

QoL Guarantee Plus GUL II[®]

Guaranteed Universal Life Insurance



PRODUCT HIGHLIGHTS

Policy Type	Flexible premium, adjustable death benefit universal life insurance with accelerated death benefit riders that require no additional premium cost and secondary guarantee provisions
Power Features	<ul style="list-style-type: none"> • Guaranteed minimum payouts for accelerated death benefit riders • Guaranteed Cash Accumulation provides flexibility in the future if needed¹ • Guaranteed Death Benefit Acceleration using CustomerChoiceSM Lifestyle Income Solution Rider • Guaranteed Death Benefit up to a lifetime <p>Qualifying for QoL Advantage - For multiple purchases of life insurance coverage, allows aggregate face amount savings that allows your clients to combine the purchase of term and UL to create a more affordable cash value accumulation solution to meet their needs</p> <ul style="list-style-type: none"> • Flexible Continuation Guarantee Account allows policy owners to select their guarantee period and premium funding period • Maximum issue age of 80 available on all underwriting classes
<small>* Accelerated Benefit Riders may not be available in all states. Names and benefits of ABRs may be different in some states. For important consumer disclosures on the QoL SelectChoice II Accelerated Benefit Riders, please visit qualityoflifeinsurance.com.</small>	
Policy Form Numbers	American General Life Insurance Company (AGL) 15442, ICC 15-15442, 15442-10A
Issue Ages²	18 – 80
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Standard Non-Tobacco • Special (Substandard) Non Tobacco • Preferred Tobacco • Standard Tobacco • Special (Substandard) Tobacco
Minimum Death Benefit	\$50,000
Death Benefit Option	Option 1 (Level Death Benefit) – Death benefit equal to the specified amount
Guaranteed Interest Rate	Guaranteed interest rate 2% all years



Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG)
FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION

Continuation Guarantee	<ul style="list-style-type: none"> Allows policy owner to select a year or age to which the death benefit can be guaranteed, as long as the premium associated with that guarantee is paid³ Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the terms and conditions of the continuation guarantee provision and the policy are satisfied
Changes to the Specified Amount	<ul style="list-style-type: none"> Increases available at any time, subject to satisfactory evidence of insurability; increases will void the guaranteed cash value provision of the policy Decreases available any time after first policy year^{4, 5} Additional per unit Monthly Expense Charge schedule and an additional Surrender Charge schedule will apply to the increase in Specified Amount during the years following the increase
Monthly Deductions and Premium Load	<ul style="list-style-type: none"> Monthly expense charge per \$1,000 of specified amount (varies by issue age, sex, and underwriting classification) Current charge of 7.5% of premiums (maximum 20%) Internal rollover money is protected from premium load⁶
Surrender Charges	Decreasing 19-year surrender charge schedule
Withdrawals (Partial Withdrawals)^{5, 7}	<ul style="list-style-type: none"> Allowed after 5th policy year, a partial withdrawal of the cash value will result in a proportional reduction of accumulation value, specified amount, and Continuation Guarantee account values Death benefit cannot be reduced below \$45,000 as a result of the withdrawal Current charge of \$25 for each withdrawal (maximum contractual charge of \$50 for each withdrawal)
Loans⁷	<p>Loans</p> <ul style="list-style-type: none"> Variable interest rate which depends in part on the performance of the Moody's Corporate Bond Yield Average - Monthly Average. See policy for more details Minimum loan repayment amount is \$10 <p>Preferred Loans</p> <ul style="list-style-type: none"> Available after 10 policy years Credited rate currently equals the loan rate Loan amount restricted to policy earnings
Customer Friendly Processing	<ul style="list-style-type: none"> For purposes of maintaining death benefit guarantees: <ul style="list-style-type: none"> premium payments received within one month following date of issue and each subsequent premium due date are treated as received on time for purposes of maintaining death benefit guarantees, 1035 exchange premiums received during the first 12 months after date of issue are treated as if received on the date of issue⁸

