

CENCO STREET JOURNAL

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- Quotes
- Forms
- Introduction Kits for Our Core Carriers
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Clients Want Help Preparing For Retirement Do They Know How You Can Help?

Clients often think of life insurance solely as an instrument to protect them in the event of premature death, unaware of the valuable tax benefits that are afforded through cash value life insurance. And in today's volatile marketplace, clients that are saving to retire need all the help they can get. As a life insurance broker, you have access to many products that can provide your clients with tax favored cash accumulation and if structured properly, will also provide for non-reportable, tax-free income.

The ability to specify a premium schedule is one of the great features available in cash value life insurance products, removing the objection that the policy costs too much money. By educating your clients about the benefits of cash value life insurance as a long-term savings vehicle, they are likely to fund the policy with as much premium as they can reasonably afford.

While term insurance may be efficient for replacing income, or indemnifying debts, clients are very likely to outlive their level benefit period - receiving no return on their premium contributions.

Recommending a cash value insurance policy at a younger age and more favorable health will better prepare your clients to address critical financial concerns such as retirement income planning, college tuition funding and also paying for unexpected events (medical emergencies, home renovations, etc.) in their family. The longer that you can fund a policy and allow the cash value account to compound interest and grow, the larger the potential income stream will be. One of the unique features of using life insurance is the death benefit - if the insured dies prior to accessing their cash values - will provide a tax-free return on the premiums paid to date.

Many of your clients want to have a conversation about their options in regards to preparing themselves for retirement, but feel overwhelmed by the thought or do not know where to start. If you haven't shared how cash value life insurance can play an integral role in their long-term financial planning strategy, you are likely missing out on easy sales, leaving the door open for another broker to have that conversation with them instead.

Privacy Matters - Are You Doing Your Part?

We deal with a lot of sensitive information in our industry. Discussing personal info over the phone and emailing sensitive documents - activities we do daily - exposes a lot of data that could be intercepted by thieves.

Safeguarding client data should be a priority - not only to protect client privacy but also to protect your integrity. Unknowingly being the source of a data breach can not only damage the trust you've built with clients, it may even cost you the client. Check out these great tips that help you protect client data.

CHANGE PASSWORDS OFTEN

This one should be obvious - but when was the last time you changed your passwords? Do you use the same password everywhere? Do you have them written down somewhere?

TRY THIS: Set a reminder to reset your password every 90 days. It may seem inconvenient to change your password this often but it sure beats calling your best client to tell him his SSN is now for sale on the dark web.

REMOVE EMAIL ATTACHMENTS

Email is a cyber thief treasure chest...it's usually the first thing hacked. Most of us worry about our contact list getting swiped - but what about all the tax returns, medical info, etc. sitting in your email attachments?

TRY THIS: Save all attachments with sensitive data somewhere outside of your email. More importantly, be sure you remove/delete the attachments from your email account after you've saved them. In the long run, you'll be able to find documents easier than scrolling through all of those emails.

USE STRONGER PASSWORD CRITERIA

If your password is easy for you to remember, chances are it's easy for thieves to figure out. Experts recommend 8-15 characters, a combo of letters and numbers, upper/lower case letters and special characters such as @, \$, #. However, you should avoid common words, easy-to-guess phrases or something from your past someone can find on your Facebook page.

TRY THIS: Pick a sentence or two that you can easily remember. Use the first letter of each word, add numbers, punctuation and upper/lower case. For example: My first grade teacher was Mrs. Brady. She taught us Hula dancing! **BECOMES:** M1gtwM.B.StuHd!

VERIFY CLIENTS ON THE PHONE

It may be hard to recognize a clients voice - especially clients you don't talk with frequently. Caller ID might give you a clue but that's not always guaranteed. Following the lead of your bank, health care provider, etc., if you're unsure who's on the other end, a good practice is to ask a couple of questions to verify the callers identity.

