



**Life changes.**

Your financial  
needs may  
change as well.

**Enjoy more flexibility with our Return of Premium  
feature offered by the Enhanced Surrender Value Rider.**

Today, you may be focused on ways to secure your family's financial future if you are no longer around to take care of them. But what if your goals evolve and you wish to put the premiums to other use?

**Take steps to get life insurance  
that can adapt with you.**



# The Return of Premium can be a win-win feature for you.

## Understanding how ROP works for you

This attractive rider is automatically included in **QoL Value+ Protector III**—our protection-focused IUL product—and **QoL Guarantee Plus GUL II**.

If you no longer need life insurance protection later in life, you have the flexibility to fully surrender your policy and receive some or all of your paid premiums back in two specific windows of opportunity.<sup>1</sup>

With that money, you can use it for any reason that's right for you – giving you more flexibility for the future.

### Rider Details

- Built in, automatically included in the policy
- Once the policy is sufficiently funded, the rider provides two opportunities to fully surrender the policy and receive the enhanced cash surrender value<sup>1</sup>
- If the policy is surrendered 60 days prior to the end of policy year 20, the policyholder will receive 50% premiums paid
- Or alternatively at the end of policy year 25, the policyholder will receive up to 100% of premiums paid<sup>2,3</sup>
- No restrictions on how you use the returned premium

<sup>1</sup> Necessary funding levels are required for this rider benefit to be available. Rider benefits are subject to certain limit. See the rider for details.

<sup>2</sup> For QoL Guarantee Plus GUL II: receive 100% ROP capped at 40% specified face amount.

<sup>3</sup> For QoL Value+ Protector III: Issue age 41 and older, receive 100% ROP capped at 40% of specified face amount. Issue age 40 and younger, receive 75% ROP capped at 30% of specified face amount.

For more information,  
contact your financial professional.

Life & Retirement — 

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. 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, issue or deliver policies or contracts in the state of New York.** Products may not be available in all states and product features may vary by state. Please refer to your policy.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

© 2022 AIG. All rights reserved.

AGLC201796-QOL

PAGE 2 of 2