

FINANCIAL PROFESSIONALS' GUIDE

# QoL Max Accumulator+

Index Universal Life Insurance



**GROWTH** Help accumulate tax-deferred funds

**STABILITY** Help protect against losses due to market volatility

**ACCESS** Leverage multiple options for tax-free income

**PROTECTION** Help provide security for beneficiaries

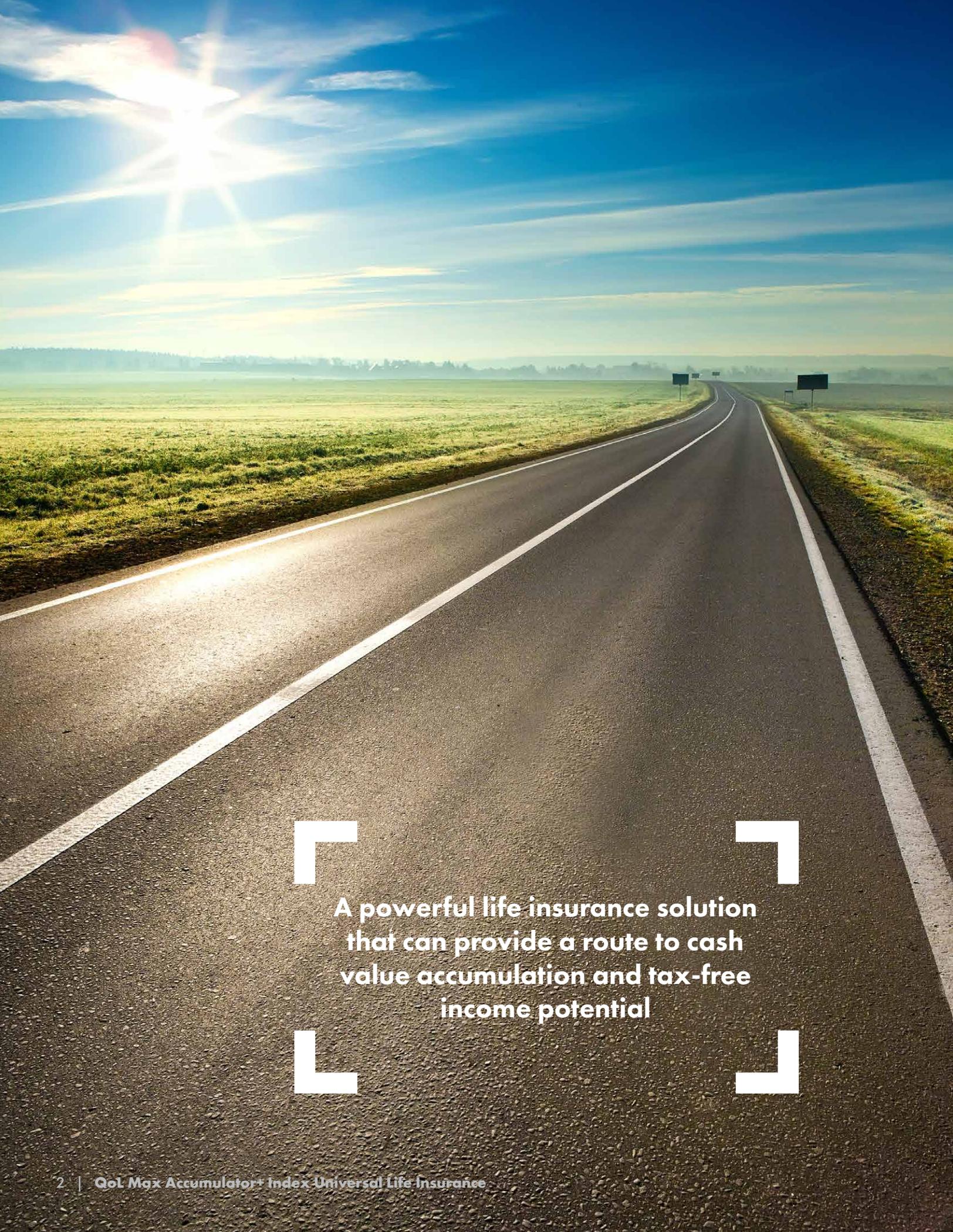
Policies issued by American General Life Insurance Company (AGL)  
member American International Group, Inc. (AIG)

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**Quality of Life...Insurance®**

Your Money. Your Insurance. Your Choice.



**A powerful life insurance solution  
that can provide a route to cash  
value accumulation and tax-free  
income potential**

## **Do your clients know they can use life insurance for protection, retirement and long-term wealth accumulation?**

- The tax-free life insurance death benefit can help assure that your clients' objectives are achieved – even if they die too soon.
- Properly structured distributions can be tax-free.
- Unlike the limited contribution levels of IRAs and 401(k) plans, there are few limits to the amount of money they can put to work in a life insurance strategy.
- There are no income-based participation restrictions and no tax penalties on distributions at any age<sup>1</sup>.

## **Index universal life insurance helps deliver safety with the opportunity for cash value growth**

- Potential growth in cash values is linked to market index performance.
- Guaranteed floors protect against loss in down markets.
- Money is never invested directly into the stock market.

