

# QoL Max Accumulator+



Life insurance with cash value accumulation potential and living benefit

QoL Max Accumulator+ is a cash value accumulation focused Index Universal Life (IUL) insurance product with features and innovative riders for your clients to maximize and access cash value, possibly tax-free.

It also comes with no cost living benefits riders that can help your clients cover expenses for chronic, critical and terminal illnesses.



## Key attractive features include:

- Built-in Accelerated Benefit Riders covering Chronic, Critical and Terminal illness
- Competitive cash value accumulation and income distribution potential particularly for issue ages 35 to 55 with attractive targets
- Two uncapped index options using proprietary volatility control indices through dynamic allocation either between domestic equity and fixed income or across global equity markets
- Two other index account options with different caps and account value enhancements that can help address diverse client market outlooks and risk profiles
- Non-medical underwriting makes the purchase process simpler for clients, is easier to complete and is faster to support
- Downside protection of a guaranteed floor on index accounts plus an Account Value Enhancement starting from year 6
- Fixed and Participating loan options to access cash values in the policy
- Possibly even greater cash value and income with the optional Select Income Rider (SIR) that provides cost of insurance discounts through installment death benefit payout options
- Option to add the Accelerated Access Solution® (AAS), a chronic illness rider that accelerates the death benefit dollar-for-dollar for qualified conditions
- Option to exercise Income For Life Rider to produce a guaranteed stream of payments with optional annual adjustments to help offset cost of living increases

# See how QoL Max Accumulator+ compares to competitors' IULs

Male, Age 50, PNT

**Pay to Retirement:** Minimum DB increasing to level at age 65, Fixed Annual Premium of \$10,000 Pay to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 CSV at age 100, Max Illustrated Rate

COMPANY/PRODUCT	Income	% Difference from AGL	Initial DB	Death Benefit at age 65
<b>Allianz</b> Life+ Pro Advantage	\$27,624	33%	\$196,107	\$435,194
<b>Pacific Life</b> Pacific Discovery Xelerator IUL 2	\$24,160	17%	\$200,967	\$412,392
<b>John Hancock</b> Accumulation IUL 19	\$21,787	5%	\$199,135	\$422,199
<b>American General</b> QoL Max Accumulator+ IUL w/MLSB and SIR	<b>\$21,714</b>	<b>5%</b>	<b>\$199,911</b>	<b>\$433,494</b>
<b>American General</b> QoL Max Accumulator+ IUL w/MLSB	<b>\$20,707</b>	<b>0%</b>	<b>\$199,911</b>	<b>\$429,248</b>
<b>Global Atlantic</b> Global Accumulator IUL	\$20,571	-1%	\$205,689	\$432,895
<b>Global Atlantic</b> Lifetime Builder Elite 2020	\$19,068	-8%	\$219,681	\$438,165
<b>Fidelity &amp; Guarantee</b> F&G Pathsetter	\$18,768	-9%	\$210,920	\$423,858
<b>Nationwide</b> Indexed UL Accumulator II	\$18,552	-10%	\$202,590	\$398,918
<b>Securian/Minnesota Life</b> Eclipse Accumulator	\$16,764	-19%	\$199,418	\$393,880
<b>Transamerica</b> Financial Foundation IUL	\$16,010	-23%	\$215,000	\$364,830
<b>North American/Midland National</b> Builder Plus IUL 2	\$15,442	-25%	\$208,100	\$422,422
<b>Columbus Life</b> Indexed Explorer Plus Universal Life	\$15,134	-27%	\$210,519	\$412,019
<b>Prudential</b> Index Advantage IUL	\$14,952	-28%	\$209,030	\$386,833
<b>National Life/LSW</b> FlexLife	\$14,378	-31%	\$199,863	\$384,078

## Index Disclosure for the ML Strategic Balanced Index

The ML Strategic Balanced Index™ provides systematic, rules-based access to the blended performance of two underlying indices—the S&P 500 (without dividends), which serves to represent equity performance, and the Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which serves to represent fixed income performance. To help manage overall return volatility, the Index may also systematically utilize Cash performance in addition to the performance of the two underlying indices.

**Important Note:** The ML Strategic Balanced Index embeds an annual index cost in the calculations of the change in Index Value over the Index Term. This “embedded index cost” will reduce any change in Index Value over the Index Term that would otherwise have been used in the calculation of index interest, and it funds certain operational and licensing costs for the index. It is not a fee paid by you or received by the Company. The Company’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index and for use of certain service marks includes the Company’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its Affiliates.

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Income data generated on 07/24/2020. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. QoL Max Accumulator + With Blended Index Participation Account (7.34%), Global Atlantic Lifetime Builder Elite (7.05%, Policy Form #ICC19-IULA-L19), Minnesota Life Eclipse Accumulator Indexed Universal Life (6.42%, Policy Form #ICC19-20204), Transamerica Financial Foundation IUL (7.70%, Policy Form #ICC16 IUL09), North American Builder Plus IUL 2 (6.27%, Policy Form #LS183), Nationwide Indexed UL Accumulator II (5.79%, Policy Form #ICC18-NWLA-538), Prudential Index Advantage UL (2018) (5.42%, Policy Form #ICC17 IUL-2017), National Life FlexLife IUL (6.07%, Policy Form #ICC19-20608), Allianz LifePro+ Advantage IUL (6.73%, Policy Form #ICC19P64339), Global Atlantic Global Accumulator IUL (6.40%, Policy Form #ICC19-IULF-A20), John Hancock Accumulation IUL 19 (7.72%, Policy Form #19AIUL), Pacific Life Pacific Discovery Xelerator IUL 2 (7.05%, Policy Form #ICC15 P15IUL, 40% Perm/60% Term), Columbus Life Indexed Explorer Plus UL 2019 (6.62%, Policy Form #ICC 17 CL 88 1708), and Fidelity & Guarantee Pathsetter IUL (7.86%, Policy Form #ICC19-2003[1-19]).

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