



# QoL Max Accumulator+ II Index Universal Life Insurance (IUL)

Maximize cash value, volatility control,  
and Agile Underwriting+

QoL



We see the future in you.<sup>SM</sup>

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

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# 5 REASONS

## your client might benefit from an accumulation-focused IUL product like **QoL Max Accumulator+ II**

### 1 CASH VALUE ACCESS & RIDERS

QoL Max Accumulator+ II allows clients to accumulate cash value and take distributions as needed with an innovative combination of riders and cash access features,<sup>1</sup> because life doesn't always go as planned.

### 2 TAX DIVERSIFICATION

It can help fuel supplemental retirement income that is generally tax-free.<sup>1</sup>

### 3 VOLATILITY PROTECTION

It offers protection against market volatility, through global and domestic index interest crediting strategies.

### 4 LIVING BENEFITS

QoL Max Accumulator+ II includes built-in, QoL Accelerated Death Benefit riders (QoL ABRs) that allow clients to access all or a portion of the policy death benefit if they have a qualifying critical, chronic or terminal illness or condition:

### 5 AGILE UNDERWRITING (AU+)

It's faster and easier to acquire, thanks to AU+.

<sup>1</sup> Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depend on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

<sup>2</sup> Agile Underwriting+ or AU+ as described in this document, refers to a underwriting process that provides a path to policy approval that may not require an exam and labs.

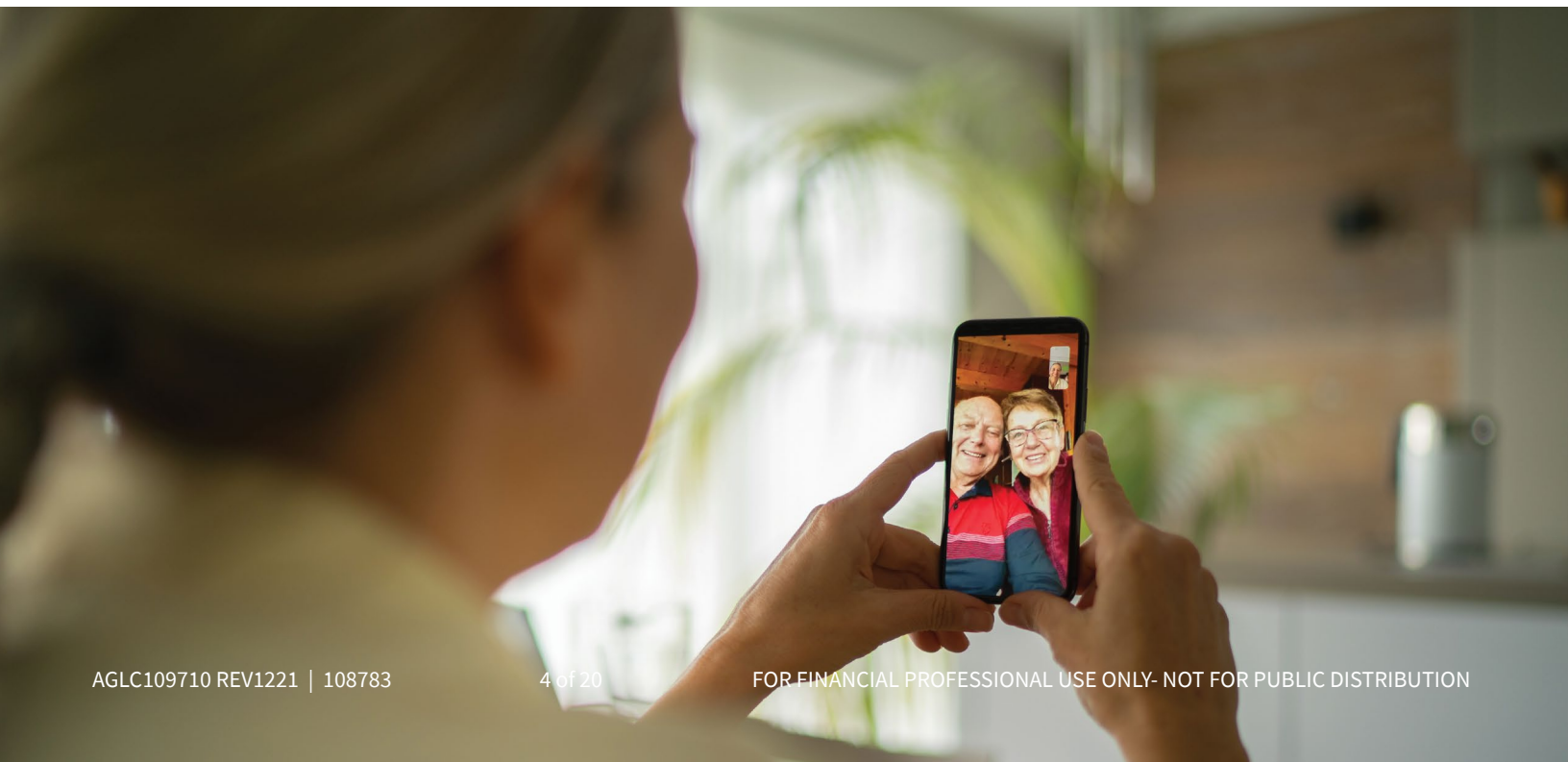
**QoL Max  
Accumulator+II:**  
One of two robust  
IUL solutions

QoL Max Accumulator+ II is designed for clients seeking permanent life insurance protection, plus the potential for cash value accumulation that can be used for supplemental retirement income.

IUL clients are willing to assume some controlled risk in exchange for potential return. But risk control and potential return can vary from one IUL product to another. We offer two robust IUL options that can help accelerate your clients’ long-term goals.

Choose the product that best satisfies their needs. And go!

