

Life insurance  
is cheaper than a  
cup of coffee.



## Think life insurance is too expensive? Think again.

There's a misconception about the cost of life insurance. People think it's expensive.<sup>1</sup> But, let's look at the costs of a daily cup of coffee versus that of a \$250,000 term life insurance policy for a healthy 30-year-old:

### What a daily cup of coffee costs...

At just over \$4 each, buying a medium cup of coffee, 5 days a week, amounts to almost<sup>2</sup>

**\$85**/mo

### What people think life insurance costs...

In a survey,<sup>1</sup> when consumers were asked how much a life insurance policy might cost per month, they guessed

**\$42**/mo

### What life insurance really costs...

Protect your family, pay off a mortgage or protect yourself from the cost of care with QoL Flex Term<sup>3</sup> starting at

**\$17**/mo

### Still craving that cup of joe?

The \$85 you would spend on coffee can cover the cost of life insurance AND 16 cups of your favorite brew. Now that's a real eye opener!

# QoL Flex Term can help

Whether your goal is to protect your family, pay off a mortgage or protect yourself from the cost of care and potential income loss from a chronic, critical and terminal illness or condition, QoL Flex Term can help.

**For more information, contact your financial professional.**

<sup>1</sup> Expected cost of a 20-year, \$250,000 term life insurance policy for a healthy 30-year-old, 2023 Insurance Barometer Study. <https://www.limra.com/barometer/>

<sup>2</sup> Starbucks prices, Fast Food Menu prices, November 2023. <https://www.fastfoodmenuprices.com/starbucks-prices/>

<sup>3</sup> Male, 30-yr-old, preferred non-tobacco, QoL Flex Term, \$250,000, 20-year duration; rates as of March 9, 2024. Please check with your financial professional for the current premium rate.

## QoL Flex Term Highlights

### 20-yr term not right for you?

We offer 18 different term durations. You choose the coverage needed.

### Like extras?

This product includes the Quality of Life Accelerated Benefit Riders providing protection for chronic, critical, and terminal illness.

### What if your needs change?

You can convert to any permanent policy during the entire level term period, or up to age 70.

## 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. 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)**, Houston, TX. Policy Form Numbers ICC21-19310 Rev0321, 19310, ICC21-19311 Rev0321, 19311, 19310-10A Rev0321, 19311-10A Rev0321; Rider Form Numbers ICC14-14012, 14012, ICC14-14001, 14001, ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, ICC22-22995, 22995. **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. Please refer to the policy for more information.

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