.</li> <li>Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.</li> </ul> <p>*In the case of a partial conversion, the remaining term may be continued so long as the amount remaining in force is \$50,000 in Face Amount or more.</p>
<b>Conversion Credit</b>	<ul style="list-style-type: none"> <li>A conversion credit in the amount of the term policy's annual premium, excluding premium for riders, is available on a full conversion to a permanent plan in the first 8 years for the 10 year term.</li> <li>A conversion credit is available for the first 10 years on all other level term periods, subject to the limitations of the conversion period.</li> <li>A prorated conversion credit is available on a partial conversion.</li> </ul>
<b>Quotes</b>	<ul style="list-style-type: none"> <li>A financial professional can only use company-approved proposal software, which provides quotations based solely on guaranteed premiums. The company also provides rates to several third-party vendors who maintain quote engines that also provide quotations based solely on guaranteed premiums.</li> <li>A signed illustration is not required.</li> </ul>
<b>QoL Advantage Program</b>	<ul style="list-style-type: none"> <li>QoL Advantage offers banding discounts as well as the ability to waive the policy fee on the associated term policies.</li> <li>QoL Advantage applies to purchasing multiple term policies or a UL policy with associated term policies.</li> <li>With the QoL Advantage program the banding is a volume discount for the multiple policies. The total face amount between all policies is considered in the banding. The higher the total face amount, the lower the per unit of insurance for the client.</li> </ul> <p><b>QOL Advantage Banding:</b></p> <ul style="list-style-type: none"> <li><b>Band 1:</b> policy amounts from \$100,000 to \$249,999</li> <li><b>Band 2:</b> policy amounts from \$250,000 to \$499,999</li> <li><b>Band 3:</b> policy amounts from \$500,000 to \$999,999</li> <li><b>Band 4:</b> policy amounts greater than or equal to \$1,000,000</li> </ul> <p><b>Policy Fees</b></p> <p>\$75. If QoL Flex Term is purchased with a QoL product, the policy fee for the associated term policy(ies) will be waived.</p> <p><b>The following represents the scenario where the policy fee is waived:</b></p> <p>If the insured is the same as qualifying insured, written on the same application and is billed (ABC) to the same person, then the policy fee is \$0.</p>

## AVAILABLE RIDERS

QoL Flex Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

<b>The Accelerated Death Benefit Riders (ABRs)</b>	<ul style="list-style-type: none"> <li>• Critical, Chronic and Terminal Illness Riders are automatically included in the policy at no additional cost</li> <li>• Allows access to all or a portion of the policy death benefit if policy owner has a qualifying critical, chronic or terminal illness or condition</li> <li>• Benefit amount available depending on qualifying critical, chronic, or terminal illness</li> <li>• Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy</li> </ul>
<b>Accidental Death Benefit</b>	<ul style="list-style-type: none"> <li>• Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries</li> <li>• Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached</li> <li>• Available through Table D</li> <li>• Coverage expires on the policy anniversary nearest the insured's 70th birthday</li> <li>• Only available at issue</li> </ul>
<b>Child Rider</b>	<ul style="list-style-type: none"> <li>• Pays a death benefit to the insured parent upon the death of an insured child</li> <li>• Available for: (a) parent's issue ages 20 – 55 subject to availability of the base policy; and (b) children age 15 days up to, but not including, the 19th birthday</li> <li>• Covers all eligible dependent children inclusive in one child rider</li> <li>• Available through Table D</li> <li>• Minimum death benefit is \$500 and the maximum death benefit is \$25,000</li> <li>• Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65</li> <li>• This rider can be added or dropped after issue</li> </ul>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>• Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period</li> <li>• Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy)</li> <li>• Available on policies through Table D</li> <li>• If total disability begins before the insured's age 60, all premiums will be waived while total disability continues.</li> <li>• If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of:               <ul style="list-style-type: none"> <li>(a) the insured's age 65; or</li> <li>(b) one year after total disability began.</li> </ul> </li> <li>• This rider cannot be added after issue, but may be dropped after issue</li> </ul>

<sup>1</sup> Issue age is the age nearest the insured's birthday.

<sup>2</sup> See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax advisor.



## Customize your life insurance plan

Whether your goal is to protect your family until you reach retirement age, pay off a mortgage, or help make sure there's money down the road to help pay for a child's education, you can trust American General Life for affordable and dependable coverage.

**For more information, contact your Financial Professional.**

## Important Notice Regarding the Chronic Illness Accelerated Death Benefit Rider

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101 (g) of the Internal Revenue Code. There may be tax consequence in some situation in accepting an accelerated benefit payment amount, such as where payment exceeds the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

## Important consumer disclosures regarding Accelerated Benefit Riders

### Disclosures applicable to Critical Illness Accelerated Death Benefit rider, Chronic Illness Accelerated Death Benefit rider, and Terminal Illness Accelerated Death Benefit rider

- (1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form). **The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.**
- (3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**
- (5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (9) See your policy for details.

### Disclosures Applicable to the Chronic Illness Accelerated Death Benefit Rider Only

For a claimant to be able to elect an Accelerated Benefit under the Chronic Illness Accelerated Death Benefit Rider, such claimant must have been certified as Chronically Ill within the past twelve (12) months by a Licensed Health Care Practitioner. Where an Accelerated Benefit under such a rider is paid periodically, such a rider is paid periodically; such written certification must be renewed by a Licensed Health Care Practitioner every 12 months.

### NOT Long-Term Care Insurance

**This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.**

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

**Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.**

**A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.**

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive and the policyholder must use LTC benefits for LTC services.



Enjoy Life knowing you've planned and are prepared!  
[QualityOfLifeInsurance.com](http://QualityOfLifeInsurance.com)

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, ICC16-16900, 16900, 16901-5, 16900-5, and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR-CA (0514). Please visit [qualityoflifeinsurance.com](http://qualityoflifeinsurance.com) for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features including rates may vary by state.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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