



PRODUCT HIGHLIGHTS

QoL Flex Term Power Features

- **Competitive Term Insurance with Living Benefits** – (SelectChoice ABR) Built-in accelerated benefit riders allow your clients to use their term insurance death benefit due to a qualifying critical, chronic, or terminal illness or event¹.
- **Attractive Conversion Provisions** – convertible up to 80% of initial level term period through age 75 to any Quality of Life...Insurance permanent product offered at the time of conversion, without insurability requirements. Conversion credits are given if converted during the first 5 policy years. Partial conversions are also allowed.
- **Customizable Term Durations** – Choose a term duration that helps meet your clients’ financial needs – a 10 year duration plus any duration between 15-35 years, for a total of 22 term periods to choose from. Build the coverage for your clients for the exact period they need – with potential cost savings.
- **QoL Advantage Program** – a program that gives your clients discounts through policy fee reductions, aggregate banding discounts, and additional interest crediting on eligible Universal Life policies.²

Policy Form Number	American General Life Insurance Company (AGL) ICC14-14523, 14523
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus (Pref. Plus) • Preferred Tobacco (Pref. T) • Preferred Non-tobacco (Pref. NT) • Standard Tobacco (Std. T) • Standard Plus (Std. Plus) • Standard Non-tobacco (Std. NT) <p>Aggregate underwriting class will be used for issue ages 0-19.</p>
Substandard	Substandard underwriting is available-Table B through H
Issue Age	0-80 based on Age Nearest Birthday (ANB), varies by term duration and underwriting class. For more details, please refer to Issue Ages in this document.

¹ State variations may apply.

² See QoL AdvantageSM Program Marketing Material for more details (8532 QOL-ADV REV0214)



Minimum Death Benefit	<p>\$50,000 for issue ages 0 - 19</p> <p>\$100,000 for issue ages 20 and over</p>
Premium Bands	<p>Band 1: policy amounts from \$50,000-\$249,999 for issue ages 0-19</p> <p style="padding-left: 40px;">policy amounts from \$100,000-\$249,999 for issue ages 20 and above</p> <p>Band 2: policy amounts from \$250,000-\$499,999</p> <p>Band 3: policy amounts from \$500,000-\$999,999</p> <p>Band 4: policy amounts \$1,000,000 and higher</p>
Policy Expiration Age	<p>Policy expires at age 95 on an Age Nearest Birthday (ANB) basis. After the end of the level premium period, policy is renewable on an annual basis and premiums increase until age 95.</p>
Policy Fee	<p>\$75. If QoL Flex Term is purchased with a QoL product, lower policy fee may apply through the QoL Advantage Program³.</p> <p>The following represents the various scenarios, where the policy fee is lower</p> <ul style="list-style-type: none"> • If the insured is the same as qualifying insured, written at the same time and is billed (ABC) to the same person, then the policy fee is \$0. • If the insured is the same as the qualifying insured, written at a later time and billed (ABC) to the same person, then the policy fee is \$36. • If the insured is different from the qualifying insured, written at the same time or at a later time, but is owned by the qualifying insured, then the policy fee is \$36. • If the insured is different from the qualifying insured, written at the same time or at a later time and is owned separately, then the policy fee is \$50. <p>If none of the scenarios apply, then the full policy fee of \$75 is applied for the QoL Flex Term policy.</p>
Modal Factors	<p>Annual: 1.0000</p> <p>Quarterly: 0.2650</p> <p>Semi-Annual: 0.5150</p> <p>Monthly: 0.0875</p>
Conversion Period and Options	<ul style="list-style-type: none"> • A QoL Flex Term may be converted, in full or partially*, to a permanent plan of insurance without evidence of insurability during the conversion period. • The conversion period is up to 80% of the initial term period. The maximum conversion age is 75. For example, a 30 year term policy is convertible for 24 years. <p>*In the case of a partial conversion, the remaining term may be continued so long as the amount remaining in force is \$100,000 (Juvenile is \$50,000) in Face Amount or more.</p>

³ See QoL AdvantageSM Program Marketing Material for more details (8532 QOL-ADV REV0214)

Conversion Credits

QoL Flex Term provides a conversion credit of up to the term policy's first year annual premium on a full conversion to a permanent plan within the first five policy years. Pro-Rata conversion credit will be allowed on partial conversions as follows:

- If the conversion is to a universal life product, eligible credits will be applied to the Accumulation Value. Beginning on the first monthiversary, 1/12th of the credit will be deemed part of the Cash Value and each subsequent monthiversary an additional 1/12th will be deemed part of the Cash Value, for all purposes.
- If the conversion is to a traditional policy, eligible credits will be applied to the new policy's first year premium uniformly to reduce each modal premium.
- The option to convert the policy to a permanent policy expires at age 75.

