

New 2017 CSO* QoL Max Accumulator+ is available in California

The American General Life Insurance Company (AGL) is excited to share our updated growth-focused Index Universal Life (IUL) insurance product: **QoL Max Accumulator+** is available in California effective today!

Product Features and Updates

In addition to offering upside potential and downside protection, client-controlled premiums and allocations, the updated 2017 CSO product includes:

- **Reduced Premium Loads:** decrease -2.5% across most ages / durations
- **Transparent and affordable cost-structure:** to help generate optimal, stable income in good or bad years
- **Strong Cash Value Potential:** top tier product performance for cash accumulation and income distribution
- **Fast exam-free underwriting:** available with our non-med program
- **Attractive fixed Account Value Enhancement** in years 6+ regardless of market performance (also known as persistency bonus)
- **Flexible access to cash and benefits:** through policy loans or a combination of innovative riders
- **Includes two proprietary index options** with volatility control

Transition Rules

Paper Applications

- The QoL Max Accumulator+ product is available in California effective **October 7, 2019**.
- Applications received starting **October 7, 2019** will automatically receive new QoL Max Accumulator+ IUL rates unless the old QoL Max Accumulator+ product is requested.
- Applications received after **November 1, 2019** will only receive the new Max Accumulator+ IUL rates and the old Max Accumulator+ will no longer be able to be requested.
- Reissue requests to new plan will not be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.
- Applications for the old QoL Max Accumulator+ product received in good order on or prior to **November 1, 2019** must be paid and inforce by **December 31, 2019** or a new illustration will be required and the new QoL Max Accumulator+ product will be issued.

Note: Max Accumulator+ applications pending can submit a new illustration and get the new rates.

Questions?

Contact your AIG QoL Sales Representative.

Training and Marketing

> Product Guide

> Product Training PPT

> Power Up with IUL

[CONTINUED >>](#)

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: 19646, ICC19-19646. 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. Please refer to your policy.

Transition Rules- continued

Winflex

- Starting **4:00 PM CST October 4, 2019** through **November 1, 2019** there will be two versions of the QoL Max Accumulator product available for selection in CA:
 - QoL Max Accumulator+ IUL (2018) – Old version of the product.
 - QoL Max Accumulator+ IUL (2019) – New version of the product.
- After **November 1, 2019** the QoL Max Accumulator+ IUL (2018) will NOT display in Winflex.

iGo e-Applications

- New Case: Starting **9:00 PM CST October 4, 2019**, through **November 1, 2019** there will be two versions of the QoL Max Accumulator+ available for selection in **CA**:
 - QoL Max Accumulator+ (2018) – Old version of the product.
 - QoL Max Accumulator+ IUL (2019) – New version of the product.
- After **November 1, 2019** the QoL Max Accumulator+ (2018) cannot be selected in iGo.
- Locked Case (old version of QoL Max Accumulator+):
 - When the agent enters iGo Full e-Application for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process.
 - Cases locked on or before **November 1, 2019** must be submitted no later than 15 business days from **November 1, 2019** which is **November 22, 2019** to get the old product.
NOTE: This is current business process.
- Agent Unlock (old version of QoL Max Accumulator+ (2018): If the agent unlocks a case that includes the old QoL Max Accumulator (2018) product (locked prior to **November 1, 2019**) the agent will receive a message, and will be forced to select the new QoL Max Accumulator+ IUL (2019) product to continue the case.

* (CSO) Commissioners' Standard Ordinary Mortality Tables