TRY THIS: If you don't recognize a caller say this: "I'm updating my contact list, can you remind me when your birthday is?" Better yet, ask them something disguised in normal conversation, like: "You mentioned you had a fishing cabin last time we talked, where was that located again?"

Use these great tips and protect your clients privacy and personal data.

Accelerated Access Solution Rider

An LTC Alternative

The Accelerated Access Solution Rider has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness even if it is **NOT** a permanent condition. Besides, it pays benefit on an indemnity basis - no receipts required and family care is covered! **This rider is available on the QoL Max Accumulator+, QoL Value+ Protector and QoL Guarantee Plus GUL II policies.**

Top Reasons To Sell AAS:

- ◆ **Additional paid Chronic Illness accelerated death benefit rider available on QoL products** - Accelerate up to 100% of accelerated death benefit rider, up to \$3,000,000, in the event of a qualifying chronic illness.
- ◆ **No permanency requirement** - A “chronic” condition does not need to be considered “life-long” in order to be eligible.
- ◆ **No additional licensing requirement** - Long-term care certification NOT required.
- ◆ **Multiple benefit payment options** - Three options available for monthly benefit payments: 1) IRS maximum per diem (potentially fastest payout option), 2) 2% of AAS benefit per month and 3) 4% of AAS benefit per month.
- ◆ **Unique benefit payment option** - IRS maximum per diem amount of time claim begins - providing a form of inflation protection for the policy owner’s benefit.
- ◆ **Waiver of monthly deduction** - Policy deductions stop (including base policy + all riders) while eligible for benefits.
- ◆ **Flexible option with total benefit amount** - Select any amount between 50% - 100% of the base policy death benefit amount.
- ◆ **Care coordination services available** - Variety of optional and free support services available to the insured at time of claim.
- ◆ **Benefits increase if death benefits grow** - AAS lifetime benefit amounts are locked in at the time of initial claim. If policy death benefit increases as the cash value in the policy grows, AAS benefit can be potentially higher than the initial death benefit.

Call Cenco for more information on this innovative rider.

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MARKETING
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SUCCEED.....IS
OUR BUSINESS!*

We're on the web!
www.cencoinsurance.com

**October
2019**

**On The Road To
Retirement
Which Vehicle Best
Suits Your Clients
Financial Needs?
Details Inside!**

**Non-Medical Underwriting On
QoL Max Accumulator+**

- Ages 0-50
- Face amounts \$50K to \$499,999
- No lab tests, physical exam or APS required for proposed insured
- All rate classes are available
- Faster processing times using the iGO eApplication, leads to faster commissions for the agent

**The Definitive
Marketing
Publication
For Life &
Disability
Insurance**

For Your Information...

Check out the new **QoL Master Playbook** on the website **aig.com/QoLMasterPlaybook**.
Everything you need is here!

- ◆ QoL Producer Website
- ◆ QoL Training Playbook
- ◆ QoL IUL Playbook
- ◆ QoL Term Conversion Playbook
- ◆ And more.....



QOL GUARANTEE PLUS GUL II

6 Ways to Access Cash

Tailored for you

Take advantage of built-in QoL accelerated benefit riders, guaranteed minimum cash values and return of premium features. Add even more value with optional living benefit riders.

