



# TOP 10 REASONS TO SELL QoL Flex Term

## 1. Built in, no-cost living benefit riders—

Accelerate 100% of death benefit, up to \$2 million for qualifying chronic, critical, and terminal illness or condition.

**2. Protection**—The tax-free death benefit can help assure that your client's family or business lives on with a lump-sum benefit payment if the insured dies during the term period.<sup>1</sup>

**3. 18 term durations**—Choose any duration between 10, 15-30 years, and 35 year level term.

**4. Off Year Durations**—With the ability to choose any annual period between 15-30 years you can purchase the exact right amount of insurance for the exact duration of each insurance need.

**5. Low Band**—Policies between \$50,000-\$99,999 are non-medical underwriting through age 59. Available for standard class only. Only medical history required, no exams needed!

**6. Full Convertibility**—Convert to any permanent policy available at the time of conversion for the entire term period or up to age 70.

**7. Conversion Credits**—Applied to new, permanent policy when conversion is done in the first 8 years on a 10 Year Term, or 10 years for all other durations!

**8. QoL Advantage**—Differentiated program that allows clients to save money when purchasing multiple policies by banding the total coverage and waiving the annual policy fee for the additional term policies.

**9. QoL Flex Term Rapid Rater Tool**—a fast and convenient tool to speed-up the quoting process. Make the sales process easier for you and your customers with an instant quote.

**10. Additional riders available**—Accidental Death Benefit, Child Rider and Waiver of Premium riders are available.<sup>2</sup>

<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.

<sup>2</sup> Rider availability may vary by state.



Policies issued by American General Life Insurance Company

## Choose Wisely. Choose QoL Flex Term.

Please visit [qualityoflifeinsurance.com](http://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. Rider names, availability, benefits and features 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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