Guarantees are backed by the claims-paying ability of American General Life Insurance Company. All tax claims made in this material are based on current tax law.  
<sup>1</sup> If policy is for a Modified Endowment Contract (MEC), please consult a tax advisor to confirm tax-free eligibility.

# Why QoL Max Accumulator+ offers growth, stability and access to cash value

QoL Max Accumulator+ is an attractive new, accumulation-focused index universal life insurance product designed to deliver both potential growth and the tax-advantaged income your clients need, when they need it. Plus, it incorporates a **unique combination of cash value enhancement features** and riders not currently available in any other single policy.



## GROWTH STRATEGY

Potential for long-term cash accumulation

- Lean policy design can build cash value through potential interest crediting from index interest accounts.
- A guaranteed crediting bonus is available via account value enhancement (policy year 6 and later).

## STABILITY STRATEGY

Help reduce impact of market volatility

- Our volatility control strategy is tied to a hybrid index currently exclusive to American General Life which seeks more stable returns
  - Dynamically adjusts exposure among equities, fixed income and cash
- Guaranteed protection against loss of principal due to market downturns
- All account options have guaranteed floors for loss protection in down markets.

## ACCESS TO CASH

Multiple options to optimize income distribution.

### Numerous cash access options for:

- Supplementing retirement
- Covering healthcare expenses
- Starting a business
- Covering college or wedding expenses
- Funding vacations
- Creating emergency funds

## PROTECTION

Helps provide security for beneficiaries

- The tax-free death benefit can help assure that your client's family or business lives on with a lump-sum benefit payment<sup>1</sup>.
- Option to select a guaranteed income stream for beneficiaries that will grow at a fixed interest rate

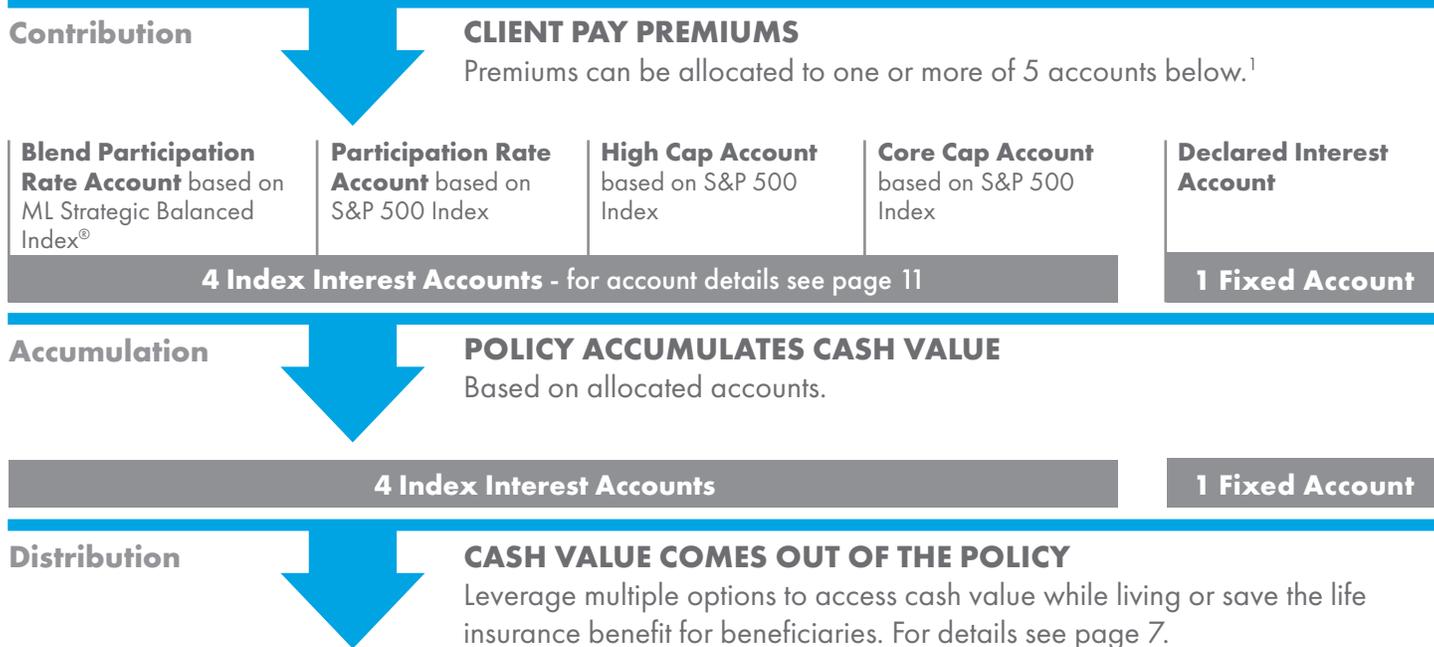
<sup>1</sup> Life insurance death benefits are generally tax-free for beneficiaries under IRC 101 (a), but may under certain situations be taxable in part or whole.

