

Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.



Life Insurance You Don't Have to Die to Use.

Quality of Life...Insurance is Changing The Way Americans Think About, Purchase and Use Life Insurance.®

What if you suffer a major heart attack, stroke, or invasive cancer and don't die? Would your family be able to maintain their standard of living if you were financially impacted by a serious illness?

Quality of Life...Insurance is designed to help provide security for your loved ones in the event of your premature death... but it is also life insurance you don't have to die to use.



The whole idea of life insurance is peace of mind. Quality of Life...Insurance goes the extra mile. It makes life insurance even better. The fact that I don't have to die for me and my family to have peace of mind is a good feeling. It's a nice, secure feeling.

Fred I.

Quality of Life...Insurance[®]

Life Insurance You Don't Have to Die to Use.



You choose how to use your life insurance:

- Life insurance to help take care of loved ones
- Customer Choice *Lifestyle Income Solution* to help protect against outliving your retirement income
- Accelerated Benefit Riders to help with the costs of critical or long-term chronic illnesses or conditions
- Disability Income Rider to help pay bills if you are unable to work
- Cash Value to help supplement your retirement income, or to help with other financial goals



What Exactly Is Quality of Life...Insurance?

Quality of Life...Insurance is life insurance with one or more accelerated benefit riders and/or the Customer Choice *Lifestyle Income Solution*. You and your agent will work together to decide which plan best fits your needs – allowing you to personalize a plan for the different stages in your life.

QoL Index Plus – QoL Index Plus is a safe and secure universal life insurance policy that offers you the opportunity to grow your policy values without downside risk, as policy values are not invested in the stock market. The interest credited to your account can be based in part on the performance of a major market index. Yet this policy also offers minimum interest rates – which guarantee that your policy values won't drop solely due to the decline of the index. Consumers today are looking for quality long-term protection, competitive interest rates and safety of principal – QoL Index Plus can provide all of this and more.

For detailed information, please view the QoL Index Plus brochure.

QoL Guarantee Plus – This product can be an excellent choice for people who want a guaranteed death benefit, and aren't as concerned about accumulating a substantial cash value. This product is a good option for people who have achieved their retirement savings goals and who are interested in providing guaranteed life insurance to their loved ones. In addition, this universal life product also features the Lifestyle Income Solution. This rider is especially appealing because it can help protect against the possibility of outliving your retirement income.

For detailed information, please view the QoL Guarantee Plus brochure.

QoL Flex Term – Historically, term life insurance has been a good solution for millions of American families who need life insurance coverage at affordable rates. Traditional term insurance provides affordable, guaranteed death benefit coverage for a specific period of time. People buy term insurance when they have temporary insurance needs that might arise from their premature death. Some examples include making sure their mortgage would be protected, providing college tuition for their children, or covering start-up costs for a spouse's small business. Term insurance can help provide for these needs for families on a tight budget.

But if your circumstances should change, the conversion feature allows you to exchange your term policy for a permanent life policy, subject to policy terms and conditions, without providing evidence of insurability.

This product becomes even more attractive when it is purchased in conjunction with a qualifying Universal Life policy. Purchasing a qualifying Universal Life policy gives you the opportunity to purchase QoL Flex Term with a discounted policy fee structure—allowing you to purchase additional coverage for less!

For detailed information, please view the QoL Flex Term brochure.



Term insurance helps cover some expenses, like college tuition or a mortgage – but only if you die. Where it seems to fall short is if I were to contract an illness, such as breast cancer. If I asked my insurance company for money to help with that, they'd say "Sorry"! That's not what Quality of Life...Insurance does. You have options. How wonderful that you could take that money and use it now, whether that would be for medical treatment or to help you afford to quit your job and spend more time with your family – it's up to you to decide how you want to use it.

Frances M.

QoL Performer – This universal life product is recommended most frequently for responsible couples and parents, business owners, and individual policy owners. Most often, customers who purchase these plans want access to their accumulated cash value in case of an emergency, or to use for a future big event (such as helping with college funding or a dream vacation), and want to accomplish their goals on a defined budget. QoL Performer has a 4% guaranteed minimum interest crediting rate for the first seven policy years and a feature that protects your excess monies paid from early surrender charges.

