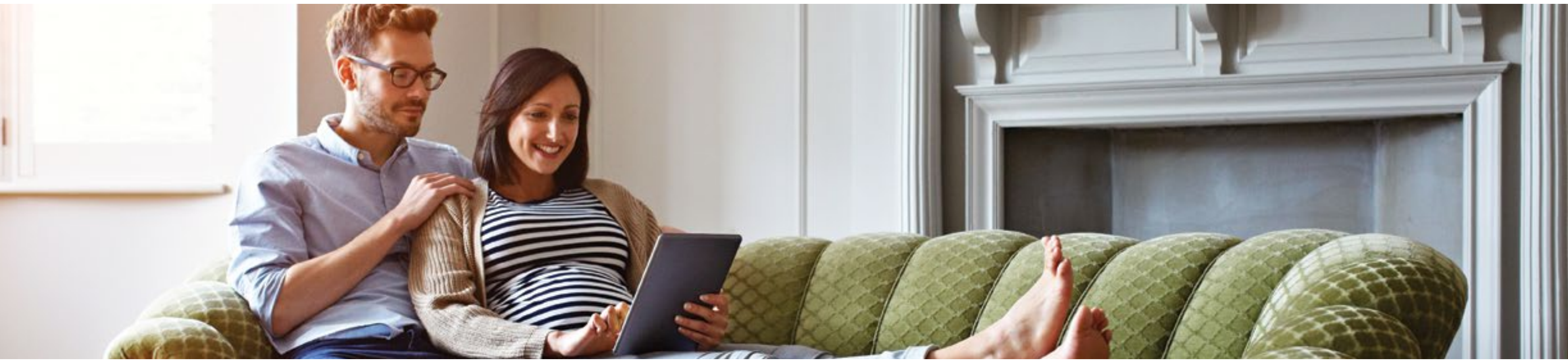
Protecting What Matters

and creating tax-efficient, supplemental retirement income with life insurance

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



Modern cash-value life insurance isn't your grandparent's whole-life policy. While providing much needed death benefit protection, Index Universal Life (IUL) allows you to access insurance benefits while you're living... for life's unexpected expenses! Unique features allow IUL to play a pivotal role in protecting your family and providing a tax-efficient, supplemental retirement benefit.

A **QoL Max Accumulator+** policy features both death benefit protection and cash-value accumulation potential; it provides immediate protection now, in the form of income replacement for those dearest to you, and flexibility for the future in:

- Potential cash-value growth
- Protection from market downturns
- Additional safety for the "what-ifs" of life

Meet Declan and Shree

Declan is 35 years old and the primary breadwinner for their family.

Declan and Shree have been married now for 10 years and they are expecting their first child soon. Entering into the prime of their careers, Declan plans to continue working while Shree plans to take some time off for the birth.

Upon reviewing their retirement plan with their financial professional, they determined that future taxation can be a serious issue. With the uncertainty of tax rates, having a tax-efficient source of funds that is not subject to future taxation will be crucial. Their financial professional recommended designating a portion of their savings to protecting their current source of income and providing a much needed retirement supplement all in one strategy.

Declan and Shree's Primary Concerns

Tax-efficient retirement savings for them both	Income replacement protection on Declan	Potential college funding for their new child

Creating a Self-Completing Strategy

Declan and Shree decide that they can support a payment of $1,000 a month to protect their future now and provide for a tax-efficient retirement. Declan and Shree will take that $1,000 and pay monthly premiums for a QoL Max Accumulator+ policy on Declan, with an initial death benefit of $446,000.

Insurance for life, not just after you die

Declan and Shree's financial professional illustrates how this strategy can provide not only supplemental income replacement protection, but also benefits to potentially last their lifetime.

- $50,000 a year for 4 years to send their child to college[1]
- $900,000 in tax-efficient, supplemental retirement cash-flow[1]
- $380,000 in legacy for their family[1]

This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy. Restrictions and limitations apply.

