

QoL

Free Look and Grace Period by Product



	Product	Free Look Period (Applies to all policies including replacements unless otherwise noted)	Grace Period
Term	QoL Flex Term	All States: 10 days (30 days for Replacements)	CA: 60 days All Other States: 31 days
GUL IUL	QoL Guarantee Plus GUL II	All States: 10 days	All States: 61 days
	QoL Value+ Protector		
	QoL Max Accumulator+	CA: 10 days to age 60, 30 days for age 60 and above FL: 14 days ND: 20 days PA: 10 days (45 days for Replacements) All Other States: 10 days	



Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers ICC16-16901, 16901, ICC16-16900, 16900, 15442, ICC15-15442, ICC15-15646, 15646, ICC16-16760, 16760, ICC17-17917, 17917, ICC17-17918 and 17918. Issuing company AGL is responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. ©2019 AIG. All rights reserved.

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