



## Top ten reasons to sell QoL Guarantee Plus GUL II

QoL Guarantee Plus GUL II is designed to deliver the long-term guaranteed protection that clients are asking for.

- 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. Guaranteed death benefit**—protection allows for flexible guarantee periods and premium funding patterns.
- 3. Competitive premiums**—Most competitive for clients ages 55+ for guarantee durations to age 100-110.<sup>1</sup>
- 4. Opportunity to receive—50% Return of Premium in year 20.**<sup>2</sup>
- 5. Opportunity to receive—100% Return of Premium in year 25.**<sup>2</sup>
- 6. Guaranteed minimum cash value—Accumulation isn't projected, it's guaranteed!**
- 7. Post-issue flexibility**—Client can take a withdrawal from the guaranteed cash value while maintaining the death benefit guarantee. The premium and face amount will be reduced proportionately.
- 8. Consumer friendly processing can help preserve guarantees in the event of late premiums.**
- 9. Accelerated Access Solution® optional chronic illness rider—lifetime limit up to \$3M and guaranteed monthly payments. NO permanency requirement and qualifying temporary conditions are covered.**
- 10. Guaranteed income stream at age 85** through accelerating the death benefit using the optional CustomerChoice® Lifestyle Income Solution rider.

<sup>1</sup> Data generated on 3/29/2017. Every attempt has been made to verify the accuracy of competitor information, but rates are subject to change at any time. Peer group competitors of American General Life include Nationwide YourLife® No Lapse Guarantee UL (policy form #NWLA0444-CO) North American Custom Guarantee® UL (policy form #LS170) and United of Omaha Life Insurance Company Guaranteed Universal Life (policy form #ICC101046P), Protective Advantage Choice UL 2/16 (policy form # UL-21 7-12;), Symetra UL-G 2.0 UL (policy form # ICC14\_LC2), Prudential PruLife® Universal Protector (policy form # ULNLG-2016), Lincoln Financial Group Lincoln LifeGuarantee UL (policy form #UL6000), New York Life Custom Universal Life Guarantee (policy form # ICC13313-54.) and Symetra Return of Premium Rider(policy form # L-10140 12/15).

<sup>2</sup> Capped at 40% of the specified face amount.



Visit our NEW producer website for sales concepts,  
ready to use client materials and more!

[aig.com/QoL](http://aig.com/QoL)



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

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, 15442-5, ICC15-15442, 15442-10A; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604 ICC15-15604, 15600, ICC15-15600, 15972, 15972-5, 82012, 82012-CA, 82410, 88390, 14002, 14002-5, ICC14-14002, 15990, 13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, and AGLA 04TIR. Please visit [qualityoflifeinsurance.com](http://qualityoflifeinsurance.com) for Important Consumer Disclosures regarding Accelerated Benefit Riders. 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. © 2017 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION

AGLC109746

PAGE 2 OF 2