	<b>QoL MAX ACCUMULATOR+ II</b> For details: <a href="http://aig.com/QoLMaxIUL">aig.com/QoLMaxIUL</a>	<b>QoL VALUE+ PROTECTOR II</b> For details: <a href="http://aig.com/QoLValueIUL">aig.com/QoLValueIUL</a>
<b>Optimized for</b>	Accumulation and Income	Guaranteed Protection
<b>Target ages</b>	35 – 55	40 – 70
<b>Potential client</b>	<ul style="list-style-type: none"> <li>• Higher income or affluent with investable assets</li> <li>• Small business owners</li> <li>• Less risk tolerant than VUL buyers but still willing to accept some risk</li> </ul>	<ul style="list-style-type: none"> <li>• Focused on death benefit protection and guarantees</li> <li>• More risk tolerant than GUL buyers</li> </ul>
<b>Client needs</b>	<ul style="list-style-type: none"> <li>• Tax-advantaged accumulation for supplemental retirement income, college funding or other cash needs</li> <li>• Supplement to qualified retirement plans or 529 plans</li> <li>• No direct market exposure</li> </ul>	<ul style="list-style-type: none"> <li>• Death benefit protection for income replacement, or estate planning</li> <li>• Economical alternative to GUL</li> <li>• Opportunity to grow cash value in addition to guarantees</li> </ul>



# Index Interest Crediting explained

## Understanding the “I” in IUL

Dramatic market swings can create bumps along the road to long-term retirement and investment growth. Although not directly invested in an index, the index interest crediting strategies offered in addition to the base IUL policy are designed to smooth those bumps while still offering upside-potential. In fact, all four QoL Max Accumulator+ II strategies:

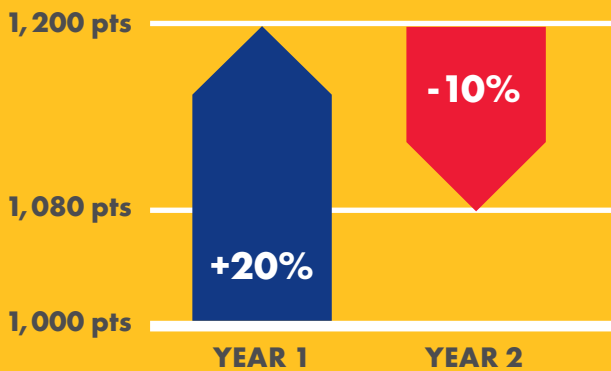
- Regardless of market performance will be credited no less than 0% interest.
  - Our High Bonus strategy has a .25% minimum guaranteed interest<sup>3</sup> rate.
- Use a formula that calculates interest based in part on the movement of a single market index (e.g., S&P 500® Index)
- Use a one-year timeframe to calculate interest—a “one year point-to-point” strategy
- Offer a crediting bonus guaranteed<sup>3</sup> no less than 0.10% through an Account Value Enhancement in policy year 6 and later.

## IUL provides UPSIDE potential and DOWNSIDE protection<sup>4</sup>

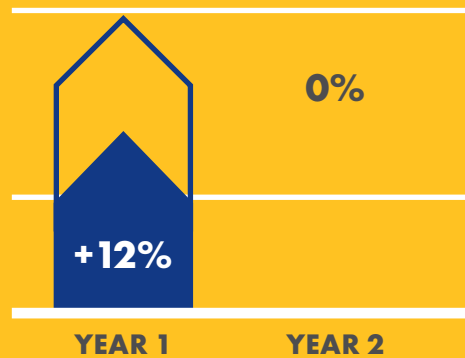
Generally speaking, when the index goes up, the interest rate credited to the policy can go up. If the index goes down, there’s simply no interest credited, as you can see below.

As an example of how this works, imagine an index that rises from 1,000 points to 1,200 points in one year, then falls to 1,080 points the next. This represents a 20% rise, followed by a 10% drop. IUL index crediting strategies are designed to share in the positive years while protecting cash value in the negative years. The 12% increase in year one represents a cap rate. The client will only ever receive up to 12% crediting on any positive performance at or over 12%.

### Index Volatility



### IUL Index Crediting



The above represents a hypothetical case for illustrative purposes only and is not a reflection or guarantee of future performance.

<sup>3</sup> All guarantees are backed by American General Life Insurance Company.

<sup>4</sup> Due to administrative costs associated with the policy which are not accounted for in the above example, reduction in cash value is a potential outcome in a down market year.



## Upside potential and downside protection: IUL in action

There are multiple IUL strategies!<sup>5</sup>

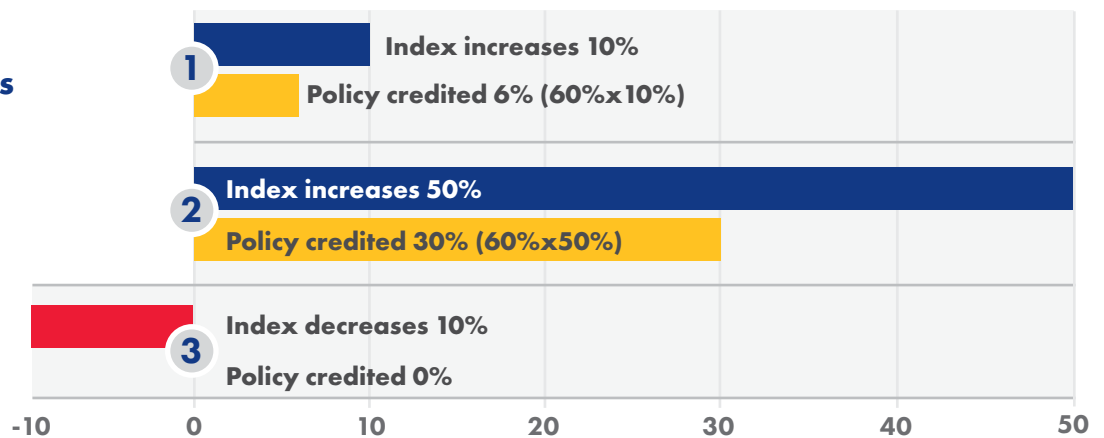
Once a client begins paying premiums, they will be allocated to one of two general types of crediting strategies.