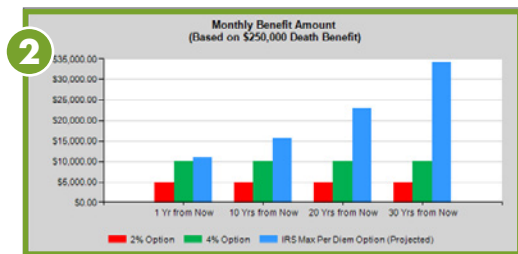
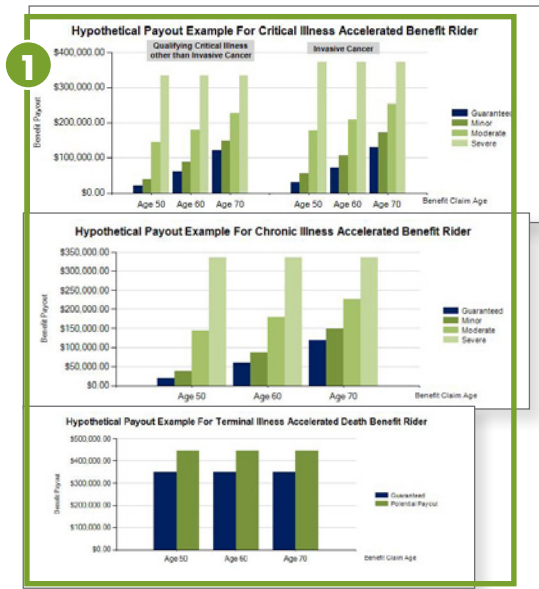
- 1 **QoL Accelerated Benefit Riders**
- 2 **Accelerated Access Solution (AAS) Chronic Illness Rider**
- 3 **Lifestyle Income Solution (LIS) Longevity Rider**
- 4 **Guaranteed Minimum Cash Values**
- 5 **50% Return of Premium (ROP) in Year 20**
- 6 **100% Return of Premium (ROP) in Year 25**

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

Not an actual case. Used for illustration purposes only.



Policies issued by American General Life Insurance Company, a member of American International Group, Inc. (AIG)



ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW

Supplemental Quotation
Your Lifestyle Income Solution - Guaranteed Withdrawal Benefit Rider
 Initial Annual Premium: \$15,528.10
 Premium Mode: Annual
 Guaranteed at 2.00%

Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value
21	76	15,528	0	1,000,000	41,975
22	77	15,528	0	1,000,000	52,863
23	78	15,528	0	1,000,000	64,558
24	79	15,528	0	1,000,000	77,061
25	80	15,528	0	1,000,000	90,373
26	81	15,528	0	1,000,000	104,728
27	82	15,528	0	1,000,000	119,678
28	83	15,528	0	1,000,000	135,224
29	84	15,528	0	1,000,000	151,365
30	85	15,528	0	1,000,000	168,102
		465,843			
31	86	0	100,000	800,000	139,923
32	87	0	100,000	800,000	119,977
33	88	0	100,000	700,000	97,478
34	89	0	100,000	600,000	73,744
35	90	0	100,000	500,000	51,813
36	91	0	100,000	400,000	31,168
37	92	0	100,000	300,000	16,527
38	93	0	100,000	200,000	7,129
39	94	0	100,000	100,000	1,370
40	95	0	100,000	8,417	0
		465,843			
41	96	0	0	0	0
42	97	0	0	0	0
43					
44					
45					
46					
47					
48					
49					
50					

Your Policy Quotation
 Initial Annual Premium: \$10,124.03
 Premium Mode: Annual
 Guaranteed at 2.00%