# QoL Max Accumulator+ is an innovative IUL policy

QoL Max Accumulator+ is designed to provide the advantages of IUL with a variety of interest crediting accounts to help the policy earn interest, plus a unique combination of features and riders not currently with any other single IUL policy. With this powerful combination of features and riders, QoL Max Accumulator+ can provide:

- GROWTH** Helping accumulate tax-deferred funds
- STABILITY** Helping protect against losses due to market volatility
- ACCESS** Leveraging multiple options for tax-free income
- PROTECTION** Helping provide security for beneficiaries

## Here's how QoL Max Accumulator+ works:



### FOR POLICY OWNERS

- **QoL SelectChoice II Accelerated Benefit Riders (ABRs)**<sup>2</sup> (provide an advance of your policy's death benefit if you suffer a qualifying chronic, critical, or terminal illness or condition). They also guarantee a minimum accelerated benefit based upon your policy and condition.
- **Policy loans & withdrawals**\*
- **Income for Life Rider** (guaranteed income for life)
- **Accelerated Access Solution**<sup>®</sup> (optional income for a qualifying chronic illness)
- **Select Income Rider** (beneficiary installment payout may increase cash value to policy owner)

### FOR BENEFICIARIES

- **Lump-sum life insurance benefit**
- **Select Income Rider** (option to receive life insurance benefit in installments)

<sup>1</sup> Policy charges are deducted

<sup>2</sup> Rider availability, names, benefits and features may vary by state.

\* Policy loans and withdrawals may be taxable.

# Withdrawals and distributions – optimize income distribution

Some policies make it hard to get cash value out. But not QoL Max Accumulator+. Not only is it designed to potentially produce additional income, it also includes many of the industry’s most innovative income-producing features and riders – **for the first time in a single contract**. Some of these opportunities are built-in. Others can be elected, enabling clients to personalize the policy to their own unique income needs and objectives.

## FOR POLICY OWNERS

### Take income for any purpose

Use the policy’s **loan and withdrawal** features any time to access cash value for any purpose.<sup>1</sup>