No one can predict the future performance of the market, but a client’s risk tolerance can help you identify a possible index interest account allocation that could be appropriate for them.

### Participation Rate Strategy (Par Strategy)

A specified percentage (e.g., 60%) determines how much of the index’s upward movement will be credited to the index interest account, but this index interest account will never be credited less than 0% interest.<sup>6</sup>

#### 3 Par Strategy Example Scenarios



#### Pro Insight

May be better for clients who are more risk-tolerant. More fluctuation in interest credited is possible but there is no limit on earning potential.

#### Participation Rate Example:

Assuming no cap, participation rate of 60% and no crediting below 0% interest.

<sup>5</sup> Hypothetical performance of Max Accumulator+ II index interest credit strategies does not take into consideration the account value enhancements which could improve the performance. Past performance is not indicative of future results, and this not a reflection or guarantee of future performance.

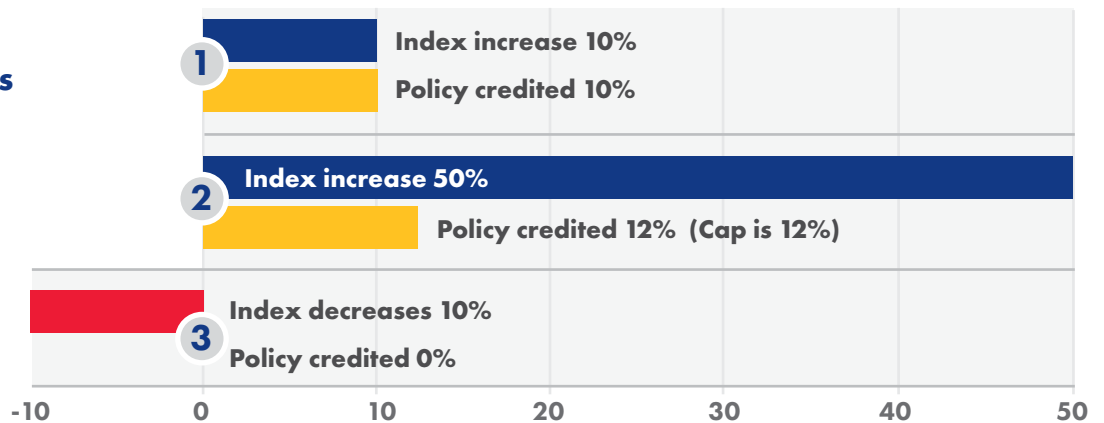
<sup>6</sup> Due to administrative costs associated with the policy which are not accounted for in the above example, reduction in cash value is a potential outcome in a down market year.



### Cap Rate Strategy (Cap Strategy)

A specified rate indicates the maximum amount, or ceiling (e.g., 12%), of the upward index movement that will be credited to the account, while the minimum will never be credited less than 0% interest.

#### 3 Cap Strategy Example Scenarios



#### Pro Insight

Better suited for less risk tolerant clients.

Volatility is curbed and more interest crediting is possible in lower markets.

#### Cap Rate Example:

Assumes 12% cap, a participation rate of 100%, and no crediting below 0% interest.

# QoL MAX ACCUMULATOR+ II INDEX PERFORMANCE

## QoL Max Accumulator+II: Index Interest Accounts

**Four index interest strategy choices available.**

Two are Participation Rate types and two are Cap Rate types.

The participation rate indices offer volatility control which could help provide more stable returns during volatile market periods.

The High Bonus Cap offers more downside protection, while the High Cap provides greater growth potential.

We also offer a Declared Interest Account option based on a fixed interest rate declared by the company. The minimum declared interest is guaranteed never to be less than 2.0%.

Run an illustration on WinFlex or visit [aig.com/QoLInterestRates](https://aig.com/QoLInterestRates) for current QoL Max Accumulator+ II rates.

TYPE	STRATEGY NAME	INDEX UTILIZED
Par	Blend	ML Strategic Balanced Index <sup>7</sup>
	Global Blend	PIMCO Global Optima Index <sup>7</sup>
Cap	High Bonus	S&P 500 Index
	High Cap	S&P 500 Index

<sup>7</sup> It is important to note that volatility control measures may help to limit the impact of market downturns; however these measures can also limit the impact of positive market performance. An IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You cannot invest directly in an index.