Year	Age	Premium Outlay	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	46	10,124	0	0	1,000,000	0
2	47	10,124	0	0	1,000,000	0
3	48	10,124	0	0	1,000,000	0
4	49	10,124	0	0	1,000,000	0
5	50	10,124	0	0	1,000,000	0
6	51	10,124	0	0	1,000,000	0
7	52	10,124	0	0	1,000,000	0
8	53	10,124	0	0	1,000,000	0
9	54	10,124	0	0	1,000,000	0
10	55	10,124	0	0	1,000,000	6,384
Subtotal		101,240				
11	56	10,124	0	0	1,000,000	6,555
12	57	10,124	0	0	1,000,000	6,725
13	58	10,124	0	0	1,000,000	6,895
14	59	10,124	0	0	1,000,000	7,066
15	60	10,124	0	0	1,000,000	7,236
16	61	10,124	0	0	1,000,000	7,406
17	62	10,124	0	0	1,000,000	7,577
18	63	10,124	0	0	1,000,000	7,747
19	64	10,124	0	0	1,000,000	7,918
20	65	10,124	0	101,240	1,000,000	8,088
Subtotal		202,481				
21	66	10,124	0	0	1,000,000	8,258
22	67	10,124	0	0	1,000,000	8,429
23	68	10,124	0	0	1,000,000	13,218
24	69	10,124	0	0	1,000,000	18,390
25	70	10,124	0	0	1,000,000	23,946
26	71	10,124	0	0	1,000,000	29,884
27	72	10,124	0	0	1,000,000	36,206
28	73	10,124	0	0	1,000,000	42,911
29	74	10,124	0	0	1,000,000	49,999
30	75	10,124	0	0	1,000,000	57,470
Subtotal		303,721				
31	76	10,124	0	0	1,000,000	65,324
32	77	10,124	0	0	1,000,000	73,561
33	78	10,124	0	0	1,000,000	82,181
34	79	10,124	0	0	1,000,000	91,185
35	80	10,124	0	0	1,000,000	100,572
36	81	10,124	0	0	1,000,000	110,342
Subtotal		404,961				
37	82	10,124	0	0	1,000,000	120,596
38	83	10,124	0	0	1,000,000	131,334
39	84	10,124	0	0	1,000,000	142,556
40	85	10,124	0	0	1,000,000	154,262
Subtotal		506,201				
41	86	10,124	0	0	1,000,000	166,452
42	87	10,124	0	0	1,000,000	179,126
43	88	10,124	0	0	1,000,000	192,284
44	89	10,124	0	0	1,000,000	205,926
45	90	10,124	0	0	1,000,000	220,052
46	91	10,124	0	0	1,000,000	234,662
47	92	10,124	0	0	1,000,000	249,756
48	93	10,124	0	0	1,000,000	265,334
49	94	10,124	0	0	1,000,000	281,396
50	95	10,124	0	0	1,000,000	297,942
Subtotal		607,441				
51	96	10,124	0	0	1,000,000	314,972
52	97	10,124	0	0	1,000,000	332,486
53	98	10,124	0	0	1,000,000	350,484
54	99	10,124	0	0	1,000,000	368,966
55	100	10,124	0	0	1,000,000	387,932
Subtotal		708,681				

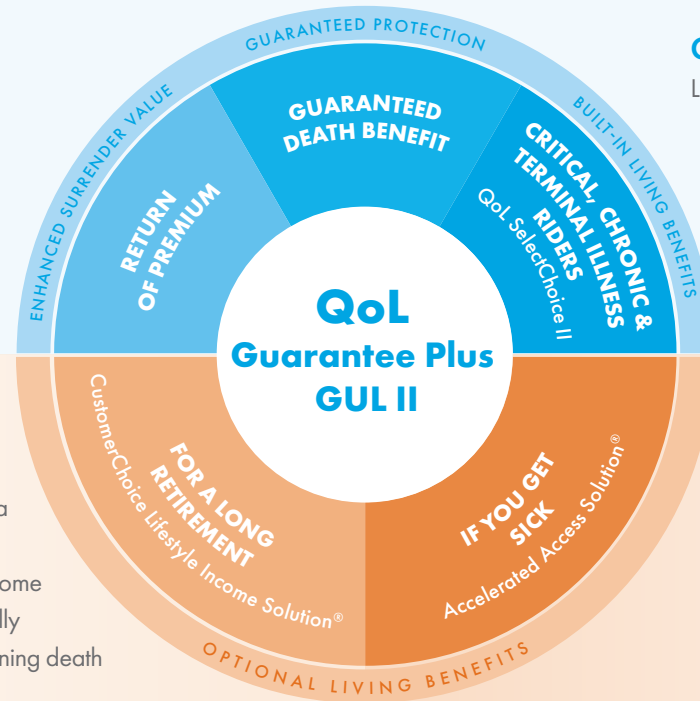
This quotation is not complete unless all pages are included. See the Important Notice About Your Quotation section on p. 3.
 November 15, 2018 FCU1,000,000 FCP3,744.00 / Rev. 06/2018 / Rel. Page 17 of 27

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 percent of face amount.

FOR A LONG RETIREMENT...

There's no question that Americans are living longer, and the Lifestyle Income Solution rider 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. Any remaining death benefit will be paid to your beneficiaries.



GUARANTEED PROTECTION

Lock in a guaranteed, tax-free death benefit.

BUILT-IN LIVING BENEFITS

Access all or a portion of your QoL Guarantee Plus II death benefit with a qualifying condition.

IF YOU GET SICK...

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible. See full rider for details



Quality of Life...Insurance®

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while

living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers ICC15-15442, 15442, 15442-5, 15442-10A; Rider Form Numbers ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, ICC15-15600, 15600, 15972, 15972-5, ICC18-18012, 18012, 18012-5, 82012-CA, 82410, 88390, ICC14-14002, 14002, 14002-5, 15990, 13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, and AGLA 04TIR. Please visit qualityoflifeinsurance.com for Important Consumer Disclosures 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). Guarantees are backed by the claims-paying ability of the issuing insurance company. 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.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Names and benefits of ABRs may be different in some states. Please consult your financial professional or review the policy and outline of coverage for your state. Policy guarantees and benefits are not backed by the 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. © 2018 AIG. All rights reserved.

On the Road to Retirement

Which vehicle best suits your financial needs?

Do you know what's driving the growth of your savings?

Many have their money parked in traditional products like bonds, CDs and money market funds. But these products typically offer meager returns, and definitely don't benefit from the growth potential of equity markets. Fixed index annuities are different, because not only do they offer principal protection, but their gains are often tied, in part, to the performance of an equity index.



BONDS

Going in reverse

If interest rates go up, bond values go down. **Bond values have been steadily decreasing since 1982.**¹ Increasingly, many are withdrawing their money from bonds in order to better protect and help maintain the value of their retirement portfolios.

CDs

Cash

Money Market

Savings



TRADITIONAL SAVINGS PRODUCTS*

Inching through traffic

People are concerned about losing money, so they've protected \$15.2 trillion² in cash, CDs, money market funds and savings accounts. These options typically offer meager returns, so **money in these accounts grows slowly with little accumulation.**



FIXED INDEX ANNUITIES

Always moving forward

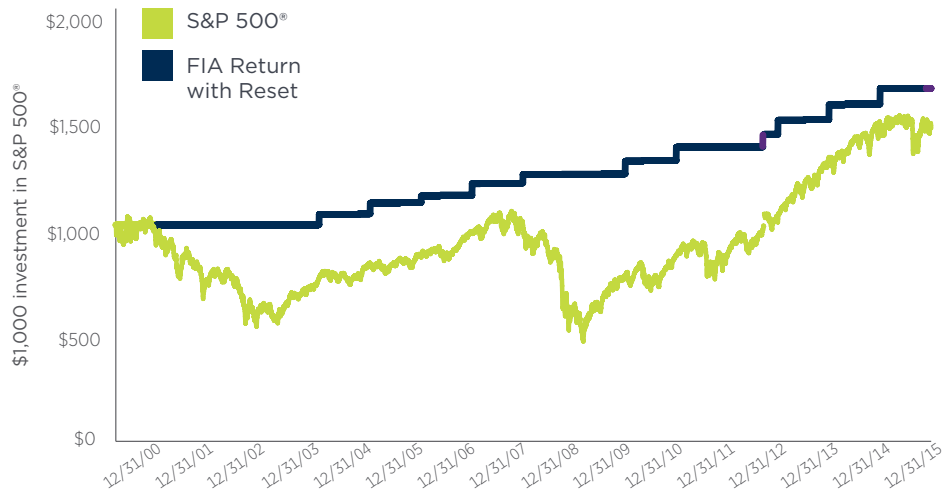
Fixed index annuities (FIAs) can continue to accrue value steadily over time, and without the setback of market-based performance losses, they have **no recovery period after slow economic times.**

¹ Source: Multpl.com, 10 Year Treasury Rate by Month <http://bit.ly/1pzc3A2>

² Federal Reserve, Financial Accounts of the United States Q1 2017, Table L. 100 <https://www.federalreserve.gov/Releases/Z1/current/z1.pdf>

Stay steady on the road to success

FIA's feature what is known as a "reset," which locks in accrued values after every crediting period. This means that for each crediting period, the ending value of the index becomes the next year's starting value. So, if the index has dropped, there is no recovery necessary. You can continue to earn interest on your contract value without having to make up for a prior period's market loss, if any.



