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QoL[®] SelectChoice II Accelerated Benefit Riders

Living benefits from life insurance

The **QoL SelectChoice II Accelerated Benefit Riders** allow your clients to accelerate a portion of their contractual death benefit while they're still living and they **guarantee a minimum benefit** for qualifying chronic, critical and terminal illnesses or conditions. The guaranteed minimums are a percentage of the policy's death benefit and are based on the issue age and policy duration at the time of the claim.

| | American General Life | American National | Life Insurance Company of the Southwest | North American | Transamerica |
|-------------------------------------|--|---|---|---------------------------------------|--|
| | QoL SelectChoice II Accelerated Benefit Riders | Accelerated Benefit Riders | Accelerated Benefits Riders | Accelerated Death Benefit Endorsement | Trendsetter [®] LB Accelerated Death Benefits |
| Available Product | Term, Guaranteed UL, Indexed UL | Term, Indexed UL, Guaranteed UL, Whole Life | Term, Indexed UL, Guaranteed UL | Term, Indexed UL | Term |
| Guaranteed Minimum Payout | ✓ | N/A | N/A | ✓ Only on Critical Illness | N/A |
| Chronic Illness Accelerated Benefit | ✓ | ✓ | ✓ | ✓ | ✓ |

| | American General Life | American National | Life Insurance Company of the Southwest | North American | Transamerica |
|---|--|---|--|---|---|
| | QoL SelectChoice II Accelerated Benefit Riders | Accelerated Benefit Riders | Accelerated Benefits Riders | Accelerated Death Benefit Endorsement | Trendsetter® LB Accelerated Death Benefits |
| Available Product | Term, Guaranteed UL, Indexed UL | Term, Indexed UL, Guaranteed UL, Whole Life | Term, Indexed UL, Guaranteed UL | Term, Guaranteed UL, Indexed UL | Term |
| Critical Illness Accelerated Benefit | ✓ | ✓ | ✓ | ✓ | ✓ |
| Terminal Illness Accelerated Benefit | ✓ 24 Months* | ✓ 24 Months | ✓ 24 Months | ✓ 24 Months | ✓ 12 Months |
| Available on All UW Classes | ✓ | Chronic and Critical Illness up to Table 4; not available with flat extra rating greater than \$5.00 per thousand | Chronic Illness: Up to Table D Critical Illness: No table rating | Chronic Illness: Up to Table D Critical Illness: Up to Table B | ✓ |
| Lifetime Maximum Amount of Death Benefit | Chronic, Critical and Terminal Illness: Lesser of 100% of DB or \$2,000,000 | Chronic, Critical and Terminal Illness: Lesser of 100% of DB or \$2,000,000 for issue ages 0-65 and \$1,000,000 for issue ages 66+ | Chronic and Terminal Illness: Lesser of 100% of DB or \$1,500,000 Critical Illness: Lesser of 100% of DB or \$1,000,000 | Chronic Illness: Term, GUL, IUL: Lesser of 24% or \$480,000 per year; Guarantee Builder / Rapid Builder: Lesser of 24% or \$240,000 per year Critical Illness: Term: Lesser of 90% or \$1,000,000; Other products: Lesser of 25% or \$50,000 with a maximum payout of \$20,000 Terminal Illness: Term, GUL, IUL: Lesser of 90% or \$1,000,000; Guarantee Builder / Rapid Builder: Lesser of 75% or \$750,000 | Chronic and Critical Illness: Lesser of 90% of DB or \$1,500,000 Terminal Illness: Lesser of 100% of DB or \$1,500,000 |
| Waiting/Elimination Period | Chronic Illness: 30 days waiting period /90 days elimination period Critical Illness: 30 days waiting period, 90 days for Invasive Cancer | Chronic Illness: 30 days waiting period/90 days elimination period Critical Illness: 30 days waiting period | Chronic Illness: 2 years waiting period/90 days elimination period Critical Illness: 30 days waiting period | Chronic Illness: No waiting period/90 days elimination period Critical Illness: 30 days waiting period | Chronic Illness: 2 years waiting period /90 days elimination period Critical Illness: 30 days waiting period |
| Optional Dollar-for-Dollar Chronic Illness Benefits for additional cost | ✓ With the Accelerated Access Solution® rider | N/A | N/A | N/A | N/A |

*12 months in Florida

These carriers are peer group competitors of American General Life Insurance Company. Competitor riders include American National Accelerated Benefits Riders: Terminal Illness Rider, Form Number ABR14-TM; Chronic Illness Rider, Form Number ABR14-CH; Critical Illness Rider: Form Number: ABR14-CT; Life Insurance Company of the Southwest: Form Number: ICC10-8844, Form Series 8165; North American Accelerated Death Benefit Endorsement Form Series LR503; Transamerica Trendsetter® LB Policy Form Number ICC16 IUL09/IUL09. Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company. QoL SelectChoice II Accelerated Benefit Riders are available on QoL Flex Term, QoL Guarantee Plus GUL II, QoL Max Accumulator+, and QoL Value+ Protector. Income data generated on 02/01/2020. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time.



Quality of Life...Insurance®
Your Money. Your Insurance. Your Choice.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

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.

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), Policy Form Numbers ICC19-19310 and ICC19-19311, ICC15-15442/15442, ICC19-19646/19646, ICC16-16760/16760, ICC15-15602/15602, ICC15-15603/15603, and ICC15-15604/15604. Please visit 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). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. © 2020 AIG. All rights reserved.

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