Premium Quotes

Quotes are available on the Passport Illustration software and MobileQuote

Issue Ages - From Age 0 up to Age 80 based on Age Nearest Birthday (ANB), varies by term duration and underwriting class.

Plan Duration	Issue Age Range for Aggregate Class	NonTobacco Issue Age Range	Tobacco Issue Age Range
10 Year	Not Available	20 – 80	20 - 75
15 Year	0 – 19	20 – 70	20 - 70
16 Year	0 – 19	20 – 70	20 - 70
17 Year	0 – 19	20 – 70	20 - 69
18 Year	0 – 19	20 – 70	20 - 68
19 Year	0 – 19	20 – 69	20 - 67
20 Year	0 – 19	20 – 68	20 - 65
21 Year	0 – 19	20 – 67	20 - 64
22 Year	0 – 19	20 – 66	20 - 63
23 Year	0 – 19	20 – 64	20 - 61
24 Year	0 – 19	20 – 63	20 - 60
25 Year	0 – 19	20 – 62	20 - 59
26 Year	0 – 19	20 – 60	20 - 57
27 Year	0 – 19	20 – 59	20 - 55
28 Year	0 – 19	20 – 57	20 - 53
29 Year	0 – 19	20 – 56	20 - 51
30 Year	0 – 19	20 – 55	20 - 50
31 Year	0 – 19	20 – 53	20 - 48
32 Year	0 – 19	20 – 51	20 - 46
33 Year	0 – 19	20 – 49	20 - 44
34 Year	0 – 19	20 – 47	20 - 42
35 Year	0 – 19	20 – 45	20 - 40

Available Riders

QoL SelectChoice ABR	<ul style="list-style-type: none">• QoL SelectChoice ABR is an Accelerated Death Benefit rider, which allows the owner to accelerate a portion of the insured's death benefit under the policy upon the occurrence of a Qualifying Event. Qualifying Event means a Critical Illness, Chronic Illness, or Terminal Illness as defined in the rider. See rider guide Form 8532-ABR-SCH for more details.• The rider offers the potential for two types of accelerated benefits in the same package: (1) the automatically included Flexible Accelerated Benefit (FAB) which has no additional premium cost and which may pay a discounted accelerated death benefit for a Qualifying Event; (2) the optional Defined Accelerated Benefit (DAB), which has a premium cost, pays a predetermined portion of the death benefit amount on a dollar for dollar basis (5% up to 15% of the specified amount) for a Qualifying Event.• Issue ages: same as base policy• Underwriting class: same as base policy• The maximum amount of life insurance benefit that may be accelerated is subject to the Maximum Elected Death Benefit, which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$1,500,000.
Premium Waiver (PW)	<ul style="list-style-type: none">• Premium Waiver (PW) provides coverage for the waiver of premiums if the Insured becomes totally disabled. The premiums to be waived are those becoming due after the Insured has been totally disabled for 6 months. Any premiums paid during the 6 month period prior to the effective date of the PW benefit will be refunded.• Issues Ages: 0-55• Termination Age: 65• Underwriting: available through Table E
Children's Term Life Insurance Rider (CTR)	<ul style="list-style-type: none">• Children's Term Rider provides term life insurance on the base Insured's dependent children until the earlier of the Insured Child's 25th birthday or the Insured's age 65. To be eligible for coverage, a child must be the base Insured's child, legally adopted child, or stepchild. Premiums are a level amount per \$1,000 regardless of the number of children covered under the rider.<ul style="list-style-type: none">- Insured's issue age 20-60, up to table D- Issue amounts of \$5,000 to \$25,000- Childs Issue ages 7 days to 17 years• If the Insured dies prior to expiry of the CTR, coverage on surviving insured children will continue for as long as it would have continued had the insured lived with no further premium payment required.• A CTR may be converted in whole or in part at any time. If the conversion is made when the child becomes age 25 or on the expiry date of the CTR the face amount of the new policy may be up to two times the amount of the child's coverage then in force.



Policies issued by: American General Life Insurance Company (AGL), Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. For QoL Flex Term Policy Forms ICC14-14523, 14523, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR, ICC10 AGLA ABR or AGLA ABR, ICC14-14001, 14001, AGLA 05AHC and state variations. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. 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 may vary by state. © 2015 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION