



QoL Flex Term

Offers the ability to pay for only what is needed



QoL Flex Term is one of the Quality of Life...Insurance® (QoL) products offered by American General that include Accelerated Benefit Riders for no additional cost to give your clients the additional protection and flexibility to receive payouts from their policy during their lifetime if they suffer a qualifying illness or condition. Not only that, but, unlike most other term products, QoL Flex Term is offered in 18 different durations – 10-year, each year from 15 through 30 years, and 35-year – so that your client can pay just for the coverage that is desired, and likely save versus other term products in satisfying the same insurance need.

See how QoL Flex Term’s new and improved rates compare with top term competitors’ 20-year premiums in a common scenario

Dave, 45-year-old healthy male (Preferred Plus Non-Tobacco), has a wife and 3 children. He has 17 years remaining on a \$500,000 mortgage. With QoL Flex Term, to cover the remaining time left on his mortgage, Dave can purchase a \$500,000 face amount policy for 17 years for an annual premium of \$550. To provide coverage for that duration with other carriers, Dave will have to purchase a 20-year policy.

Letting your clients pay precisely what they need for term life insurance protection can save them money.

QoL Flex Term has lower premiums than these other term products because Dave can select the duration he needs. Plus, with QoL Flex Term, he is rewarded with the peace of mind of living benefits coverage of its Accelerated Benefits Riders that are included for no additional cost.

Male, Age 45, PPNT \$500,000

17-year duration	Annual Premium ¹
QoL Flex Term 17	\$550

20-year duration	Annual Premium ¹	More than QoL Flex Term
Banner OPTerm 20	\$574.99	5%
Protective Custom Choice UL 20 Year	\$582.18	6%
Lincoln LifeElements Term 20	\$589.50	7%
John Hancock Term 20	\$589.50	7%
AXA BrightLife Term 20	\$595.00	8%
Prudential Term Essential 20	\$600.00	9%
Pacific Life Prime Term 20	\$605.00	10%
ANICO Signature Term 20	\$620.00	13%
Mutual of Omaha Term Life Answers 20	\$622.50	13%
Transamerica Trendsetter® Super 20	\$735.00	34 %
Transamerica Trendsetter® LB 20	\$805.00	47%
LSW Level Term 20	\$885.00	61%

¹ 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. ANICO Signature Term 20 (Policy Form: ART12), AXA BrightLife Term 20 (Policy Form: ICC09-150-LT), Banner OPTerm 20 (Policy Form: ICC12OPTN), John Hancock Term 20 (Policy Form: 2017Term), Lincoln LifeElements Term 20 (Policy Form: TRM5065/ICC14TRM5065), LSW Level Term 20 (Policy Form ICC13-8119(0613), Mutual of Omaha Term Life Answers 20 (Policy Form: 6182L-0696), Pacific Life Prime Term 20 (Policy Form: P12TRF), Protective Custom Choice UL 20 Year (Policy Form ICC12-UL22 1-13), Prudential Term Essential 20 (Policy Form: PLTIC-2016), Transamerica Trendsetter Super 20 (Policy Form: TL22 and Transamerica Trendsetter® LB 20 (Policy Form: TL21).). 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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