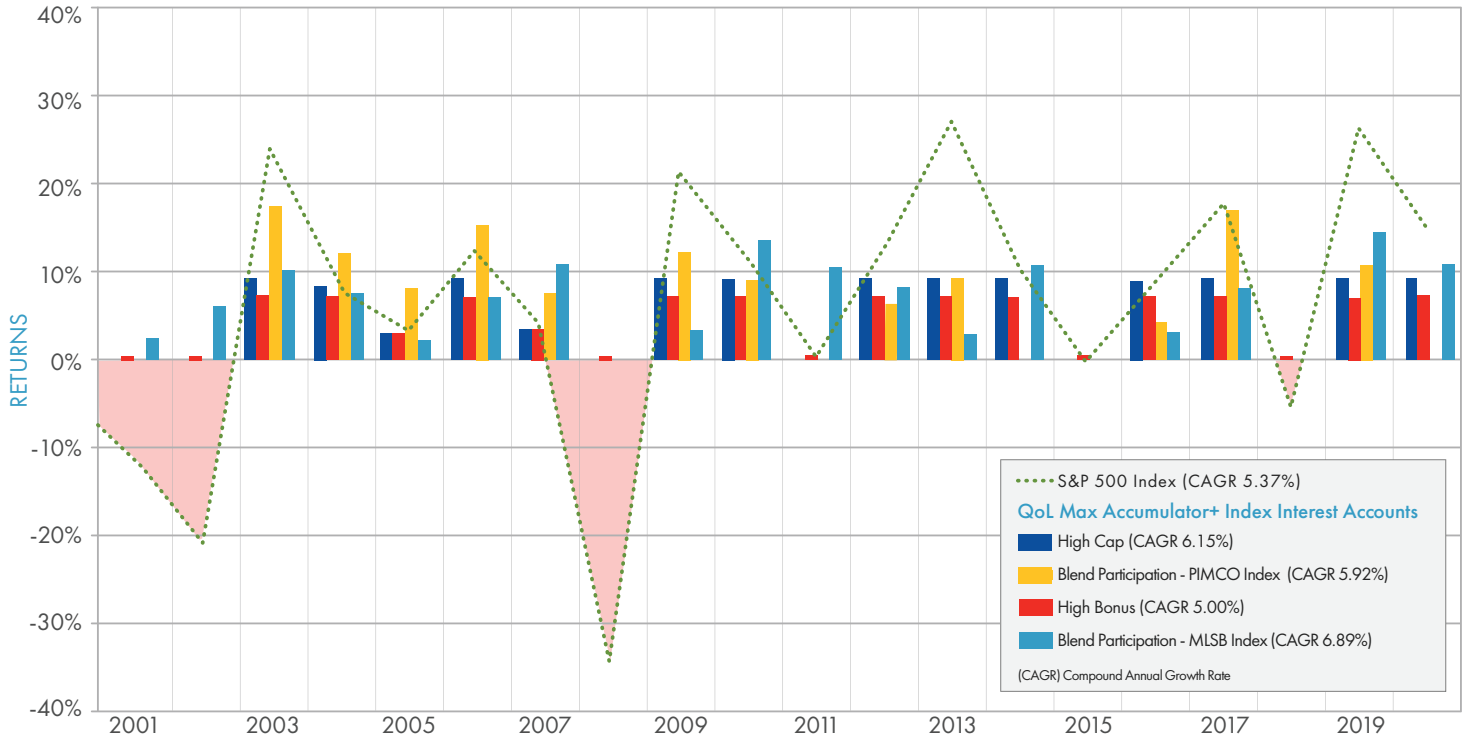
# QoL MAX ACCUMULATOR+ II INDEX PERFORMANCE

## QoL Max Accumulator+II: Index Interest Accounts

### Hypothetical performance

Below is a chart that shows the actual performance of the S&P 500® Index over one year point-to-point increments. It also reflects the hypothetical performance of the four QoL Max Accumulator+ II index interest crediting strategies over the same period based on the participation/cap rates and minimum crediting of 0 at the time of launch, had these been in existence then.

INDEX STRATEGIES 20-YEAR HISTORICAL RETURNS FOR 1-YEAR HYPOTHETICAL PERIODS\*  
Ending Dec. 2001 through Dec. 2020



Returns for the Index before inception represent hypothetical data determined by retroactive application of a back-tested model, itself designed with the benefit of hindsight. The above hypothetical chart is intended only to show the performance of the PIMCO Global Optima Index®, ML Strategic Balanced Index®, and the S&P 500® Index from 2001-2020. Actual results for a specific insurance contract would depend on the crediting strategy chosen and the spread or participation rate for the time period(s) shown.

The positive crediting with no less than 0% interest strategy provides stability to protect against losses in down markets.

Note that the Global Blend Par Strategy (PIMCO) consistently yielded the highest potential growth, while the High Bonus Strategy consistently provided the most stable growth. These insights are valuable when determining index crediting strategy options that may be best suited to your client’s needs.

\* Hypothetical performance of QoL Max Accumulator+ index interest credit strategies does not take into consideration the account value enhancements which could improve the performance. Past performance is not indicative of future results, and this not a reflection or guarantee of future performance.

### QoL Max Accumulator+II: index diversification



ML Strategic Balanced Index & PIMCO Global Optima Index are proprietary indices for select annuity and life insurance products issued by AIG member company, American General Life Insurance Company.



Our index strategies offer an additional layer of diversification options via domestic and global indices. Clients can diversify their allocations in the geographical markets they feel most confident in and which will best suit their needs.<sup>8</sup>

- **Domestic:** choose from one of the S&P 500<sup>®</sup> Index Strategies or the ML Strategic Balanced<sup>®</sup> Index.
- **Global:** solely utilizes the PIMCO Global Optima Index<sup>®</sup> as the basis for interest crediting

### Domestic

**S&P 500 Index** measures the performance of 500 widely held stocks in the U.S. equity market. Representing over 100 specific industry groups whose performance generally aligns with the health of the overall U.S. economy, this index is used in our High Cap Rate and High Bonus Rate strategies.

**ML Strategic Balanced Index** provides a systematic, rules-based process of blending the following types of indices:

- Domestic Equity Index: The S&P 500 Index, without dividends.
- Domestic Fixed Income Index: The Merrill Lynch 10-year U.S. Treasury Futures Total Return Index, which tracks the performance of a portfolio of near maturity 10-year U.S. Treasury futures contracts.
- Plus:
  - This index may use cash allocations to help manage volatility.
  - This index is designed to generate equal risk contribution to each asset class with the objective of achieving a **6% volatility target**.
  - This index is used in our **Blend Participation Rate** strategy, our premier proprietary strategy.

### Global

**The PIMCO Global Optima Index** is a rules-based index with an equity focus for strong growth potential, global diversification for an enhanced opportunity set, and a design powered by PIMCO's time tested investment insights. The Index offers exposure to:

- Global Equity: U.S. large cap, U.S. mid cap, U.S. small cap, International and Emerging Markets
- Domestic Fixed Income: High-quality U.S. fixed income made up of treasuries, corporate bonds.
- Total return potential: Dividends are included in the performance calculation of the PIMCO Global Optima index
- Plus:
  - This index adjusts the exposures across the Global Equity and Domestic Fixed Income components on a daily basis based on market volatility and in order to achieve a **7.5% volatility target**.
  - This index is used in our **Global Blend Participation Rate** strategy.

For more information on the indices included in our QoL Max Accumulator+ index interest account strategies, please see: AGLC111677.

<sup>8</sup> An IUL is not an investment; it is a life insurance product that provides growth potential through index interest crediting. You cannot invest directly in an index.

**Cash value**  
comes out of the policy

Clients can save some or all of the life insurance benefit for their beneficiaries but they can also leverage multiple options to access cash value they have accumulated.

QoL Max Accumulator+ II delivers a number of options clients can use to access cash for any purpose:

**CONTRIBUTION**

**Premiums<sup>9</sup>**

**ACCUMULATION**

**Index Strategies**  
(4 options)

**GROWTH**  
IS TAX DEFERRED

**DISTRIBUTION**  
(WITHDRAWALS)

**PAYS FOR...**  
**Income Tax-free<sup>10</sup> Death**  
**Benefits and Rider Benefits<sup>11</sup>**

**OPTIONAL**

**CAN HELP...**  
**Supplement Retirement**  
**Income, Create an Emergency**  
**Fund, Start a Business<sup>12,13</sup>...**

- Supplementing retirement income
- Covering healthcare expenses
- Starting a business
- College or wedding expenses
- Funding vacations
- Creating emergency resources

Funds can be disbursed through a variety of access points. Some are built-in. Some are optional. Some must be elected at the time of purchase.

- **Policy owner disbursements<sup>13</sup>:**  
Policy loans & withdrawals, Income for Life rider, QoL ABRs, Accelerated Access Solution Rider
- **Beneficiary disbursements:**  
Lump sum death benefit,<sup>14</sup> Select Income rider

<sup>9</sup> Less premium expense charges

<sup>10</sup> Based on current federal income tax laws.

<sup>11</sup> Plus administrative and expense charges

<sup>12</sup> Including applicable charges

<sup>13</sup> Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.

<sup>14</sup> Lump sum payment will be made after claim paperwork is received and in good order.





## Beneficiary disbursements

### Lump-sum life insurance benefit

Generally income tax-free,<sup>15</sup> distribution of policy death benefit to beneficiary upon the passing of an insured.

### Installment Payout Plan (Select Income Rider)

An option to receive life insurance benefit in installments, based on the original face amount. This no-cost rider may increase policy cash value. The schedule of benefit payments must be determined at the time of issue and is irrevocable.

## Policy Owner disbursements

### Guaranteed Income for Life (Income for Life Rider):

- Automatically included with product
- Available in years 11+
- Offers automatic guaranteed potentially tax-free income for life<sup>15</sup>
- One-time charge, but only if/when rider is activated
- Must be at least age 55 in order to activate

### QoL ABRs

- Automatically included in your policy
- Allows access to all or a portion of policy death benefit for a qualifying critical, chronic or terminal illness or condition
- Maximum amount of acceleration is up to \$2M
- Guaranteed minimum payout based on age at time of claim and qualifying illness or condition

### Chronic Illness Rider (Accelerated Access Solution®):

- Optional rider, must be elected at policy purchase
- Condition need not be permanent
- Offers income access for insureds with a qualifying chronic illness
- Charge for adding rider to policy

### Policy loans & withdrawals<sup>16</sup>:

- Potentially income tax-free<sup>15</sup>
- Potential for positive interest earnings on loaned money
- Fast access to cash when needed
- No repayment plan required

<sup>15</sup> Based on current federal income tax laws.

<sup>16</sup> Policy will lapse at any time if the outstanding loan amount exceeds the Accumulation Value less the surrender charge.



## Available loan types\*

### Standard (fixed)

A loan in which interest is credited at a set amount and does not participate in any index interest earnings. The charge for taking this loan is also fixed and known in advance.

Our standard loans are **credited a 2% fixed interest rate. Our charged interest rate is 3%; which creates a 1% net cost** on the loan balance.

This loan choice is typically elected if an insured needs to access more than 10% of their policy's accumulation value.

### Preferred (fixed)

A type of fixed loan available only in policy years 11+. The borrowable amount is limited with this type of loan. No more than 10% of the accumulation value of the policy at the beginning of the year can be borrowed.

The **interest rate credited is 2% fixed** on this loan type and **the charged interest rate is also fixed at only 2%**; which creates a **0% net cost** on the loan balance (i.e., an insured incurs no extra cost to execute this type of loan).

### Participating

Often the most popular of the 3 loan types, it is available in any policy year, as long as there is positive cash surrender value.

The money lent stays in the index interest accounts and this "participation" can result in **earned index interest. The interest rate charged is currently 4.5%.**

Rate current as of 07/14/2021

## Frequently asked loan questions

- A loan option is chosen at time of request, not policy issue
- Only one loan type is available at a time
- Client has the ability to switch from a Standard Loan to a Participating Loan, or vice versa
  - Maximum of 3 times during the life of the contract
  - Entire loan balance switches

\*Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.

## QoL MAX ACCUMULATOR+ II QUICKER UNDERWRITING

### Agile Underwriting+ Fewer requirements mean faster submission

Agile Underwriting+ (AU+) is a streamlined underwriting process that provides a fast and convenient path from submission to approval. The majority of AU+ applications can proceed without an exam.<sup>17</sup>

### QoL Max Accumulator+ II key AU+ guidelines:

Applications with **ages 59 and under** and face amount up to **\$2 million**<sup>18</sup> will start with the AU+ process and default to the tele-interview, regardless of rate class. AU+ also provides the flexibility for an agent-completed Part B on some cases.

To learn more about AU+ availability, refer to the [Agile Underwriting+ Guide \(AGLC110667\)](#).

If your client adds the Accelerated Access Solution to a QoL Max Accumulator+ II policy with an AU+ increasing death benefit, the face amount can rise above the \$2,000,000 max, and their chronic illness benefits could potentially increase overtime!

<sup>17</sup> If we are unable to make an underwriting decision based on the AU+ process, we will automatically move your client to full underwriting to complete the necessary medical requirements.

<sup>18</sup> Face amount is based on the total amount of coverage issued and placed in-force with AGL.



# QoL Max Accumulator+ II Product Highlights

<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• 18-80 Preferred Plus No Tobacco, Preferred No Tobacco, Standard No Tobacco, Preferred Tobacco,</li> <li>• Special (Substandard) No Tobacco</li> <li>• 0-80 Standard Tobacco, Special (Substandard) Tobacco</li> </ul>
<b>Underwriting Classifications</b>	<ul style="list-style-type: none"> <li>• Preferred Plus (exceptional mortality risk and non-user of tobacco)</li> <li>• Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco)</li> <li>• Standard No Tobacco (average mortality risk and non-user of tobacco)</li> <li>• Preferred Tobacco (better than average mortality risk and user of tobacco)</li> <li>• Standard Tobacco (average mortality risk and user of tobacco)</li> <li>• Non-Smoker Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16</li> <li>• Smoker Tables: Table 2 - Table 8; Table 10; Table 12; Table 14 and Table 16</li> </ul>
<b>Agile Underwriting+*</b>	<ul style="list-style-type: none"> <li>• Ages 0-59</li> <li>• Face amounts: \$50,000 - \$2,000,000</li> <li>• Opportunity for no lab tests, physical exam or APS required for proposed eligible insured</li> <li>• Rate classes available: Standard to Preferred Plus</li> <li>• Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches.</li> <li>• If the amount of inforce coverage for the applicant is greater than \$2,000,000, this new application for coverage cannot be available for AU+ review and will be reviewed through full underwriting at the applied-for amount. If the amount of inforce coverage for this applicant is less than \$2,000,000, this new application for coverage may only be available for AU+ review up to a total inforce and applied-for amount of \$2,000,000.</li> </ul> <p>*Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission. For full details on the AU+ criteria see our Agile Underwriting+ Guidelines (AGLC110667)</p>
<b>Minimum DB</b>	<ul style="list-style-type: none"> <li>• \$50,000 Minimum Death Benefit</li> </ul>
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>• Option 1 (Level): Death benefit equal to specified amount, or accumulation value multiplied by death benefit corridor, minus partial withdrawals</li> <li>• Option 2 (Increasing): Death benefit equal to specified amount plus accumulation value, or accumulation value multiplied by the death benefit corridor, minus partial withdrawals</li> </ul>
<b>Lapse Protection Guarantee</b>	<ul style="list-style-type: none"> <li>• Provides guaranteed death benefit via the automatically included Monthly Guarantee Premium (MGP) provision</li> <li>• Terminates sooner of 20 years or attained age 75, not to be less than 10 years</li> </ul>
<b>Policy Issue</b>	<ul style="list-style-type: none"> <li>• Issued daily from the 1st to the 28th of the month</li> <li>• On holidays and weekends, the ending index value of the next business day serves as the starting value for that index segment.</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>• Policy owner will define premium allocation percentage (from among 4 index crediting strategies or declared interest account) at issue, and allocation instruction can be changed at any time for future premium payments</li> <li>• Net premiums allocated to an index interest account received between account allocation dates are deposited to interim account and will receive declared interest until the next allocation date, at which time funds in the interim account are transferred to a new index interest account. The interim account interest rate is guaranteed never to be less than 2.00%</li> </ul>
<b>Changes to the Specified Amount</b>	<ul style="list-style-type: none"> <li>• Increases available at any time, subject to satisfactory evidence of insurability</li> <li>• After first policy year, policy owner may decrease specified amount; however, death benefit may not be less than minimum death benefit amount</li> </ul>
<b>%/Premium Load</b>	<ul style="list-style-type: none"> <li>• Current charges vary by gender, issue age, UW class, and policy year, with a maximum charge of 18%</li> </ul>
<b>Monthly Deductions</b>	<ul style="list-style-type: none"> <li>• Current monthly administration fee subject to change with a maximum of \$20</li> <li>• Monthly expense charge duration is 20 years</li> <li>• Current cost of insurance charges based on Net Amount at Risk as defined in the policy</li> <li>• Rider charges</li> </ul>
<b>Surrender Charges</b>	<ul style="list-style-type: none"> <li>• Surrender charge period for base coverage of the specified amount applies up to the first 14 years. If the base coverage is increased, a new surrender charge period will apply to the increase.</li> </ul>
<b>Withdrawals (Partial Withdrawals)<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Available any time during the insured's lifetime, after the first policy year</li> <li>• Death benefit cannot be reduced below \$50,000 as a result of the withdrawal</li> <li>• Partial withdrawals are taken first from interim account, then from declared interest account, then from index interest accounts</li> <li>• Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal</li> </ul> <p><sup>1</sup> Withdrawals or Partial Withdrawals may be taxable. Clients should be directed to their tax advisors with questions.</p>
<b>Rolling Target</b>	<ul style="list-style-type: none"> <li>• 24-month rolling target premiums</li> </ul>