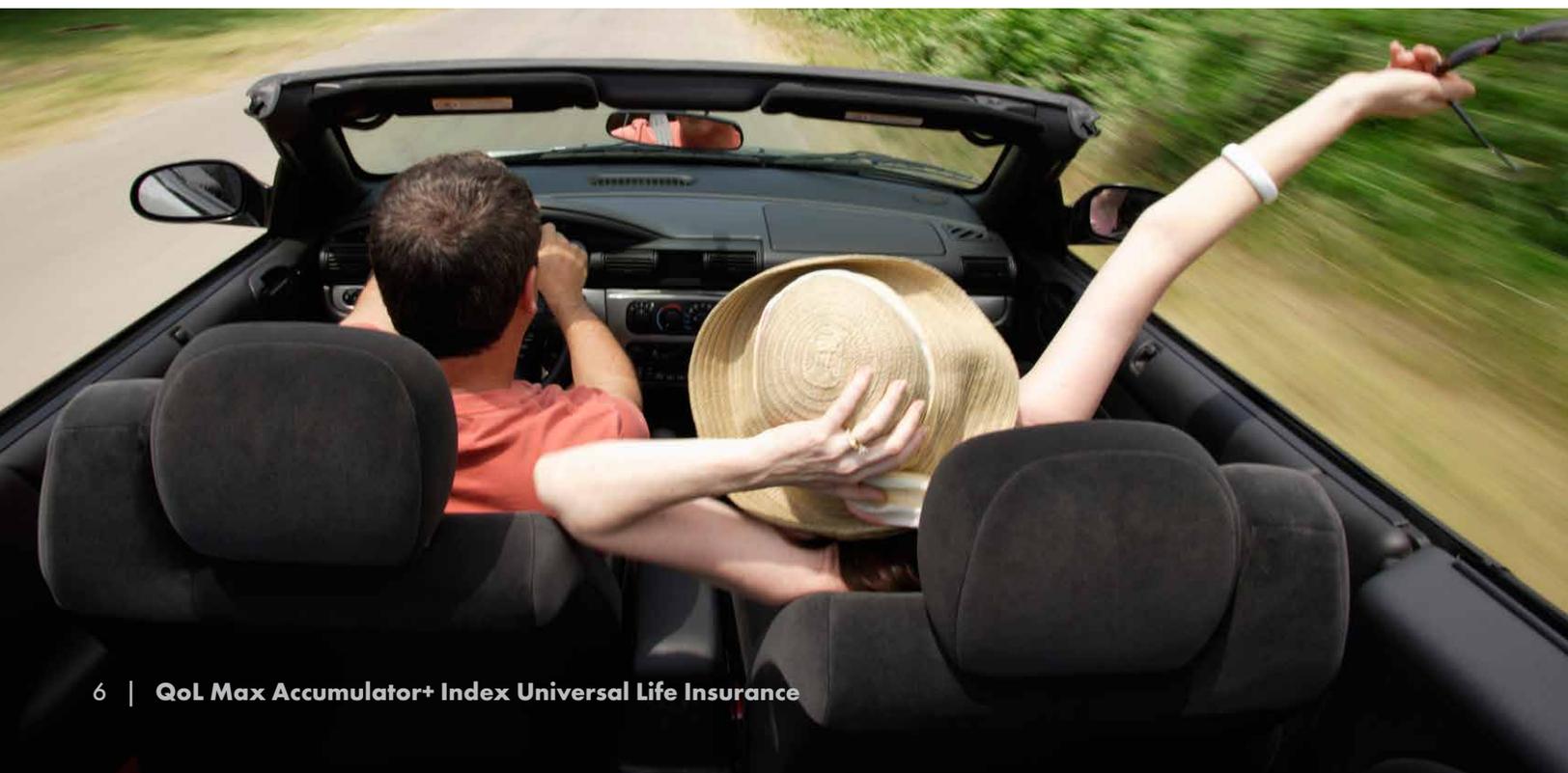
### Take income for retirement

The **Income for Life rider** is an innovative feature that offers guaranteed lifetime income with optional annual adjustments for cost of living increases.<sup>2,3,4</sup> After activating this feature, the guaranteed income stream will continue for the client’s lifetime and never decrease—even in the face of declining values elsewhere—and the policy will retain a life insurance benefit, a feature other guaranteed income instruments may not provide. Plus with the built-in “step-up” feature, the income amount may increase if the index interest crediting does well. On each policy anniversary, the step-up feature will increase the guaranteed income amount if the account value performance exceeds a target level set in the policy.

### Take income if you get sick along the way

The built-in, no-cost **QoL SelectChoice II Accelerated Death Benefit riders (ABRs)**<sup>5</sup> can provide your clients an advance of their policy’s death benefit to cover the costs of care, recoup lost income or any other purpose should they suffer a qualifying chronic, critical, or terminal illness or condition. They also guarantee a minimum accelerated benefit based upon your policy and condition. These benefits can help make an impact on their lifelong security and peace of mind.

If the policy owner has concerns about future medical expenses for a chronic illness or long-term care, an optional rider, called the **Accelerated Access Solution**<sup>®</sup> (AAS), allows the owner to access all or a portion of their death benefit if they suffer from a qualifying illness or condition without a permanency requirement.<sup>5</sup> The owner can choose from payments of 2%, 4% or an IRS per diem amount monthly.<sup>6</sup> The tax-free income can be used to cover medical expenses or long-term care, supplement lost income or for any other purpose. AAS is elected at the time of policy purchase for an additional charge.



## FOR BENEFICIARIES

### Flexible income for family or business if your client dies too soon

The **tax-free death benefit** can help ensure that the family or business lives on with a lump-sum benefit payment.

Another option the insured can choose for beneficiaries is the **Select Income Rider**<sup>7</sup>. The policy owner may select the rider at policy issue. This gives the policy owner the **irrevocable** right to convert a portion or all of the death benefit to installment payments. As a result of the guaranteed monthly or annual payouts over time, the **policy owner's cash value may be increased**.<sup>2</sup> This is because the costs of insurance (COIs) are reduced on the base policy, allowing less charges and greater account value for accumulation. With the Select Income rider and the additional growth of the cash value, the policy owner's withdrawal **amounts can increase by 2-5%** on average (under current assumptions) and in some scenarios by more than 7% compared to what they would be without the rider. The owner can also opt for a partial lump-sum payment with remaining values paid in installments.

## RIDER HIGHLIGHTS

### QoL SelectChoice II ABRs

- Automatically included in your policy<sup>5</sup>
- Allows access to all or a portion of policy death benefit if you have a qualifying critical, chronic or terminal illness or condition.
- Maximum amount of acceleration is up to \$2MM
- Guaranteed minimum payout based on table of issue age, duration, and qualifying illness or condition.

### Income for Life Rider

- Automatically included in the policy<sup>3,5</sup>
- Provides guaranteed stream of lifetime income
- Optional annual cost of living increases
- One time charge only if rider is activated

### Accelerated Access Solution

- Chronic illness rider for qualifying conditions
- Qualifying condition does not need to be permanent
- Tax-free income can be used for any purpose
- Charge for adding rider to policy

### Select Income Rider

- No-cost rider
- Lowers cost of insurance charges
- Potentially increases cash value
- Installment death benefit payout options

<sup>1</sup> Policy loans and withdrawals may be taxable.

<sup>2</sup> Guarantees backed by the claims-paying ability of the issuing insurance company.

<sup>3</sup> The Income for Life rider is not available under the Cash Value Accumulation Test option.

<sup>4</sup> Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.

<sup>5</sup> Rider names, features and availability may vary by state.

<sup>6</sup> California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145) for specifics on the payout options available to them.

<sup>7</sup> The rider must be selected at the time of policy purchase. There is no additional fee for this rider. A portion of the installment payments under this rider may be taxable.

# QoL Max Accumulator+ offers a variety of interest crediting accounts to help the policy's account value grow based on different strategies

## GROWTH STRATEGY

Help grow long-term account value

QoL Max Accumulator+ helps deliver the long-term cash accumulation to supplement savings, investments or retirement plans. It delivers potential for interest crediting based in part on the performance of an underlying index, plus innovative riders and bonuses that may increase growth potential.

QoL Max Accumulator+ offers three index interest accounts solely utilizing the S&P 500® Index as the basis for interest crediting and one account that uses the ML Strategic Balanced Index®.