AVAILABLE RIDERS⁹

<p>QoL SelectChoice II Accelerated Benefit Riders (ABRs)</p> <p>* Accelerated Benefit Riders names, features and benefits may vary by state.</p>	<ul style="list-style-type: none"> The QoL SelectChoice II Accelerated Death Benefit Riders for Chronic, Critical and Terminal Illness are three attractive riders automatically included in your policy at no additional cost that allow you to access all or a portion of your policy death benefit if you have a qualifying chronic, critical or terminal illness or condition <ul style="list-style-type: none"> Benefit amount available depending on qualifying critical, chronic, or terminal illness Maximum amount of life insurance benefit that may be accelerated is up to \$2M or any lesser amount set forth in your policy Guaranteed minimum payout based on table of issue age and duration The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid
Accidental Death Benefit (ADB) Rider	<ul style="list-style-type: none"> This rider pays an additional Death Benefit if the insured's death results from an accident Double Accidental Death Benefit is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance Minimum: \$25,000/Maximum: The lesser of \$200,000 or the initial sum insured under the policy
Children's Insurance Benefit Rider	Provides term insurance on the base insured's dependent children—up to but not including age 25; Minimum: 1,000/Maximum: \$25,000

Enhanced Surrender Value Rider	<ul style="list-style-type: none"> • Return of premium rider provides a one-time option for surrender, during the 60-day period following the end of policy years 20 or 25 • The amount of cash surrender value is 50% of the total premium paid at the end of year 20, or 100% of total premium paid at the end of year 25, net of partial withdrawals and outstanding loans. These benefits are capped at 40% of the lowest Specified Amount in the policy. See the Rider for details.
Accelerated Access Solution®	<ul style="list-style-type: none"> • Multiple benefit payment options - three options available including an IRS maximum per diem amount which provides a form of inflation protection for the policy owner's benefit¹⁰ <ul style="list-style-type: none"> – IRS maximum per diem (IRS caps the maximum daily rate each year - 2016 maximum is \$340) – 2% of AAS benefit per month – 4% of the AAS benefit per month
CustomerChoiceSM Lifestyle Income Solution	<ul style="list-style-type: none"> • Turns your policy's death benefit into guaranteed retirement income • Premium-paying rider provides guaranteed withdrawal benefits (regardless of the cash surrender value under the policy) • Guaranteed withdrawal benefits cannot begin prior to policy's 15th anniversary • Minimum monthly payout \$500¹¹/Maximum specified amount \$10,000,000 (Assuming no other coverage in force)
Spouse/Other Insured Term Rider	<p>Provides level term insurance on the insured's spouse</p> <ul style="list-style-type: none"> • Issues ages: 16-70 • Minimum amount issued is \$10,000; maximum amount is up to two times the base policy
Waiver of Monthly Deduction Rider	<ul style="list-style-type: none"> • Waives the monthly deduction while the insured is disabled after six months of disability • Premiums are based on the insured's attained age • Rider not available for face amounts greater than \$5 million

1 Accessing cash values may affect the continuation guarantee.

2 Issue ages 50-80 for face amounts \$50,000 to \$99,999.99 for Preferred Plus Non-Tobacco, Preferred Non-Tobacco and Preferred Tobacco.

3 Subject to the policy's terms and conditions.

4 A change in the policy will not be permitted if the change would result in the policy not meeting the definition of life insurance under Section 7702 of the Internal Revenue Code. The policy owner should consult a tax advisor to determine the effect of these provisions.

5 The reduction in specified amount will be subject to the same guidelines and restrictions as outlined in the policy form and resulting death benefit amount must be no less than \$90,000.

6 Except in Florida where internal rollover money is not protected from premium load.

7 Policy loans and partial withdrawals will reduce the death benefit and cash value and could reduce the duration of coverage. Partial withdrawals may be taxed as regular earnings. The policy owner should consult a tax advisor to determine the effect of these provisions.

8 Internal Revenue Code Section 1035 and associated rules are complex in nature. The policy owner may incur surrender charges from the previous policy, be subject to new sales and surrender charges and other limitations with the new policy. It is highly recommended that the policy owner consult a tax advisor prior to exchanging a policy.

9 See the riders for complete details. Not all riders are available in all states. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy.

10 IRS caps the maximum daily rate each year. Subsequent years may be higher.

11 Set so that someone with a 100% Basis that initiates the guaranteed benefit at age 85 with a Withdrawal Benefit Factor of 1 can have a \$500 payment.



Quality of Life...Insurance®
Your Money. Your Insurance. Your Choice.

Visit and share our NEW website with your clients! qualityoflifeinsurance.com

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442, 15442-10A; Rider Form Numbers, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, 82012, 82410, 88390, ICC15-15600, 15600, 13600-5, 14-14002, 15972, 11990 and ICC11-11990. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. © 2016 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION

AGLC109720 (REV 0516)