QoL Protector – QoL Protector is an excellent alternative to a traditional Term Life Insurance policy. It features affordable rates that are typical with most 30 year Term Life policies, but it includes the added protection of the Accelerated Benefit Rider. Clients who purchase a QoL Protector universal life plan are typically younger than the average life insurance buyer, and their goals often include protecting a mortgage and providing a dependable monthly income in the event of a disability. QoL Protector provides important coverage at an affordable rate designed to fit the family budget.

QoL Provider – QoL Provider is ideal for families who want permanent protection at low coverage amounts. This universal life product also gives you the flexibility to choose the amount of protection that suits your needs. After the first policy year, you may increase your insurance as your responsibilities change. Whether it is marriage, new children, the purchase of a new home, or just growing financial responsibilities, your need for life insurance may increase during your lifetime. Likewise, you may reduce your insurance when needs decrease. You can also adjust your premium. Over time, you may reduce the premium you pay or continue to pay the same premium within certain limitations, allowing the value to accumulate on a tax-deferred basis.

QoL Accumulator – This product is designed for individuals who desire life insurance protection with a real potential to accumulate cash value over time. If needed, cash accumulations may also be used to help with big budget items, such as college funding or a dream vacation; or to fund a future business opportunity. This universal life product also appeals to responsible couples, parents, business owners, and individual policy owners who may wish to access cash accumulation during their retirement years.



I think Quality of Life...Insurance would be excellent for our family because you can use your benefits while you're still alive. Especially in our case, with the history of disease in our families, this would be the perfect option for us because I know it's important to be stress-free, when you're battling a serious illness like cancer, which runs in my family. What better way to be stress-free than if you have a policy that will help you pay your bills? You don't have to stress about not being at work and not earning a paycheck. Quality of Life...Insurance gives you security.

Latoya P.

SelectChoice Accelerated Benefit Rider

The following information describes the Qualifying Events under the SelectChoice Accelerated Benefit Rider (see rider for details):

Qualifying Chronic Illness¹

A Qualifying Chronic Illness is an illness or physical condition that was initially certified by a licensed healthcare practitioner within the past 12 months and permanently affects the Insured Person so that he or she:

- Is unable to perform at least two of the six Activities of Daily Living (ADLs); or
- Requires substantial supervision by another person to protect the Insured Person from threats to health and safety due to severe cognitive impairment.

ADLs: Bathing, Dressing, Toileting, Transferring, Continence, Eating

Qualifying Critical Illness¹

The following critical illnesses or conditions are Qualifying Critical Illnesses under the rider:

- Major Heart Attack
- Coronary Artery Bypass
- Stroke
- Invasive Cancer
- Blood Cancers: Leukemia, Lymphoma, and Multiple Myeloma
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Coma
- Severe Burn

Qualifying Terminal Illness¹

A Qualifying Terminal Illness is an illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24 months (12 months in Florida) from the date of certification.

The rider is designed to provide two types of accelerated benefits: the Defined Accelerated Benefit (DAB) and the Flexible Accelerated Benefit (FAB).

Types of Accelerated Benefit

Defined Accelerated Benefit (DAB)

The DAB is an optional benefit which provides for payment of a predetermined portion of the applicable life insurance benefit upon the occurrence of a Qualifying Event. The DAB for the initial Qualifying Event, where a claim is made, is determined as a fixed percentage between 5% - 15% of the maximum applicable life insurance benefit that can be accelerated under the policy. The DAB for a subsequent Qualifying Event is calculated using a reduced percentage (20% of the initial DAB percentage). There will be a charge for the rider if the DAB percentage is greater than zero.

¹ QoL SelectChoice ABR benefits and definitions may vary in some states and/or not be available in all states. The maximum amount of life insurance benefit that may be accelerated under a policy is the Accelerated Coverage Amount shown in such policy. Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions applying to the rider.



Types of Accelerated Benefit (Cont'd)

Flexible Accelerated Benefit (FAB)

The FAB provides for acceleration of all or a portion of the remaining life insurance benefit that may be accelerated after any DAB is paid. Any portion of the life insurance benefit that is elected to be accelerated as a FAB is subject to an actuarial discount, administrative charge, and payment of any unpaid but due policy premiums and will always be less than the portion of the base life insurance benefit accelerated.