The S&P 500 Index measures the performance of 500 widely held stocks in the U.S. equity market representing over 100 specific industry groups. The three accounts based on this index are:

### Participation Rate Account

- Interest credits based on 1-year point-to-point change in S&P 500 Index (without dividends) subject to participation rate
- Crediting bonus via account value enhancement from policy years 6 and later
- Guaranteed floor of 0%

### High Cap Account

- Interest credits based on annual 1-year point-to-point S&P 500 Index (without dividends)
- 100% participation rate up to a higher declared maximum credited interest rate or "cap."
- Crediting bonus via account value enhancement from policy years 6 and later
- Guaranteed floor of 0%

### Core Cap Index Account

- Interest credits based on annual 1-year point-to-point S&P 500 Index (without dividends)
- 100% participation rate up to a lower declared maximum credited interest rate or "cap."
- Larger crediting bonus than High Cap Account from policy years 6 and later
- Guaranteed floor of 0.25%





## **STABILITY STRATEGY**

Help reduce volatility  
and protect against losses

Dramatic market swings can create bumps along the road to long-term growth. Smoothing those bumps is the objective of our volatility control index strategy based on an index which is currently exclusive to AIG's life insurance members.

The ML Strategic Balanced Index<sup>®</sup> provides a systematic, rules-based process of blending equity and fixed income indices—the S&P 500 (without dividends), which serves to represent the equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage volatility,\* the Index may also systematically utilize cash allocations. This index is designed to generate equal risk contribution for each asset class. The account based on this index is:

### **Blend Participation Rate Account**

- Interest credits based on 1-year point-to-point change in ML Strategic Balanced Index<sup>®</sup> subject to participation rate
- A crediting bonus via account value enhancement from policy year 6 and later
- Guaranteed floor of 0%

\* It is important to note that volatility control measures may help to limit the impact of market downturns; however, these measures can also limit the impact of positive market performance.

## Interest crediting accounts: A little more detail.

### The four index interest accounts are broken into two categories:

#### Participation Rate Accounts

Blend Participation Rate Account  
Participation Rate Account

#### Cap Rate Accounts

High Cap Account  
Core Cap Account

All four index interest strategies are based on an underlying index, offer guaranteed protection against loss of principal due to market performance, and use a one-year timeframe to calculate interest called a “point-to-point” strategy.

#### Participation Rate Accounts

- Uses a participation rate to determine interest credits to the insurance policy
  - These accounts share or “participate -” in a percentage (e.g., 60%) of the index performance in positive years, while the negative years are protected by a ‘floor’ (i.e., 0%).
- “Point-to-point” time period used for interest calculations
- Available index options
  - ML Strategic Balanced Index®
  - S&P 500 Index

#### Cap Rate Accounts

- Uses a maximum rate to determine interest credits to the insurance policy
  - Capped “cap” interest rate - maximum % of interest credited to the policy account during each interest crediting period
  - Interest is based in part on index performance and credited up to the defined cap rate. Two cap rate options are:
    - High Cap
    - Core Cap
- “Point-to-point” time period used for interest calculations
- Available index option
  - S&P 500 Index

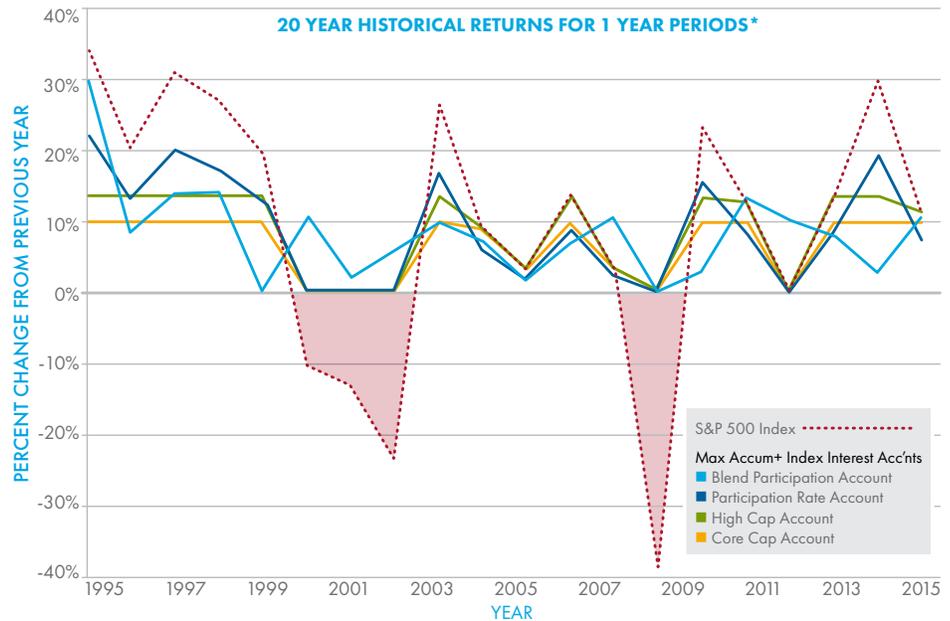
### What “1-Year Point-to-Point” Means



The beginning point (value) and end point (value) of the index’s one year interest crediting period are used to determine the percentage change. Interest credits are based in part on this change and credited at the end of the period.