Planning for the future includes protection for today and benefits for tomorrow

Rates based on illustration from 10/07/2019

QoL Max Accumulator+	End of Year	Declan's Age	Child's Age	Annual Premium	Tax Free Cash Withdrawals[1]	Cash Value	Death Benefits
Premium Paying Years	1	36	1	$ 12,000	$ -	$-	$ 456,132
	5	40	5	$ 12,000	$ -	$ 45,610	$ 502,460
	10	45	10	$ 12,000	$ -	$ 124,528	$ 580,931
	15	50	15	$ 12,000	$ -	$ 241,868	$ 688,010
	16	51	16	$ 12,000	$ -	$ 268,205	$ 714,347
	17	52	17	$ 12,000	$ -	$ 296,238	$ 742,380
	18	53	18	$ 12,000	$ -	$ 326,073	$ 772,215
Child goes to College	19	54	19	$ -	$ 50,000	$ 295,911	$ 518,153
	20	55	20	$ -	$ 50,000	$ 264,578	$ 475,382
	21	56	21	$ -	$ 50,000	$ 232,051	$ 429,004
	22	57	22	$ -	$ 50,000	$ 198,267	$ 391,264
	23	58	23	$ -	$ -	$ 214,535	$ 402,227
	24	59	24	$ -	$ -	$ 232,041	$ 412,922
	25	60	25	$ -	$ -	$ 250,881	$ 423,274
	26	61	26	$ -	$ -	$ 271,161	$ 433,197
	27	62	27	$ -	$ -	$ 292,958	$ 454,058
	28	63	28	$ -	$ -	$ 316,380	$ 475,732
	29	64	29	$ -	$ -	$ 341,544	$ 498,235
	30	65	30	$ -	$ -	$ 368,579	$ 521,583
	31	66	31	$ -	$ -	$ 397,691	$ 545,875
Declan Retires	32	67	32	$ -	$ 45,000	$ 382,788	$ 532,770
	33	68	33	$ -	$ 45,000	$ 367,933	$ 519,323
	34	69	34	$ -	$ 45,000	$ 353,168	$ 505,514
	35	70	35	$ -	$ 45,000	$ 338,500	$ 491,272
	36	71	36	$ -	$ 45,000	$ 323,982	$ 476,580
	37	72	37	$ -	$ 45,000	$ 309,743	$ 450,656
	38	73	38	$ -	$ 45,000	$ 295,883	$ 422,932
	39	74	39	$ -	$ 45,000	$ 282,521	$ 393,290
	40	75	40	$ -	$ 45,000	$ 269,803	$ 361,619
	41	76	41	$ -	$ 45,000	$ 257,905	$ 327,807
	42	77	42	$ -	$ 45,000	$ 246,697	$ 321,198
	43	78	43	$ -	$ 45,000	$ 236,280	$ 315,677
	44	79	44	$ -	$ 45,000	$ 226,761	$ 311,371
	45	80	45	$ -	$ 45,000	$ 218,249	$ 308,406
	46	81	46	$ -	$ 45,000	$ 210,853	$ 306,911
	47	82	47	$ -	$ 45,000	$ 204,629	$ 306,961
	48	83	48	$ -	$ 45,000	$ 199,667	$ 308,663
	49	84	49	$ -	$ 45,000	$ 196,034	$ 312,108
	50	85	50	$ -	$ 45,000	$ 193,774	$ 317,357
	51	86	51	$ -	$ 45,000	$ 192,889	$ 324,430
Legacy is Formed	52	87	52	$ -	$ -	$ 239,571	$ 379,539
	53	88	53	$ -	$ -	$ 289,788	$ 438,663
	54	89	54	$ -	$ -	$ 343,472	$ 501,748
	55	90	55	$ -	$ -	$ 400,527	$ 568,708
				Total Premiums: $216,000	**Cash Withdrawals: $1,100,000**		

NOTE: Not all policy years are shown, for a full representation please review a policy illustration.

This hypothetical example is for illustrative purposes only.

Consider QoL Max Accumulator+ for your life insurance needs:

- Protection for when you need it most
- Potential for cash-value accumulation
- Access to cash-value on your terms

For more information:

About illustration: Assumes 35-year-old male, preferred, non-tobacco. Solve for minimum initial non-mec death benefit, with a reduction in death benefit in year 19. 6.0% assumed rate of return with 100% premium allocation to blend participation rate account (utilizing MLSB Index).

[1] In this example cash withdrawals are achieved through annual, variable-rate loans. Variable rate loans incur interest and reduce the net death benefit of the life insurance policy. For non-Modified Endowment Policies, life insurance loans are generally federally income tax free, are against the cash value, and will reduce the cash value & death benefits proportionately.

Not a deposit | Not insured by any federal government agency | May lose value | No bank or credit union guarantee | Not FDIC/NCUA/NCUSIF insured

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AGLC112489-QoL-D