

# QoL Product Portfolio Overview

Cash Value  
Accumulation



Competitive products with living benefits

Death Benefit  
Protection



## QoL Max Accumulator+ II

- Competitive cash value accumulation and income distribution potential in target market ages 35-55
- Proprietary Volatility Control Index options that helps stabilize returns
- Persistency bonus credited from year 6 that can further boost cash value and income

## QoL Value+ Protector II

- Competitive premiums to carry in target market ages 40-70
- Guarantee to life expectancy – generally age 85 up to age 100
- Attractive cash value growth with downside protection from volatility control index options and persistency bonus starting as early as year 6

## QoL Guarantee Plus GUL II

- Competitive guarantee premiums in target market of age 55+, most competitive guarantee to age 100-110
- Built-in ROP in year 20 and 25 with no additional cost
- Guaranteed cash value accumulated in the policy

## QoL Flex Term

- Competitive premiums and living benefit riders
- Innovative design that is truly customizable - multiple durations to meet your clients' exact insurance needs
- Attractive conversion provisions with conversion credits for certain years