# QoL Max Accumulator+ II Riders\*

<b>The QoL Accelerated Benefit Riders (QoL ABRs)</b>	<ul style="list-style-type: none"> <li>• Critical, Chronic and Terminal Illness Riders are automatically included in the policy at no additional cost</li> <li>• Allows access to all or a portion of the policy death benefit if policy owner suffers a qualifying critical, chronic or terminal illness or condition</li> <li>• Benefit amount available depending on qualifying critical, chronic, or terminal illness</li> <li>• Maximum amount of life insurance benefit that may be accelerated is up to \$2 million or any lesser amount set forth in your policy</li> <li>• Guaranteed minimum payout based on age at time of claim and qualifying illness or condition</li> <li>• The specified amount, policy values and outstanding loan balances will be reduced if an accelerated death benefit is paid</li> </ul>
<b>Income for Life Rider</b>	<ul style="list-style-type: none"> <li>• Issue Ages: 0-75</li> <li>• Converts cash value into guaranteed income stream</li> <li>• Optional annual adjustments for cost of living increases: 0%, 1%, 2%, or 3% options</li> <li>• Exercise ages between 55-85</li> <li>• Accumulation/waiting period: policy must be in force for 10 years</li> <li>• Step up: guaranteed lifetime income amount can increase if index performance exceeds a certain level</li> <li>• Certain distributions may be taxable. You should consult your personal tax advisor to assess the impact of the benefits on your particular circumstances.</li> <li>• One time charge deducted from account value at time of election. Additional annual fee not to exceed \$25 for payment frequencies other than annual.</li> <li>• Requires Guideline Premium Death Benefit Compliance test</li> </ul>
<b>Select Income Rider</b>	<ul style="list-style-type: none"> <li>• Optional rider converts a portion or all of the life insurance benefit for beneficiaries to a predefined guaranteed set of annual payments</li> <li>• Benefit schedule will be based on initial face amount of policy at issue and is irrevocable for the beneficiaries</li> <li>• Minimum percentage of life insurance benefit available to convert is 10% (up to 100%)</li> <li>• May lower the policy's cost of insurance charges, which may enable cash value to accumulate faster</li> <li>• Schedule of life insurance benefit payments will be determined at issue</li> <li>• Life insurance benefit payments will increase annually at a rate set at issue</li> </ul>
<b>Early Cash Value Rider</b>	<ul style="list-style-type: none"> <li>• Issue ages 0-75</li> <li>• Waives all surrender charges upon <b>full surrender</b> of the policy, unless the surrender is associated with a 1035 exchange</li> <li>• During the first 7 years, this rider provides an Early Cash Value Benefit so that the cash surrender value is never less than 50% of the total premiums paid</li> <li>• Available only for Business Sponsored or Premium Finance cases (Illustrations for cases with this rider must be ran by the Advanced Sales team)</li> <li>• Cases with this rider will require suitability and financial review by Advanced Sales</li> <li>• Different commission and chargeback schedules apply to policies issues with this rider</li> </ul>
<b>Dollar Cost Averaging Rider</b>	<ul style="list-style-type: none"> <li>• Automatic, free rider that allocates lump-sum payments (both 1035 and non-1035) as well as periodic payments on frequency of annual, semi-annual and single premiums to be allocated to this rider and then dispersed to the Index Interest Accounts over several months so that a large portion of the policy's Accumulation Value is not subject to the market movements of only one date. It is your client's choice to utilize this rider. There is no additional fee associated with this rider. Utilizing this rider will affect the amount of interest your policy earns. Depending on the performance of the indices, utilizing this rider may result in more or less interest.</li> <li>• The DCA Rider creates an additional account ("DCA Account") that will remain on the policy for the life of the contract. Interest is credited daily. The amount of interest credited is determined by the Company, but shall be no less than 2.00%. Premiums allocated to the DCA account will be transferred into the Index Interest Accounts according to the allocation percentage of your choosing. Note that transfers from the DCA Account to the declared interest account are not permitted.</li> </ul>
<b>Accelerated Access Solution® (AAS) Chronic Illness Rider</b>	<ul style="list-style-type: none"> <li>• Premium paying rider provides income for qualifying chronic condition. Three options available: 2% of AAS benefit per month; 4% of the AAS benefit per month; IRS per diem maximum of the AAS benefit per month</li> <li>• Monthly benefit is capped at the maximum IRS daily rate at the time of claim. The 2022 maximum per diem is \$390/day or \$11,862.50/month. Subsequent years may be higher.</li> </ul> <p>Coordination of Benefits</p> <p>If the Accelerated Access Solution (AAS) is selected, these additional coordination of benefits apply:</p> <ul style="list-style-type: none"> <li>• In the event of a qualifying Chronic Illness, the AAS benefit rider pays out prior to QoL Chronic Illness Accelerated Benefit Rider (ABR)</li> <li>• Additional qualifying events will be covered under the QoL Chronic Illness ABR</li> <li>• May accelerate Chronic Illness benefits from both the AAS and QoL Chronic Illness Rider depending on the elected AAS benefit amount</li> <li>• 100% of the death benefit up to a maximum of \$3,000,000 is available when accessing both the AAS and QoL ABRs.</li> </ul>
<b>Accidental Death Benefit Rider (ADB)</b>	<ul style="list-style-type: none"> <li>• Provides an additional death benefit if death resulted from certain accidental injuries</li> <li>• Minimum: \$25,000; Maximum: The lesser of \$250,000 or the initial sum insured under the policy</li> </ul>
<b>Children's Insurance Benefit Rider (CIB)</b>	<ul style="list-style-type: none"> <li>• Pays a benefit to the insured parent upon the death of an insured child</li> <li>• Minimum death benefit is \$1,000; maximum is \$25,000</li> <li>• May be issued for parent's ages 17-50, up to Table D; and children ages 15 days through 18 years. Lasts until child's age 25 or parent's age 65, whichever comes first</li> <li>• Covers all eligible children</li> </ul>

\* There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.



## QoL Max Accumulator+ II Riders,\* continued

<b>Overloan Protection Rider</b>	<ul style="list-style-type: none"> <li>Rider guarantees that base policy will not lapse due to an outstanding loan</li> <li>Rider must be activated in writing once the loan balance exceeds 94% of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deductions will be waived.</li> <li>Rider benefit can be activated at or after the later of attained age 75 or 15th policy anniversary</li> </ul>
<b>Waiver of Monthly Deduction Rider</b>	<ul style="list-style-type: none"> <li>Waives the monthly deduction while the insured is disabled after six months of disability</li> <li>Rider charges are based on the insured's attained age and increase annually</li> <li>Rider not available for face amounts greater than \$5 million</li> </ul>
<b>Waiver of Specified Premium Rider</b>	<ul style="list-style-type: none"> <li>Issue ages: 15-55</li> <li>Proof of total disability is required</li> <li>Eligibility requirements: Total disability has existed continuously for at least six months, and total disability began while this rider is in force</li> <li>There is a charge for the rider</li> </ul>

\* There may be a charge for some of the riders selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a tax advisor prior to exchanging their policy. Riders are not available in all states.

