



QoL Flex Term...

New, lower premiums for term life insurance you don't have to die to use

What makes QoL Flex Term exceptional is that it is life insurance that the insured does not have to die to use. Traditional life insurance is designed to provide security for loved ones in the event of a premature death, but what if your client is diagnosed with cancer or has a serious heart attack or stroke and survives? What about financial needs during a critical or long-term chronic illness?

QoL Flex Term is one of the Quality of Life...Insurance® (QoL) products offered by American General to address this. Its Accelerated Benefit Riders (ABRs) for chronic, critical and terminal illness are offered at no additional cost, giving your clients the additional protection and flexibility to receive benefits from their policy if they suffer a qualifying illness or condition. Plus, there are attractive conversion options with QoL Flex Term including a conversion credit, allowing your clients to upgrade to a permanent QoL product if their needs change. All of this additional protection and flexibility is offered at prices that are typically competitive when compared to other carriers' term products – even those with far fewer benefits – often just a little more a month.

QoL Flex Term is an attractive term insurance product that can provide a noticeable value for your clients by offering more than just a death benefit like traditional term policies; it's also a chance to help improve their quality of life in case of a critical or chronic illness, and their peace of mind.

See how our new and improved rates for \$500,000+ compare against the competition!

Product	Monthly Premium	More than QoL	Maximum Chronic Illness Accelerated Death Benefit	Maximum Critical Illness Accelerated Death Benefit	Maximum Terminal Illness Accelerated Death Benefit
QoL Flex Term	\$58.39		\$1,000,000 30-day wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Banner OPTerm	\$58.48	0.2%			\$500,000 No wait
Mutual of Omaha Term Life Answers	\$59.72	1%			\$800,000 No wait
North American ADDvantage	\$60.28	2%			\$750,000 No wait
American National Signature Term	\$61.34	4%	\$1,000,000 No wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Lincoln LifeElements	\$70.01	18%			\$250,000 No Wait
Prudential Term Essential	\$70.44	21%			\$950,000 No Wait
LSW Level Term	\$83.16	40%	\$1,000,000 2-year wait	\$1,000,000 30-day wait	\$1,000,000 No wait
Transamerica Trendsetter® LB	\$92.02	55%	\$900,000 2-year wait	\$900,000 30-day wait	\$1,000,000 No wait

Male, Age 40, PPNT underwriting class, 20-year duration, \$1,000,000 face amount

Level term premium data generated on 01/03/2018 for the state of Colorado. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Companies. American National Insurance Company Signature Term 20 (Policy Form: ART12), Banner OPTerm 20 (Policy Form ICC12OPTN), Life Insurance Company of the Southwest Level Term 20-G (Policy Form ICC13-8119(0613)), Lincoln LifeElements Term 20 (Policy Form: TRM5065/ICC14TRM5065), Mutual of Omaha Term Life Answers 20 (Policy Form No. 6182L-0696), North American ADDvantage 20 (Policy Form LS174), Prudential Term Essential 20 (Policy Form PLTIC-2016), and Transamerica Trendsetter® LB 20 (Policy Form TL19). Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company.



Choose Wisely. Choose QoL Flex Term.



Please visit qualityoflifeinsurance.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, ICC16-16900, 16900 and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, and 15604. 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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