## Hypothetical Performance of Index Interest Accounts

To the right is a chart that shows the actual performance of the S&P 500 Index. It also reflects the hypothetical performance of the four Max Accumulator+ index interest accounts over the same period based on the participation/cap rates and guaranteed floors at the time of launch, had these been in existence then. With the guaranteed floors, these accounts have built in stability to protect against losses in down markets.



\* The hypothetical performance of the Max Accumulator+ index interest accounts does not take into consideration the account value enhancements which could improve the performance.

## Hypothetical Comparison of Index Interest Accounts Interest Rate Calculations

Below is a hypothetical comparison of the interest rate calculations across the index account options available in Max Accumulator+. There are a variety of index account options to fit your client's goals, sensitivity to market volatility and desire to grow cash value.

Interest Index Account	Guaranteed Minimum Interest	Cap Rate	Participation Rate	Non-Guaranteed Crediting Rate	Current Acc't Value Enhancement (Policy Yrs 6+)	Total Non-Guaranteed Rate (Policy yrs 6+)
<b>Blend Participation Rate</b> (MLSB Index)	0.00%	NA	100%	7.38%	0.65%	8.03%
<b>Participation Rate</b> (S&P 500 Index)	0.00%	NA	65%	7.35%	0.45%	7.80%
<b>High Cap</b> (S&P 500 Index)	0.00%	13.50%	NA	7.47%	0.25%	7.72%
<b>Core Cap</b> (S&P 500 Index)	0.25%	10.00%	NA	6.11%	0.75%	6.86%
<b>Declared Interest Strategy</b>	2.00%	NA	NA	2.65%	0.25%	2.90%

<sup>1</sup> Does not begin until policy year 6.

## QoL Max Accumulator+ Product Highlights

<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• 18-80 Preferred Plus No Tobacco, Preferred No Tobacco , Standard No Tobacco, Preferred Tobacco, Special (Substandard) No Tobacco</li> <li>• 0-80 Standard Tobacco, Special (Substandard) Tobacco</li> </ul>
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Preferred Plus (exceptional mortality risk and non-user of tobacco)</li> <li>• Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco)</li> <li>• Standard No Tobacco (average mortality risk and non-user of tobacco)</li> <li>• Preferred Tobacco (better than average mortality risk and user of tobacco)</li> <li>• Standard Tobacco (average mortality risk and user of tobacco)</li> <li>• Non-Smoker Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16</li> <li>• Smoker Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16</li> </ul>
<b>Minimum Death Benefit</b>	<ul style="list-style-type: none"> <li>• \$50,000</li> </ul>
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>• Option 1 (Level): Death benefit equal to specified amount, or accumulation value multiplied by death benefit corridor, minus partial withdrawals</li> <li>• Option 2 (Increasing): Death benefit equal to specified amount plus accumulation value, or accumulation value multiplied by the death benefit corridor, minus partial withdrawals</li> </ul>
<b>Lapse Protection Guarantee</b>	<ul style="list-style-type: none"> <li>• Provides a guaranteed death benefit via the automatically included Monthly Guarantee Premium (MGP) provision</li> <li>• MGP period of 20 years</li> <li>• Available at issue of the policy</li> <li>• Terminates sooner of 20 years or attained age 75, not to be less than 10 years</li> </ul>
<b>Policy Issue</b>	<ul style="list-style-type: none"> <li>• Four issue dates per month (5th, 12th, 20th and 28th)</li> <li>• If any of the dates occurs on a weekend or a holiday, policy will be issued on the next business day, but the issue date of the policy will still be one of the 4 issue dates</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>• Policy owner will define premium allocation percentage (from among 4 index accounts and a declared interest account) at issue, and allocation instruction can be changed at any time for future premium payments</li> <li>• Net premiums allocated to an index account received between account allocation dates are deposited to interim account and will receive declared interest until the next allocation date, at which time funds in the interim account are transferred to a new index account. The interim account interest rate is guaranteed never to be less than 2.00%.</li> </ul>
<b>Changes to the Specified Amount</b>	<ul style="list-style-type: none"> <li>• Increases available at any time, subject to satisfactory evidence of insurability</li> <li>• After first policy year, policy owner may decrease specified amount; however, death benefit may not be less than minimum death benefit amount</li> </ul>
<b>Percentage of Premium Load</b>	<ul style="list-style-type: none"> <li>• Current charges vary by gender, issue age, UW class, and policy year, with a maximum charge of 18%</li> </ul>
<b>Monthly Deductions</b>	<ul style="list-style-type: none"> <li>• Current monthly administration fee subject to change with a maximum of \$20</li> <li>• 15 year monthly expense charge per \$1,000, including increases</li> <li>• Current cost of insurance charges based on Net Amount at Risk as defined in the policy</li> <li>• Rider charges</li> </ul>
<b>Surrender Charges</b>	<ul style="list-style-type: none"> <li>• Surrender charge period for base coverage of the specified amount applies up to the first 14 years. If the base coverage is increased, a new surrender charge period will apply to the increase</li> </ul>
<b>Withdrawals (Partial Withdrawals)</b>	<ul style="list-style-type: none"> <li>• Available any time during the insured's lifetime, after the first policy year</li> <li>• Death benefit cannot be reduced below \$50,000 as a result of the withdrawal</li> <li>• Partial withdrawals are taken first from interim account, then from declared interest account, then from index accounts</li> <li>• Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal</li> </ul>

