



QoL Flex Term

NEW lower rates effective
August 3, 2015

New, Lower, Pricing for a Term Product with Living Benefits

- Built-in accelerated benefit riders allow your clients to use their life insurance death benefit due to a qualifying critical, chronic or terminal illness or event.*

22 Customizable Term Durations

- Durations custom fit to your clients' needs so they pay the right price, not more. By selecting only the term coverage needed — 10 or 15- through 35-year term periods — your clients benefit from the ultimate level of customization.

Attractive Conversion Provisions

- Convertible up to 80% of the initial level term period through age 75 to any the Quality of Life... Insurance permanent product offered at the time of conversion, without insurability requirements. Partial conversions are allowed and conversion credits are also offered if converted during the first 5 policy years.

[LEARN MORE](#)

Quote Today!

How can you beat a better product at a better price?

QoL Flex Term - Term with Living Benefits
Life insurance you don't have to die to use.



	Old Monthly Premium	New Monthly Premium	% Change
Male, 30 Preferred Non-tobacco \$500K, 20-Year	\$31.19	\$29.88	-4%
Male, 45 Preferred Plus Non-tobacco \$100K, 20-Year	\$21.30	\$18.68	-12%
Female, 45 Preferred Non-tobacco \$250K, 30-Year	\$50.88	\$44.54	-12%
Female, 50 Preferred Plus Non-tobacco \$250K, 30-Year	\$63.79	\$56.79	-11%
Male, 45 Standard Non-tobacco \$500K, 10-Year	\$85.88	\$73.63	-14%
Male, 50 Preferred Plus Non-tobacco \$1.5M, 15-Year	\$192.63	\$176.88	-8%
Male, 65 Standard Plus Non-tobacco \$500K, 10-Year	\$388.19	\$323.44	-17%

¹ State variations may apply.

² Premium rates current as of August 3, 2015, rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed level premium period if renewed. Death benefit remains level.

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