

Top 10 Reasons to Sell QoL Max Accumulator+

QoL Max Accumulator+ is an innovative IUL policy

QoL Max Accumulator+ is designed to provide the advantages of IUL with a variety of interest crediting accounts to help the policy earn interest, plus a unique combination of features and riders not currently available with any other single IUL policy.

1. **Built in, no-cost living benefit riders**—Accelerate 100% of death benefit, up to \$2 million for qualifying chronic, critical, and terminal illness or condition.
2. Index universal life insurance **helps deliver safety with the opportunity for cash value growth**—Potential growth in cash values is linked to market index performance without dividends, guaranteed floors protect against loss in down markets, and money is never invested directly into the stock market.
3. **Access to cash**—Multiple options to optimize income distributions for supplementing retirement, covering healthcare expenses, starting a business, covering college or wedding expenses, funding vacations, or creating emergency funds.
4. **Protection—The tax-free death benefit** can help assure that your client's family or business lives on with a lump-sum benefit payment.¹
5. ML Strategic Balanced Index—This index is proprietary to AIG and is **designed to provide stability with upside growth potential**.
6. **Account Value Enhancement**—Each of our 4 index strategies has an account value enhancement that begins crediting in the 6th policy year. This enhancement allows for additional credits to help grow and accumulate the policy cash values.
7. **Favorable loan provisions**—using our participating loan to access cash values allows the client's loaned money to continue to participate in index account earnings, if there is any, potentially creating greater policy cash values.
8. Select Income Rider—Use this rider to **spread the death benefit out in installment payments to the beneficiary**. Spreading out the death benefit may reduce the cost of insurance, thereby increasing the cash value in the policy.²
9. Income for Life Rider—**Client may turn their policy cash value into a stream of GUARANTEED, tax-free income FOR LIFE**. Provides peace of mind with a steady stream of income, regardless of policy performance.²
10. Accelerated Access Solution Rider—Additional **paid chronic illness benefit that provides a \$3 million maximum and a dollar-for-dollar acceleration for a qualifying chronic illness**.²

¹Life insurance death benefits are generally tax-free for beneficiaries under IRC 101 (a), but may under certain situations be taxable in part or whole.

²Rider availability varies by state.

Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG) California residents must be provided with the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145).

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