



FASTER processing time for a powerful life insurance solution



QoL Max Accumulator+ with simple non-medical underwriting

QoL Max Accumulator+ could be ideal for your clients who want a competitive death benefit to help protect their loved ones, as well as potential attractive cash value growth and income stream from their policy. In addition, QoL Max Accumulator+ offers living benefits for qualifying chronic, critical and terminal illnesses, providing financial assistance in the event of an unexpected illness.

Non-medical underwriting¹

- Ages: 0-50
- Face Amount: \$50,000-\$499,999
- No lab tests or APS required for proposed insured
- Up to PPNT underwriting class available²

¹ "Non-Medical Underwriting" or "Non-Med" as described in this document, means that no in-person paramedical examination will be required of an applicant for life insurance.

² No flat extra ratings available for this non-medical underwriting program. Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and result of various database searches. Substandard classes available through Table E. Note Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.

Up to \$499,999; No Medical Underwriting – PLUS, Best Underwriting Class Available

Male, Age 40, Minimum Death Benefit Increasing to level at age 65, Premium \$10,000/year for 25 years, Max illustrated rate, Fixed Loans, Solve for income from age 66 to age 85 CV \$10,000 at age 100.

Product	Non-Med UW	Class	Income	Inc. % Diff. from AGL	CV Age 65	Initial DB	Target
Global Atlantic Lifetime Builder Elite		PPNT	\$65,851	4%	\$697,467	\$263,306	\$3,842
American General QoL Max Accumulator+ with Select Income Rider	✓	PPNT	\$63,022		\$658,013	\$253,969	\$3,622
North American Builder Plus IUL		PPNT	\$62,861	-0.30%	\$677,670	\$253,574	\$3,172
American General QoL Max Accumulator+	✓	PPNT	\$61,394	-3%	\$647,433	\$253,969	\$3,622
Minnesota Life Orion Indexed Universal Life	✓	PPNT	\$58,208	-8%	\$628,582	\$248,180	\$3,348
National Life/LSW Flexlife II		PPNT	\$52,110	-17%	\$591,440	\$276,636	\$3,585
Nationwide YourLife IUL Accumulator		PPNT	\$46,188	-27%	\$519,538	\$265,365	\$3,692
Voya IUL Global Choice		PPNT	\$46,184	-27%	\$534,909	\$262,000	\$3,702
American National Signature IUL		SNT	\$45,960	-27%	\$574,198	\$290,838	\$3,810
Voya IUL Accumulator	✓	PNT	\$41,470	-34%	\$498,370	\$261,000	\$3,111

To learn more, see your Life Insurance representative and visit our website: www.QualityofLifeinsurance.com



Income data generated on 06/15/2018. 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 (7.44%) and Select Income Rider (100% and 30 year), Global Atlantic Lifetime Builder Elite, (7.54%), Policy Form #ICC17-IULA-K17, Life Insurance Company of the Southwest, FlexLife II (6.99%), Policy Form #ICC16 20417, North American Builder Plus IUL (7.06%), Policy Form #ICC18LS183, Nationwide YourLife IUL Accumulator (6.54%), Policy Form #ICC14-NWLA-510, Minnesota Life Orion IUL (6.88%), Policy Form #ICC16-20073, American National Signature IUL (7.12%), Policy Form #IUL14, Voya IUL-Accumulator (6.09%), Policy Form #1191-07/15, and Voya IUL- Global Choice (6.75%), Policy Form #1186-09/12. Guarantees are backed by the claims-paying ability of the issuing insurance company. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Products may not be available in all states and product features may vary by state. Products or services may not be available in all countries, and coverage is subject to actual policy language.

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