## QoL Max Accumulator+ Policy Loans

<b>Policy Loans</b>	<ul style="list-style-type: none"> <li>• Policyholder has a choice between loan options that allows flexibility in loan rates charged on loans and interest rates credited on accumulation values impaired by policy loans</li> <li>• Options include (a) Standard loans with Preferred Loan features and (b) Participating loans</li> </ul>
<b>Standard Loans</b>	<p><b>Standard Loans</b></p> <ul style="list-style-type: none"> <li>• The current effective annual loan rate is 3.00%. It is payable in advance at the rate of 2.91%.</li> <li>• Annual effective rate of 2.00% will be credited to portion of accumulation value that equals amount of policy loans</li> </ul> <p><b>Preferred Loans</b></p> <ul style="list-style-type: none"> <li>• Available after 10 policy years</li> <li>• Maximum amount eligible is lesser of: 1) loan value or 2) 10% of accumulation value</li> <li>• Loan rate (not guaranteed) currently equals credited rate applied to policy loan</li> </ul>
<b>Participating Loans</b>	<ul style="list-style-type: none"> <li>• Available whenever there is an amount of cash value accumulation in the policy</li> <li>• Participating loans will be available from inception</li> <li>• The current annual loan rate is 5.00%. Loan interest is payable in advance at the rate of 4.76%. The maximum rate will never be above 8%</li> <li>• Policy values in these accounts continue to have potential to earn index interest or declared crediting accounts</li> </ul>

## QoL Max Accumulator+ Interest Crediting Accounts

<b>Blend Participation Rate Account</b>	<ul style="list-style-type: none"> <li>• Volatility control index strategy with the ML Strategic Balanced Index<sup>®</sup> which blends the S&amp;P 500 and Merrill Lynch 10-year U.S. Treasury Futures Total Return Index and cash (note: not available in New York)</li> <li>• Uses a participation rate interest crediting strategy where index account performance is measured using a participation rate</li> <li>• A crediting bonus through an account value enhancement from policy year 6 and later</li> <li>• A one-year duration to calculate interest crediting</li> <li>• A guaranteed floor of 0% protects from losses in down markets</li> </ul>
<b>Participation Rate Account</b>	<ul style="list-style-type: none"> <li>• Index strategy is based on performance of the S&amp;P 500 index</li> <li>• Uses a participation rate interest crediting strategy where index account performance is measured using a participation rate</li> <li>• A crediting bonus through an account value enhancement from policy year 6 and later</li> <li>• A one-year duration to calculate interest crediting</li> <li>• A guaranteed floor of 0% protects from losses in down markets</li> </ul>
<b>High Cap Account</b>	<ul style="list-style-type: none"> <li>• Uses a cap rate interest crediting strategy where index account performance is measured using a high cap rate</li> <li>• Index strategy is based on performance of the S&amp;P 500 index</li> <li>• A crediting bonus through an account value enhancement from policy year 6 and later</li> <li>• A one-year duration to calculate interest crediting</li> <li>• A guaranteed floor of 0% protects from losses in down markets</li> </ul>
<b>Core Cap Account</b>	<ul style="list-style-type: none"> <li>• Uses a cap rate interest crediting strategy where index account performance is measured using a cap rate</li> <li>• Index strategy is based on performance of the S&amp;P 500 index</li> <li>• A crediting bonus through an account value enhancement from policy year 6 and later</li> <li>• A one-year duration to calculate interest crediting</li> <li>• A guaranteed floor of 0.25% protects from losses in down markets</li> </ul>
<b>Declared Interest Account</b>	<ul style="list-style-type: none"> <li>• Fixed interest rate declared by the company (2% guaranteed interest rate)</li> <li>• No participation in index performance</li> <li>• A crediting bonus through an account value enhancement from policy year 6 and later</li> </ul>

