



QoL Flex Term

The ABR term product offering competitive features for an affordable cost



New, improved rates for \$500,000 and \$1,000,000+ cases!

QoL Flex Term might not be the only term product offering accelerated benefit riders (ABRs) for chronic, critical and terminal illnesses – there are a handful of others – but it’s the term product that offers the most among peer group competitors in regards to those accelerated benefit riders, including being the only one with guaranteed benefit floors. Along with all of its features and flexibility, a QoL Flex Term policy often costs less than other term products among peer group competitors offering ABRs, sometimes even a lot less.

Rate comparison

Male, 30, PPNT, 15-year, \$500,000	Monthly Premium ¹	More than QoL
QoL Flex Term	\$16.87	
Transamerica Trendsetter LB	18.06	7%
ANICO Signature Term	18.58	10%
LSW Level Term	25.08	49%
Female, 30, PNT, 20-year, \$1,500,000		
QoL Flex Term	\$57.09	
ANICO Signature Term	59.62	4%
Transamerica Trendsetter LB	65.79	15%
LSW Level Term	82.28	44%
Male, 40, PPNT, 20-year, \$1,000,000		
QoL Flex Term	\$58.39	
ANICO Signature Term	61.34	5%
Transamerica Trendsetter LB	83.16	42%
LSW Level Term	92.02	58%
Female, 50, PPNT, 30-year, \$500,000		
QoL Flex Term	\$104.67	
ANICO Signature Term	116.64	11%
Transamerica Trendsetter LB	150.07	43%
LSW Level Term	155.32	48%
Male, 50, PNT, 30-year, \$1,000,000		
QoL Flex Term	\$324.81	
ANICO Signature Term	329.18	1%
Transamerica Trendsetter LB	414.52	28%
LSW Level Term	451.00	39%
Male, 55, SPNT, 20-year, \$1,500,000		
QoL Flex Term	\$581.28	
ANICO Signature Term	602.64	4%
Transamerica Trendsetter LB	634.68	9%
LSW Level Term	784.52	35%

CHOOSE WISELY Choose QoL Flex Term

Feature comparison

Take a look how favorably QoL Flex Term's features compare against several broadly similar competitive term products with its attractive 18 different durations, Accelerated Benefit Riders that have a maximum lifetime limit up to \$2 million, a guaranteed minimum payout², plus a conversion credit for when your clients upgrade to a permanent QoL Life Insurance policy³.

Feature	Americal General Life QoL Flex Term	American National Signature Term	LSW Level Term	Mutual of Omaha Term Life Express	Transamerica Trendsetter LB
Guaranteed Minimum Payout	✓				
Chronic Illness Accelerated Benefit	✓	✓	✓	✓	✓
Critical Illness Accelerated Benefit	✓	✓	✓	✓	✓
Terminal Illness Accelerated Benefit	✓	✓	✓	✓	✓
Lifetime Maximum of All Accelerated Benefits	<ul style="list-style-type: none"> 100% of DB up to \$2M 	<ul style="list-style-type: none"> 100% of DB up to \$2M (\$1M ages 66+) 	<ul style="list-style-type: none"> Chronic and Terminal Illness: Lesser of 100% of DB or \$1.5M Critical Illness: Lesser of 100% of DB or \$1M 	<ul style="list-style-type: none"> 80% of DB up to \$300K 	<ul style="list-style-type: none"> Chronic and Critical Illness: Lesser of 90% of DB or \$1.5M Terminal Illness: Lesser of 100% of DB or \$1.5M
Maximum Face Amount	No limit	No limit	No limit	\$300K (ages 18-50) \$250K (ages 51-65)	\$2M
Durations	10, 15 to 30, 35	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 30	10, 15, 20, 25, 30
Issue Ages ⁴	20 to 80	18 to 70	18 to 75	18 to 65	18 to 80
Conversion Credit	✓	✓			

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. These carriers are peer group competitors of American General Life Companies: American National Insurance Company (Policy Form No. ART12), Life Insurance Company of the Southwest Level Term (Policy Form ICC13-8119(0613)), Mutual of Omaha Term Life Express (Policy Form No. ICC13L116P) and Transamerica Trendsetter[®] LB (Policy Form TL19). Transamerica Trendsetter[®] is a registered trademark of Transamerica Life Insurance Company, PNT: Preferred Non-tobacco; PPNT: Preferred Plus Non-tobacco; SPNT: Standard Plus Non-tobacco; SNT: Standard Non-tobacco.

² Guaranteed minimum payout is not available on all states. Subject to state variations.

³ Conversion credit available for the first 8 years on 10-yr term, or first 10-years on 15-year term or longer durations.

⁴ The maximum age in the Issue Ages refers to the 10-year duration. The maximum age for other durations will be less for every carrier.

Competitor riders include; Life Insurance Company of the Southwest: Accelerated Benefits Riders Form Series 8052, 8095, 8165, and ICC10-8844; and Transamerica Form ACC-DISC TL19. American National Insurance Company Accelerated Benefit Riders ABR14-TM, ABR14-CT, ABR14-CH. Mutual of Omaha Chronic Illness Rider Form ICC16L142R, Terminal Illness Rider Form ICC16L141R, and Critical Illness Rider Form ICC16L143R.



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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