



## Top 10 Reasons to Sell QoL Value+ Protector

### QoL Value+ Protector is a flexible, death benefit protection focused IUL product

QoL Value+ Protector is an index universal life insurance product designed to help serve your clients' long-term needs for personal and business financial security. It combines many of the advantages of guaranteed universal life insurance with special features and crediting strategies that help reduce costs and strive to deliver maximum value.

- 1. An attractive bridge product** between GUL and Cash Accumulation IUL that offers strong alternative options with additional value not offered by GUL products, flexibility and meaningful cash accumulation that is found in Indexed Universal Life products.
- 2. 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.
- 3. Competitive Index Performance Feature**—Automatically included, feature allows the policy owner the option to use cash value (above the benchmark cash value) to purchase additional, paid-up life insurance without underwriting and without decreasing the initial death benefit.<sup>1</sup> Cash value can also be used for any other purpose.
- 4. Excess Funding Feature**—Automatically included in policy, withdrawals of excess premiums can be made in policy year 20 without decreasing death benefit.<sup>2</sup>
- 5. Protected Premium Rider**—For policies funded early, client may withdraw funds above the target premium in years 2 to 5 with no surrender charge penalties.
- 6. ML Strategic Balanced Index**—This index is proprietary to AIG and is designed to provide stability with upside growth potential.
- 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 decreasing the required premiums.<sup>3</sup>
- 9. 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.<sup>4</sup>
- 10. Customer Choice Lifestyle Income Solution**—Provides supplemental tax-free<sup>4</sup> income stream at age 85—money can be used for any purpose.

<sup>1</sup> Option election dates are at end of 20th policy year (for ages 0-64) and the later of age 85 or end of 5th policy year (for all issue ages).

<sup>2</sup> Option election date is at end of 20th policy year for issue ages 0-64 or the later of age 85 or end of 5th policy year for issue ages 65-85.

<sup>3</sup> Rider availability varies by state

<sup>4</sup> Payments are tax-free up to the amount of basis in the contract.



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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QoL



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