- The amount offered as a FAB will, in significant part, be dependent upon any change in mortality of the Insured Person in question between the time the applicable life insurance policy with the FAB was underwritten and the time any particular FAB claim is filed and considered. Changes in health and other factors will have varying effects on the mortality of different Insured Persons. Circumstances will vary among individual Insured Persons.
- The amount offered as a FAB is determined by the company after a claim is submitted and, when accepted, is payable to the Owner as a lump sum.

How Does Acceleration Work?

There are a variety of factors to consider before deciding whether acceleration is right for you, including:

- Acceleration will reduce (or eliminate) the Insured Person's base life insurance benefit and policy values, if any. Depending on the amount you accelerate, there will be less (or no) benefit paid when the Insured dies.

- When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness under an Accelerated Benefit Rider, the claimant must provide to the Company a completed claim form which must be received at its Home Office within the time frame specified in the Rider.
- Coverage under the SelectChoice ABR terminates on the date coverage under the policy or any covered riders terminates. We encourage you to read your policy and advise you to consider your options carefully before ever letting your policy lapse for any reason, including the non-payment of premium, especially while an ABR claim is pending.
- If you are eligible, you will be offered the opportunity, when you receive your benefit election form, to purchase coverage to replace the amount accelerated. However, the costs of that coverage may be significantly higher.

The SelectChoice Accelerated Benefit Rider (ABR) allows the Owner to receive a portion of the Insured Person's life insurance benefit under the policy during the Insured Person's lifetime, upon submission of required documentation regarding a Qualifying Event.

Quality of Life...Insurance: *How Does It Work?*

John* is a 40-year-old male who purchases a \$250,000 Accumulator policy and pays \$303.08 monthly premium. John doesn't use tobacco, and qualifies for standard underwriting. He also purchases the Disability Income Rider, occupation class 2 and elects a benefit of \$3,000 per month for 24 months.

John also purchases the SelectChoice ABR with an initial Defined Accelerated Benefit Percentage of 10%. This would provide an initial Defined Accelerated Benefit amount of \$25,000.

Here are hypothetical examples of how John might use his Quality of Life...Insurance policy during his lifetime.

Event	Base life insurance amount in force	Action
Life Event 1:		
Ten years after purchasing the policy, John is 50 when he suffers a Major Heart Attack.	\$250,000	John files a claim under the Disability Income Rider. He also files a claim under the Defined Accelerated Benefit for \$25,000, which was the amount John chose when he purchased the policy.
Life Event 2:		
John is now 60 and recovered from his Major Heart Attack. However, he now develops a serious chronic illness that leaves him unable to perform 2 of the 6 Activities of Daily Living (ADLs). He is certified as being Chronically Ill by a Licensed Health Care Practitioner.	\$225,000	John files a claim under the Defined Accelerated Death Benefit for \$4,500 (2% of \$225,000) and files a claim to consider accelerating \$150,000 of his remaining life insurance benefit under the Flexible Benefit.
Life Event 3:		
John dies at age 67	\$70,500	John's beneficiary files a death claim.
What if John had stayed healthy?		
Life Event 1:		
Upon his retirement at age 65, John decides to go on an extended vacation.	\$250,000	Since no accelerated benefits have been elected, and there are no outstanding loans, John decides to access his accumulated cash value.
Life Event 2:		
John passes away unexpectedly, shortly after returning from his trip.	\$250,000 less loan balance	John's beneficiaries files a claim for the remainder of his life insurance benefit.

*This is a hypothetical example.

PLEASE NOTE: The life insurance offered with an accelerated benefit rider is not stand-alone long term care insurance, disability income insurance or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under the rider will reduce the amounts available for future acceleration under it and any other accelerated benefit rider attached to the policy. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs. In some cases, such reductions can result in policy termination. The benefits paid may be less than what is needed to cover all of the costs associated with an

illness or condition. Even though accumulated cash value may be available to supplement retirement, it should not be relied upon as a significant source of retirement income.

