



Are you paying for more than you'll need?

You could save more than **\$6,600** over 21 years with a 21-year policy instead of a 25-year policy.¹

While most term life insurance policies are only available in five-year increments, our QoL Flex Term policy allows you to tailor the term to your needs so that you only buy what you need, saving you money.



Education funding needs



The average cost of raising a child to the age of 18 is

\$233,610.²



When you add **four years of college tuition**, it rises to

\$437,201.²

Mortgage funding needs



1 out of 2

American families have **21 or more years** remaining on their mortgage.³



The average American mortgage loan is

\$309,200.⁴

Income replacement needs

62% of Americans who buy life insurance do so for income replacement.⁵



But the average size of a new individual life policy is **only \$168,000.⁴**

Customizable life insurance plans



Whether your goal is to protect your family until you retire, pay off a mortgage or make sure you have the future covered, trust our affordable and dependable solutions to fit your needs.

Life insurance on your own terms



QoL Flex Term policies are based on the idea that your policy should be for the amount you need and the length of time you need it, not just increments of five or ten years.

Buy only what you need

QoL Flex Term policies are flexible enough to match your situation, and make financial sense because you don't overpay for more than you can use.

Convertibility

QoL Flex Term policies can fully convert to a permanent policy up to the end of the level-premium period (or attainment of age 70, whichever comes first) without additional underwriting.



To learn more about how you can purchase life insurance on your own terms, contact your financial professional.

1. Savings reflect a 21-year versus a 25-year Select-a-Term \$1 million policy for a male, age 43, preferred plus underwriting class. Premium rates current as of May 4, 2020, rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. The death benefit decreases immediately following the level term period. The post-level term period premiums generally remain the same immediately following the level term period but often become greater in ensuing years. See your policy for details.
2. The Average Cost of Raising a Child. December 2019. Page 1.
3. Source: American Housing Survey, 2013, U.S. Census Bureau and Department of Housing and Urban Development, Accessed January 2, 2018.
4. Here's the Size of the Average American's Mortgage. November 2019. Page 2.
5. <https://www.policygenius.com/life-insurance/life-insurance-statistics/>. January 2020
6. American Council of Life Insurers, ACLI 2019 Fact Book. October 2019, Page 63.

Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers DICC19-19311, 19311, ICC19310 and 19310. 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. Policies and riders not available in all states. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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