



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



LIFE INSURANCE:

Cheaper than a Cup of Coffee

So how expensive is life insurance?

There's a misconception about the cost of buying life insurance. People think it's expensive. But, let's look at the costs of a daily cup of coffee versus that of a \$250,000 term life insurance policy for a healthy 30-year-old¹:

QoL Flex Term Highlights

A 20-YEAR TERM NOT RIGHT FOR YOU?

We offer 18 different term durations. You choose the length of coverage needed.

WANT LESS HASSLE?

There is no medical underwriting for clients under the age of 60 and face amounts below \$100,000.

LIKE EXTRAS?

This product includes the Quality of Life Accelerated Benefit Riders providing protection for chronic, critical, and terminal illness.

WHAT IF YOUR NEEDS CHANGE?

You can convert to any permanent policy during the entire level term period, or up to age 70.

What a daily cup of coffee costs...

At roughly \$4 each, buying a medium cup of coffee, 5 days a week, amounts to almost²

\$75/mo

What people think life insurance costs...

In a survey³, when consumers were asked how much a life insurance policy might cost each month, they guessed

\$33/mo

What life insurance really costs...

Protect your family, pay off a mortgage or protect yourself from the cost of care with QoL Flex Term

\$18/mo

Life insurance is cheaper than you thought and **Cheaper than a cup of coffee**

QoL Flex Term can help

Whether your goal is to protect your family, pay off a mortgage or protect yourself from the cost of care and potential income loss from a chronic, critical and terminal illness or condition, QoL Flex Term can help.

Still craving that cup of joe? The \$75 you would spend on coffee, can cover the cost of life insurance AND 15 cups of your favorite brew. Now that's a real eye-opener!

Meet your financial professional today for a cup of coffee and to learn about QoL Flex Term life insurance.



¹ Male, 30-year-old, Preferred non-tobacco, QoL Flex Term \$250,000, 20 year; Rates as of April 20, 2017.

² Starbucks Prices - Fast Food Menu Prices. Retrieved April 20, 2017.

³ 2016 Insurance Barometer Study Finds Americans Continue to Overestimate Cost of Life Insurance. (LIMRA, 2016). Retrieved April 19, 2017. Best annual cost of a 20 year, \$250,000 level term policy for a healthy, non-smoking 30 year-old consumer, as quoted by Quick Life Center.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Applicable to Critical Illness Accelerated Death Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Death Benefit Rider

- (1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form). **The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.**
- (3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**
- (5) The failure to provide a required election form (with the requested attachments) within the Election Period provided by the applicable rider (i.e., within 60 days of the owner's receipt of the election form) may preclude payment of a benefit.
- (6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (9) See your policy for details.



Please visit qualityoflifeinsurance.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, ICC16-16900, 16900 and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, and 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.