

QoL Flex Term

Built-in living benefits and 18-term durations. New submission experience with real-time offer potential.

1

Valuable built-in living benefits and 18-term durations

QoL Flex Term has built-in Accelerated Benefit Riders that can provide an advance of the policy's death benefit up to \$2 million to cover the cost of care, recoup lost income, or for other purposes should the policyholder have a qualifying chronic, critical, or terminal illness. And the 18-term durations allows your client the flexibility to buy only what they need.

2

Speed, client convenience and real-time offers

SimpliNow ChoiceSM submission platform can deliver instant decisions and a real-time offer on our existing fully featured QoL Flex Term. Plus, you can access ALL underwriting submission paths in the same session and choose which meets your client's needs.*

3

Top ranking premiums and rated case advantage

QoL Flex Term's low modal factor provides a Top 2 ranking in 97% of monthly premium cases against similar term products with built-in living benefits. In addition, strong pricing for all health classes including table rated scenarios. QoL Advantage multi-policy discount program when a combination of QoL Flex Term policies are purchased or QoL IUL products and QoL Flex Term.

4

Strong conversion options without further underwriting

QoL Flex Term remains fully convertibility to a permanent QoL life insurance policy up to the end of the level-premium period (or attainment of age 70, which ever comes first). The conversion option is available without evidence of insurability or additional underwriting.

* Some paths may not be available based on data you enter on the first several screens.

Policies issued by American General Life Insurance Company (AGL), Houston, TX.

Monthly Premium, \$1M Face Amount Comparison¹

Male, Age 40, PNT, 30-Year Duration, \$1M Face Amount

Product	Monthly Premium	More than QoL	Maximum Chronic Illness Accelerated Death Benefit	Maximum Critical Illness Accelerated Death Benefit	Maximum Terminal Illness Accelerated Death Benefit
QoL Flex Term	\$114.41	---	\$1,000,000 30-day wait	\$1,000,000 30-day wait	\$1,000,000 No wait
North American ADDvantage	\$121.00	↑ 6%	\$480,000 per election One election per year \$2,000,000 maximum total accelerated benefit No wait	\$1,000,000 30-day wait	\$900,000 No wait
Protective Choice Custom UL	\$121.61	↑ 6%	N/A	N/A	\$600,000 No wait
Nationwide Guaranteed Level Term	\$122.06	↑ 7%	20% of face amount or \$153,300 (2023 HIPAA rate x 365) 30-day wait	Lesser of 10% of the specified amount or \$25,000 per event 30 to 180 day wait	\$250,000 No wait
Prudential Term Essential	\$129.94	↑ 14%	N/A	N/A	\$950,000 No wait
LSW Level Term	\$135.96	↑ 19%	N/A	N/A	\$1,000,000 No wait
Mutual of Omaha Term Life Answers	\$141.26	↑ 23%	N/A	N/A	\$800,000 No wait
John Hancock Protection Term	\$161.56	↑ 41%	N/A	N/A	\$500,000 No wait
Transamerica Trendsetter LB	\$165.98	↑ 45%	\$900,000 2-year wait	\$900,000 30-day wait	\$1,000,000 No wait

¹ Corebridge Financial premium as of December 4, 2023, (for Preferred Plus Non-Tobacco Class), all others based on carrier quotes (as of November 27, 2023) using best rate class available. Performance is not indicative of future results. Indices are unmanaged, have no identifiable objectives and cannot be purchased. Performance of indices do not reflect the deduction of any fees and charges. Every attempt has been made to verify the accuracy of this information, but this information is subject to change at any time. These carriers are peer group competitors of Corebridge Financial Inc.



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. 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. For more information about ABR's please visit corebridgefinancial.com//QoL.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form Numbers ICC16-16760, 16760. Rider Numbers ICC23-23600, 15600, 13600-5, ICC18-18012, 18012, ICC22-22995, 22995, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15997, ICC18-18004, 18004, ICC15-15990, 15990, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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