



FASTER processing time for a powerful life insurance solution

QoL Max Accumulator+ with simple non-medical underwriting

QoL Max Accumulator+ could be ideal for clients who want the potential of **attractive cash value growth and a meaningful income stream** from their policy, without the direct exposure to the volatile markets.

QoL Max Accumulator+ could also offer **meaningful Death Benefit** to help protect their loved ones, and living benefit for qualifying terminal, chronic, critical illness.

Non-medical underwriting

- Ages 0-59
- Face Amounts \$50,000-\$249,999.99
- No lab tests, physical exam or APS required for proposed insured
- Option for Agent or Vendor completed Part B
- Accept/reject underwriting¹
- Four rate classes available:
 - Standard Non-Tobacco, Standard Tobacco, Substandard Non-Tobacco, and Substandard Tobacco

¹ Standard non-tobacco, Standard tobacco, Substandard non-tobacco and Substandard tobacco rate classes available. 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.

Now, with the new Non-Medical Underwriting, this competitive insurance product just got faster to obtain for your clients with faster turnaround time for you!

QoL Max Accumulator+ IUL

Male, Age 35, Minimum Non-MEC Death Benefit increase 30 years to level, Premium \$200/month for 30 years, Solve for Max Income from age 66-85, Standard loan, Max illustration rate, Cash Value 10,000@121

PRODUCT	UW	Class	CV Age 65	Target	Income	% from AGL
QoL Max Accumulator+	Non-Med	SNT	\$199,946	\$795	\$19,193	
National Life FlexLife II	Full	PPNT	\$205,156	\$810	\$18,239	-5%
National Life FlexLife II	Full	SNT	\$199,107	\$810	\$17,368	-10%
National Life FlexLife II	Non-Med	Express SNT 1	\$188,607	\$865	\$16,466	-14%
ANICO Signature IUL	Non-Med	SNT	\$180,580	\$852	\$16,186	-16%
National Life FlexLife II	Non-Med	Express SNT 2	\$179,457	\$913	\$15,679	-18%
Transamerica Financial Foundation IUL	Non-Med	SNT	\$177,360	\$657	\$15,584	-19%
Voya IUL-Accumulator	Non-Med	PNT	\$152,478	\$626	\$12,719	-34%
Voya IUL-Accumulator	Non-Med	SNT	\$147,685	\$662	\$12,213	-36%

Income as of 02/28/2017.



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

Income data generated on 2/28/2017. 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 (7.40%), National Life NL FlexLife II (7.14%), Policy Form #ICC16 20413(0616), Transamerica Financial Foundation (7.75%), Policy Form #ICC08-130 and American National Signature IUL (7.12%), Policy Form #IUL14, Voya IUL-Accumulator (6.28%), Policy Form# 1191-07/15. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of AIG. 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 or services may not be available in all countries, and coverage is subject to actual policy language.

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