# QoL Max Accumulator+ Riders<sup>1</sup>

<p><b>The QoL SelectChoice II Accelerated Death Benefit Riders (ABRs)<sup>2</sup></b></p>	<ul style="list-style-type: none"> <li>• Critical, Chronic and Terminal Illness Riders are automatically included in the policy at no additional cost</li> <li>• Allows access to all or a portion of the policy death benefit if policy owner suffers a qualifying critical, chronic or terminal illness or condition</li> <li>• Benefit amount available depending on qualifying critical, chronic, or terminal illness</li> <li>• Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy</li> <li>• Guaranteed minimum payout based on table of issue age, duration, condition and severity</li> <li>• The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid</li> </ul>
<p><b>Income for Life Rider</b></p>	<ul style="list-style-type: none"> <li>• Issue Ages: 0-75</li> <li>• Converts cash value into guaranteed income stream (similar to an annuity payout)</li> <li>• Optional annual adjustments for cost of living increases: 0%, 1%, 2%, or 3% options</li> <li>• Exercise ages between 55-85</li> <li>• Accumulation/waiting period: earlier of 10 years or age 65; possible bonus added if exercised in later years (20 years+)</li> <li>• Step up: guaranteed lifetime income amount can increase if index performance exceeds a certain level</li> <li>• Certain distributions may be taxable</li> <li>• One time charge applied from account value at time of election. Additional annual fee not to exceed \$25 for payment frequencies other than annual</li> <li>• Requires Guideline Premium Death Benefit Compliance test</li> </ul>
<p><b>Select Income Rider</b></p>	<ul style="list-style-type: none"> <li>• Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments</li> <li>• Minimum percentage of life insurance benefit available to convert is 10% (up to 100%)</li> <li>• May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster</li> <li>• Schedule of life insurance benefit payments will be determined at issue</li> <li>• Benefit schedule will be based on initial face amount of policy at issue and is irrevocable</li> <li>• Life insurance benefit payments will increase annually at a rate set at issue</li> </ul>
<p><b>Accelerated Access Solution<sup>®</sup> (Chronic Illness Rider)</b></p>	<ul style="list-style-type: none"> <li>• Premium paying rider provides income for qualifying chronic condition. Three options available: 2% of AAS benefit per month; 4% of the AAS benefit per month; IRS per diem maximum of the AAS benefit per month<sup>3</sup></li> <li>• Monthly benefit is capped at the maximum IRS daily rate at the time of claim The 2016 maximum per diem is \$340/day or \$10,341/month. Subsequent years may be higher</li> </ul> <p><b>Coordination of Benefits</b></p> <p>If the Accelerated Access Solution (AAS) is selected, these additional coordination of benefits apply:</p> <ul style="list-style-type: none"> <li>• In the event of a qualifying Chronic Illness, the AAS benefit rider pays out prior to QoL Chronic Illness Accelerated Benefit Rider (ABR)</li> <li>• Additional qualifying events will be covered under the QoL Chronic Illness ABR</li> <li>• May accelerate Chronic Illness benefits from both the AAS and QoL Chronic Illness Rider depending on the elected AAS benefit amount</li> <li>• 100% of the death benefit up to \$3,000,000 for qualifying critical and terminal illnesses or conditions from the QoL Critical and Terminal ABRs</li> </ul>
<p><b>Accidental Death Benefit Rider (ADB)</b></p>	<ul style="list-style-type: none"> <li>• Provides an additional death benefit if death resulted from certain accidental injuries</li> <li>• Double ADB is paid if the death is sustained while a fare-paying passenger on a licensed public conveyance</li> <li>• Minimum: \$25,000; Maximum: The lesser of \$200,000 or the initial sum insured under the policy</li> </ul>
<p><b>Children's Insurance Benefit Rider (CIB)</b></p>	<ul style="list-style-type: none"> <li>• Pays a benefit to the insured parent upon the death of an insured child</li> <li>• Minimum death benefit is \$500; maximum is \$25,000</li> <li>• May be issued for parent's ages 20-55; and children ages 15 days through 18 years. Lasts until child's age 25 or parent's age 65, whichever comes first</li> <li>• Covers all eligible children</li> </ul>

<sup>1</sup> There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. 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. Riders are not available in all states.

<sup>2</sup> For important consumer disclosures on the QoL SelectChoice II Accelerated Benefit Riders, please visit [qualityoflifeinsurance.com](http://qualityoflifeinsurance.com). Rider names, availability, benefits and features may vary by state.

<sup>3</sup> California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145) for specifics on the payout options available to them.

<b>Overloan Protection Rider</b>	<ul style="list-style-type: none"> <li>• Rider guarantees that base policy will not lapse due to an outstanding loan</li> <li>• Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived</li> <li>• Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary</li> </ul>
<b>Spouse/Other Insured Rider</b>	<ul style="list-style-type: none"> <li>• Provides level term insurance on the insured's spouse</li> <li>• The minimum spouse rider term amount available is \$10,000. The maximum is 2 times base specified amount.</li> <li>• Minimum: \$10,000; Maximum: 2 times the base policy</li> </ul>
<b>Waiver of Monthly Deduction Rider</b>	<ul style="list-style-type: none"> <li>• Waives the monthly deduction while the insured is disabled after six months of disability</li> <li>• Rider charges are based on the insured's attained age and increase annually</li> <li>• Rider not available for face amounts greater than \$5 million</li> </ul>
<b>Waiver of Specified Premium Rider</b>	<ul style="list-style-type: none"> <li>• Issue ages: 15-55</li> <li>• Proof of total disability is required</li> <li>• Eligibility requirements: Total disability has existed continuously for at least six months, and total disability began while this rider is in force</li> <li>• There is a charge for the rider</li> </ul>

\* Rider features and availability may vary by state. Check rider for details.

### Information about the ML Strategic Balanced Index®

The ML Strategic Balanced Index® provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

**Important Note:** The ML Strategic Balanced Index® embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company. The Company's licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index® and for use of certain service marks includes the Company's purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

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