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 $547. 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	**$547**

20-year duration	Annual Premium[1]	More than QoL Flex Term
Banner OPTerm 20	$567	4%
AXA BrightLife Term 20	$570	4%
American National Signature Term 20	$580	6%
Lincoln LifeElements Term 20	$590	8%
Protective Custom Choice UL 20 Year	$599	10%
Prudential Term Essential 20	$600	10%
Pacific Life Prime Term 20	$605	11%
John Hancock Term 20	$611	12%
Mutual of Omaha Term Life Answers 20	$618	13%
LSW Level Term 20	$670	23%
Transamerica Trendsetter Super 20	$725	33%
Transamerica Trendsetter LB 20	$805	47%

[1] Level term premium data generated on 01/31/19 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: ART18), 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 ICC18-20522(0518), Mutual of Omaha Term Life Answers 20 (Policy Forms: 6246L-0696, 6292L-0696, 6315L-0696, or 7064L-0203), Pacific Life Prime Term 20 (Policy Form: P12TR), Protective Custom Choice UL 20 Year (Policy Form ICC UL-22), Prudential Term Essential 20 (Policy Form: PLTIC-2016), Transamerica Trendsetter Super 20 (Policy Form: ICC17 TL22) and Transamerica Trendsetter® LB 20 (Policy Form: ICC16 TL23). Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company.

CHOOSE WISELY Choose QoL Flex Term

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Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

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