



Lifelong protection you can
count on in your life journey.

AIG Life & Retirement now
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QoL Guarantee Plus GUL II® Guaranteed Universal Life Insurance



QoL Guarantee Plus GUL II[®]

Thanks to the tax-advantaged power of guaranteed universal life insurance, **QoL Guarantee Plus GUL II** helps provide protection you can count on for you, your family or your business.

Delivers guaranteed protection.*

With **QoL Guarantee Plus GUL II**, the death benefit is guaranteed — regardless of the policy's cash value — assuming the required premiums have been paid. You can help assure that your family will be protected, your business will live on, or your charitable interests will be served — as the result of the tax-free proceeds from your policy.*

*Guarantees are backed by the claims-paying ability of American General Life Insurance Company. Based on current federal income tax law.



Lock-in living benefits that are available when you need them most.

The built-in **Quality of Life Accelerated Benefit Riders** can provide an advance of your policy's death benefit to help cover the costs of care, recoup lost income or any other purpose should you suffer a qualifying chronic, critical, and terminal illnesses or conditions. They also **guarantee a minimum accelerated benefit** based upon your policy and condition, and provide **an accelerated lifetime maximum benefit up to \$2,000,000**. These benefits can help make an impact on your lifelong security and peace of mind.

**Your money. Your insurance.
Your choice.**



Lock-in values that you can use in the future.

Guaranteed premium that fits your budget

The flexible policy design empowers you to structure a premium payment plan that matches your own personal needs and budget. You can choose the number of years or age to which you want the death benefit guaranteed. Then, you can elect to pay premiums over the life of the policy, pay additional premium to potentially shorten the payment period or simply pre-fund the coverage guarantee.

Guaranteed return of premium

If your needs change or you no longer need life insurance coverage, you can surrender the policy in year 20 and receive 50 percent of premiums paid, or in year 25 and receive 100 percent of premiums paid up to 40% of face amount.

Guaranteed minimum cash values

If your needs change, you can reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionately reduces the death benefit, cash values and guaranteed premiums.

Life insurance you don't have to die to use.



Lock-in options that provide guaranteed income.

In addition to the base policy guarantees, QoL Guarantee Plus GUL II offers two additional ways you can receive valuable **guaranteed benefits while you're still living!** Imagine. You could be the beneficiary of your own policy.

Income if you get sick¹: **Accelerated Access Solution®**

The **Accelerated Access Solution** rider² provides coverage if you suffer a qualifying chronic illness. The Accelerated Access Solution rider will provide access to your tax-free death benefit through pre-determined monthly payments — either for as long as you're sick or until the death benefit is exhausted. At death, the remaining benefit will be paid to your beneficiary.

* In this context, "sick" means having a Qualifying Chronic Illness.

Income for a long retirement: **Lifestyle Income Solution**

There's no question that Americans are living longer, and the **Lifestyle Income Solution** rider² may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Once again, any remaining death benefit will be paid to your beneficiaries.

¹ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.

² Requires an additional premium.



Delivers peace of mind with planning and preparation.

Accelerated Benefit Chronic Illness¹

Chronic illnesses are typically conditions suffered for a long period of time, during which normal daily living is disrupted. The qualifying illness or conditions affect the ability to perform simple tasks like eating or dressing without assistance or they may also involve severe cognitive impairment that necessitates substantial supervision such as Alzheimer's Disease.

The illness or condition does not need to be considered permanent, but must impair the insured where he or she are unable to perform at least two Activities of Daily

Living (ADLs);

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

Additional chronic illness coverage may be added to your policy by purchasing the Accelerated Access Solution® rider.

Accelerated Benefit Critical Illness

Critical illnesses often come suddenly and without warning and the financial affect can be devastating. Quality of Life. . Insurance® can help you reduce the financial effects of the following qualifying critical illnesses or conditions²:

- Major Heart Attack
- Coronary Artery Bypass
- Stroke
- Invasive Cancer
- Blood Cancers: Leukemia, Lymphoma, Multiple Myeloma and Myelodysplastic Syndromes
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Coma
- Severe Burn

Accelerated Benefit Terminal Illness

Quality of Life. . Insurance can help you financially make the most of your remaining journey following a terminal illness diagnosis. Terminal illnesses are defined as those in which a physician reasonably expects will result in the insured person's death within 24 months.³

1 Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.

2 Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

3 Life expectancy criteria vary by state.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Applicable to Critical Illness Accelerated Death Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Death Benefit Rider

- (1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form). **The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.**
- (3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**
- (5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (9) See your policy for details.



Enjoy life knowing you've planned and are prepared!
qualityoflifeinsurance.com

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Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers ICC15-15442, 15442; Rider Form Numbers ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CHIR, AGLA 04CRIR, AGLA 04TIR, ICC15-15990, 15990. Please visit www.qualityoflivesinsurance.com for more information regarding accelerated benefit riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). 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.

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