



QoL Value+ Protector III

QoL Value+ Protector III is an affordable protection-focused Index Universal Life (IUL) insurance product with a no-lapse death benefit guaranteed to life expectancy, plus other innovative features.



Lock in cost-efficient death benefit protection

Leverage the IUL product foundation to provide long-term coverage you can count on for family protection or wealth transfer needs.



Secure living benefits you can use in your lifetime

Built-in and optional riders offer benefits to help cover qualifying chronic, critical and terminal illnesses.



Enjoy peace of mind with Return of Premium (ROP)

Two built-in ROP opportunities to get back the premium payments you've made should your needs change or you no longer need coverage.



Accumulate and access your cash value with flexible choices

This policy provides three crediting strategies linked to proprietary indices plus one using the S&P 500 index – all designed to guard you against market ups and downs. You can access available cash value via loans or withdrawals to meet financial needs of any kind.



Get coverage that may not require a medical exam

Approved and issued without traditional underwriting or medical exams through our Agile Underwriting+ program. Applicants must be age 59 and under and applying for \$2 million or less in coverage.



Purchase more coverage at a discount

QoL Advantage Program gives you the option to buy additional term coverage at a discounted premium.

See how QoL Value+ Protector III compares to competitors' IULs in Full Pay

50/M/PPNT, \$1M Death Benefit, Full pay at Max Illustrated Rate using Vol Index/Best index

COMPANY	PRODUCT	PREMIUM	% DIFF	GUAR YEARS	CSVYR20	TARGET	ROP
Global Atlantic	Lifetime Foundation Elite	\$7,489	-6%	40	\$65,011	\$11,530	
American General	QoL Value+ Protector III IUL (MLSB)	\$7,997	0%	38	\$176,973	\$11,693	Y
Nationwide	Indexed UL Protector II 2020	\$8,655	8%	20	\$121,799	\$9,910	
North American	Protection Builder IUL (Fidelity Multifactor Yield Index 5% ER)	\$9,043	13%	26	\$208,751	\$10,740	
Prudential	PruLife Founders Plus UL (2021) (Goldman Sachs Voyager Indexed Account)	\$9,148	14%	40	\$189,745	\$11,740	
American National	Signature Protection IUL	\$12,879	61%	71	\$300,133	\$10,160	

Data as of 06/29/2022. 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 American General Life Insurance Company.

Global Atlantic Lifetime Foundation ELITE (Policy Form #ICC17-IULC-C18), North American Protection Builder IUL (Policy Form #LS186, NLG Rider Form #LR510), Prudential PruLife Founders Plus UL (2021) (Policy Form #ICC20-IULPR), Nationwide Indexed UL Protector II 2020 (Policy Form #ICC18-NWLA-539, NLG Rider Form #LCC18-NWLA-547), American National Signature Protection IUL (Policy Form #GIUL21).

See how QoL Value+ Protector III compares to competitors' IULs in Ten Pay

50/M/PPNT, \$1M Death Benefit, Ten pay at Max Illustrated Rate using Vol Index/Best index

COMPANY	PRODUCT	PREMIUM	% DIFF	GUAR YEARS	CSVYR20	TARGET	ROP
Global Atlantic	Lifetime Foundation Elite	\$14,774	-8%	35	\$138,848	\$11,530	
American General	QoL Value+ Protector III IUL (MLSB)	\$16,016	0%	32	\$262,292	\$11,693	Y
North American	Protection Builder IUL (Fidelity Multifactor Yield Index 5% ER)	\$17,758	11%	24	\$308,459	\$10,740	
Nationwide	Indexed UL Protector II 2020	\$19,274	20%	20	\$336,702	\$9,910	
Prudential	PruLife Founders Plus UL (2021) (Goldman Sachs Voyager Indexed Account)	\$20,632	29%	40	\$305,634	\$11,740	
American National	Signature Protection IUL	\$20,265	64%	55	\$430,092	\$10,160	

Data as of 06/29/2022. 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 American General Life Insurance Company

Global Atlantic Lifetime Foundation ELITE (Policy Form #ICC17-IULC-C18), North American Protection Builder IUL (Policy Form #LS186, NLG Rider Form #LR510), Prudential PruLife Founders Plus UL (2021) (Policy Form #ICC20-IULPR), Nationwide Indexed UL Protector II 2020 (Policy Form #ICC18-NWLA-539, NLG Rider Form #LCC18-NWLA-547), American National Signature Protection IUL (Policy Form #GIUL21).

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FQD embeds an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs for the Index. Since it will affect the return of the Index, it may also impact the amount of interest credited to an index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

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The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income Performance. To help manage overall return volatility, the Index may also systematically utilize cash performance in addition to the performance of the two underlying indices.

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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.



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PAGE 3 OF 3