



# We want to see more term sales in your future...



## QoL Flex Term

Level term life insurance with a change in face amount after level premium period

## So, we're bringing out the best in Term!



### What makes QoL Flex Term a cut above the rest?

### NEW!

Lower monthly modal factor puts us among the top term products in the market today

It's more than just built-in living benefits, here are some top reasons to sell:

- **QOL ADVANTAGE** offers clients policy fee and banding discounts on term policies. You can offer the benefit of bundling discounts, PLUS up to \$2 million max Accelerated Benefits.
- **QUOTE INSTANTLY WITH RAPID RATER!** 
- **CUSTOMIZED YEAR DURATIONS** Choose the number of years of coverage to fit your client's needs.
- **FULL CONVERTIBILITY TO A PERMANENT POLICY** up to the end of the level-premium period (or the attainment of age 70, whichever comes first) without additional underwriting.
- **ADD THE ACCELERATED ACCESS SOLUTION (AAS RIDER) TO TERM CONVERSIONS** QoL Flex Term policies that have been issued in the past 5 years could be eligible.
- **DID YOU KNOW?** We accept Visa, Mastercard and American Express for the first payment. Available in all states except Alaska, Maryland, North Carolina, New Jersey and New York.

FOR MORE INFORMATION

### Choose wisely. Choose QoL Flex Term.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information about ABR's please visit [QualityofLifeInsurance.com](http://QualityofLifeInsurance.com).

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy #s ICC19-19311, 19311, ICC19-19310, 19310; Rider #s ICC14-14012, 14012, ICC14-14001, 14001, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CHIR-CA(0514), AGLA 04CRIR, AGLA 04TIR, ICC16-16420, 16420. 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, issue or deliver policies or contracts 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.

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