## QoL Max Accumulator+ II Policy Loans<sup>19</sup>

<b>Policy Loans</b>	<ul style="list-style-type: none"> <li>Policyholder has a choice between loan options that allows flexibility in loan rates charged on loans and interest rates credited on accumulation values impaired by policy loans</li> <li>Options include (a) Standard loans with Preferred Loan features and (b) Participating loans</li> </ul>
<b>Standard Loans</b>	<p><b>Standard Loans</b></p> <ul style="list-style-type: none"> <li>The current effective annual loan rate is 3.00%. It is payable in advance at the rate of 2.91%.</li> <li>Annual effective rate of 2.00% will be credited to portion of accumulation value that equals amount of policy loans</li> </ul> <p><b>Preferred Loans</b></p> <ul style="list-style-type: none"> <li>Available after 10 policy years</li> <li>Maximum amount eligible is lesser of: 1) loan value or 2) 10% of accumulation value</li> <li>Loan rate (not guaranteed) currently equals credited rate applied to policy loan</li> </ul>
<b>Participating Loans</b>	<ul style="list-style-type: none"> <li>Available whenever there is an amount of cash value accumulation in the policy</li> <li>Participating loans will be available from inception</li> <li>The current annual loan rate is 4.50%. The maximum rate will never be above 8%.</li> <li>Policy values in these accounts continue to have potential to accumulate index interest or declared crediting accounts</li> </ul>

## QoL Max Accumulator+ II Interest Crediting Strategies

<b>Blend Participation Rate</b>	<ul style="list-style-type: none"> <li>Volatility control index strategy with the ML Strategic Balanced Index* which blends the S&amp;P 500 and Merrill Lynch 10-year U.S. Treasury Futures Total Return Index and cash</li> <li>A predefined percentage is used to calculate how much of the net increase (participation) in index value is credited to the policy in positive performance years.</li> <li>A current credit bonus of 0.65% through an account value enhancement from policy year 6 and later (guaranteed to be no less than 0.10%)</li> <li>A one-year duration to calculate interest crediting</li> <li>A no less than 0% interest crediting strategy protects from losses in down markets</li> <li>Adjusts exposure across the equity and fixed income components on a daily basis in order to achieve a 6% volatility target</li> </ul>
<b>Global Blend Participation Rate</b>	<ul style="list-style-type: none"> <li>Volatility control index strategy with the PIMCO Global Optima Index which blends International and emerging markets, U.S. large cap, U.S. mid cap, and U.S. small cap with high-quality U.S. Bonds made up of treasuries, corporate bonds and mortgage-backed securities</li> <li>Adjusts exposure across the equity and fixed income components on a daily basis in order to achieve a 7.5% volatility target</li> <li>A predefined percentage is used to calculate how much of the net increase (participation) in index value is credited to the policy in positive performance years.</li> <li>A one-year duration to calculate interest crediting</li> <li>A current credit bonus of 0.30% through an account value enhancement from policy year 6 and later (guaranteed to be no less than 0.10%)</li> <li>A no less than 0% interest crediting strategy protects from losses in down markets</li> </ul>
<b>High Bonus Rate</b>	<ul style="list-style-type: none"> <li>A predefined percentage is used to calculate the maximum amount of increase (cap) in index value that is credited to the policy, regardless how well the index performs.</li> <li>Index strategy is based on performance of the S&amp;P 500 index</li> <li>A current credit bonus of 0.60% through an account value enhancement from policy year 6 and later (guaranteed to be no less than 0.10%)</li> <li>A one-year duration to calculate interest crediting</li> <li>A minimum guarantee of .25% protects from losses in down markets</li> </ul>
<b>High Cap Rate</b>	<ul style="list-style-type: none"> <li>A predefined percentage is used to calculate the maximum amount of increase (cap) in index value that is credited to the policy, regardless how well the index performs.</li> <li>Index strategy is based on performance of the S&amp;P 500 index</li> <li>A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later</li> <li>A one-year duration to calculate interest crediting</li> <li>A no less than 0% interest crediting strategy protects from losses in down markets</li> </ul>
<b>Declared Interest</b>	<ul style="list-style-type: none"> <li>Fixed interest rate declared by the company (2% guaranteed interest rate)</li> <li>No participation in index performance</li> <li>A guaranteed 0.10% crediting bonus through an account value enhancement from policy year 6 and later</li> </ul>

<sup>19</sup> Policy loans and withdrawals may be taxable and may decrease the face amount or value of the policy.

## QoL MAX ACCUMULATOR+ II IUL DISCLOSURES

### Disclosures Applicable to:

- Critical Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider

- (1) (When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form). The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.
- (3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (4) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.
- (5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (6) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (9) See your policy for details.

### NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance. If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death. Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility. If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate. LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive and the policyholder must use LTC benefits for LTC services.

### Accelerated Access Solution (AAS)

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.<sup>1</sup> Control over how money is spent is up to the

policy holder; there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

### Payout Options

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit, or the applicable maximum monthly amount if less
- 4% of AAS benefit, or the applicable maximum monthly amount if less than the maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.
- Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.<sup>2</sup>

### Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well; which can be substituted for monthly benefits.

### Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

<sup>1</sup> Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

<sup>2</sup> The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.

## QoL MAX ACCUMULATOR+ II IUL DISCLOSURES

### Information about 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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### Information about the PIMCO Global Optima Index

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For more **QoL Max Accumulator+ II** information  
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Ask about **Life with Confidence**, an interactive tool that helps explain IULs in everyday terms and eases concerns about market volatility.

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We see the future in you.<sup>SM</sup> —



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