This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product.

This chart assumes no fees, charges, or withdrawals are taken from the FIA during the illustrated period.

Index past performance is not indicative of future results. The hypothetical performance of the fixed index annuity, as illustrated, assumes a \$1,000 premium, a cap of 5% (using the Annual Point-to-Point with Cap crediting method) and assumes no withdrawals or surrender charges during period shown.

"Standard & Poor's," "S&P," "S&P 500," "Standard & Poor's 500," and "500" are trademarks of The McGraw Hill Companies, Inc. and have been licensed for use by Forethought Life Insurance Company. Forethought Life's Fixed Index Annuities are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product. Past performance of the S&P 500® is no guarantee of future results. Any examples utilizing the S&P 500® Index are for illustrative purposes only. The S&P 500® Index is a price index and does not reflect dividends paid by the stocks underlying the index. The index is unmanaged and not available for direct investing.

A fixed index annuity could be the appropriate vehicle for people who are concerned about protecting their money from the volatility of the stock market. An FIA is designed to keep you from going in reverse.

globalatlantic.com

*There are a multitude of different products that may be accessed for retirement and long-term care needs. For example, bonds and other certain equity-based products are securities and have different risk/reward characteristics, liquidity properties and tax consequences, particularly when compared to products such as CDs, savings accounts, money market accounts and fixed annuities. Certificate of Deposits (CDs) are bank products that are FDIC insured. Money Market funds are securities and are not FDIC insured and although these funds seek to preserve the value of an investment at \$1.00 per share, there is no guarantee they will maintain this value.

This material is intended to provide educational information regarding the features and mechanics of the product and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. It's not acting in any fiduciary capacity with respect to any contract and/or investment.

Guarantees are based on the claims-paying ability of Forethought Life Insurance Company and assume compliance with the product's benefit rules, as applicable.

A fixed index annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed index annuity is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index.

Taxable distributions (including certain deemed distributions) are subject to ordinary income taxes, and if made prior to age 59½, may also be subject to a 10% federal income tax penalty. Payments from IRAs are taxable in accordance with the normal rules surrounding taxation of payments from an IRA. Early surrender charges may also apply. Withdrawals may reduce any optional guaranteed amounts in an amount more than the actual withdrawal.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult a tax or legal counsel for advice.

Fixed index annuities are issued by Forethought Life Insurance Company, 10 West Market Street, Suite 2300, Indianapolis, Indiana.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Forethought Life Insurance Company and Accordia Life and Annuity Company. Each subsidiary is responsible for its own financial and contractual obligations.

Products and features are subject to state availability and variations. Read the Contract for complete details.

Indices are not available for direct investment.

Not a bank deposit	Not FDIC/NCUA insured	Not insured by any federal government agency	No bank guarantee	May lose value	Not a condition of any banking activity
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QOL VALUE+ PROTECTOR

Cost-effective life insurance and chronic illness protection

QoL Value+ Protector is a flexible product designed to help provide long-term financial protection for your client's family or business. It combines many of the advantages of guaranteed universal life insurance, but with special features and interest crediting strategies that are designed to reduce costs and help deliver maximum value.

THE SITUATION

Lisa is a 50-year-old recently divorced mother of two children (ages 15 and 14), whose mother recently passed away.* Because of Lisa's mother's advanced Alzheimer's, Lisa spent a lot of time caring for her due to insufficient funds for nursing facility care. Lisa is concerned about what would happen if she were to contract some type of chronic illness, or much worse, if she were to pass away unexpectedly. She doesn't want to rely upon her children to care for her or leave them without the necessary funds to continue on after her passing.

A SOLUTION

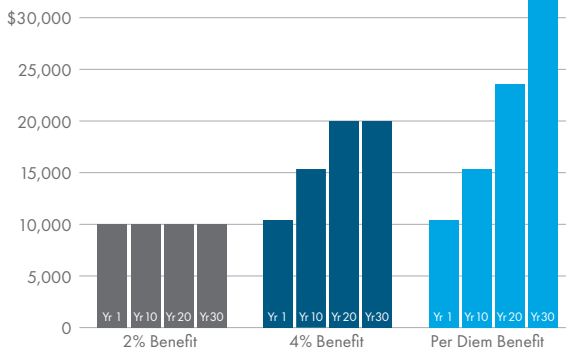
Lisa meets with her financial professional, Greg, to discuss options to help protect her and her family in the event of an untimely death or a chronic condition. Greg explains there are now life insurance products with optional chronic illness riders that can protect her from both sets of risks. Greg presents an index universal life (IUL) policy (QoL Value+ Protector) with a chronic illness rider, the **Accelerated Access Solution**®. This particular rider has the added benefit of not requiring conditions to be permanent.



Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).

MONTHLY BENEFIT OPTIONS

\$500,000 Death Benefit



NOTE: IRS caps the maximum daily rate each year. For 2019, the maximum per diem is \$370/day or \$11,254/month for a thirty-day month. In the chart above, hypothetical per diem increases based on IRS 2019 per diem in year 1, and increasing 4% each year thereafter. Whether or not the IRS per diem limit will change over time is not guaranteed. Hypothetical representation for illustrative purposes only.

	QoL VALUE+ PROTECTOR
Death Benefit	\$500,000
Guaranteed to Age	90
Carry To Age	121
Annual Premium	\$5,442

Hypothetical example for Female, Age 50, standard non tobacco. \$500k DB, solve for premium to carry policy to age 121. 100% AAS rider with IRS Per Diem option. 6% illustrated rate. Rates as of 1/10/19.

Greg explains that not only does the QoL Value+ Protector offer guaranteed protection to age 90, it requires a lower premium compared to alternative GUL options. The QoL Value+ Protector also offers strong cash value, making it a valuable product solution.

Greg also explains the chronic illness protection options. Lisa has the following choices in regard to the chronic illness rider:

- Choose an **Accelerated Access Solution** total benefit amount anywhere between \$250,000 and \$500,000.
- Three monthly benefit payment options as shown in the chart on the left.

Lisa chose the 100% total benefit option giving her a \$500,000

Accelerated Access Solution benefit. She also chose the per diem benefit payment option at the time of purchase.

FAST FORWARD

Lisa decides to purchase the \$500,000 **QoL Value+ Protector** life insurance policy with an initial per diem AAS benefit of \$11,254 per month. Her policy offers not only chronic illness protection, but also monthly premium savings and valuable liquidity options not available on many IULs and GULs. Twenty years go by and Lisa has a stroke but has the ability to access her death benefit while she is alive to pay for the cost of the care needed.



Quality of Life...Insurance®

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

*Not an actual case and is a hypothetical representation for illustrative purposes only.

NOTE: The payout options in this hypothetical example do not apply to the state of California. California residents should contact their agent for more information.

Policies issued by: American General Life Insurance Company (AGL) Houston, TX. Policy Form Numbers 16760, ICC16-16760; Rider Form Numbers ICC15-15600, 15972, 13600, ICC13-13600, 13600-5, ICC13-13601, 82012, 82410, 88390, ICC14-14002, ICC15-15992, ICC15-15997, ICC15-15271, ICC15-15272, ICC15-15273, ICC16-16110, and 16110. 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. Guarantees are backed by the claims-paying ability of the issuing insurance company. ©2019. All rights reserved.