The values in this chart were calculated using current, non-guaranteed interest and cost of insurance rates, monthly administration fees and premium expense charge percentages as of January 2014. They may be changed at any time for any reason. Your results may be more or less favorable.

Result	Effect on Policy
<p>The Disability Income Rider and the SelectChoice ABR operate independently.</p> <p>After the 90 day elimination period, the Company pays John \$3,000 per month for up to two years, (\$72,000) under his Disability Income Rider.</p> <p>The Company also pays the \$25,000 Defined Accelerated Benefit Amount.</p>	<p>Payment of a Disability Income Rider benefit has no effect on the policy.</p> <p>John's life insurance benefit continues without reduction as long as he continues to pay the required premium. The Disability Income Rider coverage would still be in effect until the policy anniversary following John's 65th birthday.</p> <p>John's base life insurance benefit is reduced by \$25,000 to \$225,000. Cash and accumulation values are reduced 10%. The Defined Accelerated Benefit Percentage for all subsequent qualifying events is set to equal 2%*.</p>
<p>John files another claim under the Disability Income Rider and starts receiving \$3,000 per month following the 90 day elimination period.</p> <p>The Company pays the \$4,500 Defined Accelerated Benefit Amount.</p> <p>Because of John's significantly shortened life expectancy, the Company offers him a Flexible Accelerated Benefit Amount of \$80,909. John accepts the Flexible Accelerated Benefit offer.</p>	<p>Payment of a Disability Income Rider benefit has no effect on the policy.</p> <p>Base life insurance benefit is reduced by \$154,500 to \$70,500. Cash and accumulation values are reduced accordingly. The Defined Accelerated Benefit Percentage for all subsequent qualifying events remains equal to 2%*.</p> <p>John's remaining life insurance benefit continues without reduction as long as he continues to pay the required premium.</p>
<p>John's beneficiary receives the remainder of his death benefit - which is now \$70,500.</p>	<p>John's policy is terminated after payments are made to beneficiaries.</p>
<p>John receives \$50,000 from the Company. He and his wife truly have the vacation of a lifetime and travel the globe for two months.</p>	<p>\$50,000 is borrowed from the policy as a preferred loan, where the interest charged for the loan is the same as the interest credited. His life insurance coverage is now \$250,000 less any loan balance at time of death.</p>
<p>John's beneficiaries (his wife, son and daughter) each receive their shares of \$196,955, which is the amount of John's life insurance coverage of \$250,000 less the loan balance. His widow uses her portion to help supplement her retirement needs. His son makes a down payment on a family vacation home. John's daughter helps pay college expenses for John's grandson.</p>	<p>John, his wife, his children and grandchildren all benefit from John's policy, which is terminated after the payments are made to the beneficiaries.</p>

* Upon payment of the initial Defined Accelerated Benefit, the Benefit Percentage for all subsequent qualifying events is set to equal 2% of the remaining death benefit.



Disability Income Rider

Disability Can Happen:

- Over 37 million Americans are classified as disabled; about 12% of the total population. More than 50% of those disabled Americans are in their working years, from 18-64.¹

Most American workers' incomes are not protected:

- About 100 million workers are without private disability income insurance.²
- 69% of workers in the private sector have no private long-term disability insurance.²

Could you Financially Survive a Disability?

- 65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.³ Yet, the average individual disability claim lasts 31.6 months.⁴
- Medical problems contributed to 62%⁵ of all personal bankruptcies filed in the U.S. in 2007- an estimate of over 500,000.⁶ This is a 50% increase over results from a similar 2001 study.

Think Social Security or Workers' Compensation will cover it? Think Again

- 65% of initial SSDI claim applications were denied in 2012.⁷
- Can your family live on \$1,130 a month? That's the average monthly benefit paid by Social Security Disability Insurance (SSDI) at the end of 2012.
 - The average SSDI monthly benefit payment for males was \$1,256
 - The average SSDI monthly benefit payment for females was \$993⁷

At the end of 2012:

- 7.3% of SSDI recipients received less than \$500 monthly.
- 46% received less than \$1,000 per month.
- 93% received less than \$2,000 per month.⁷

Less than 5% of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers' Compensation doesn't cover them.⁸

¹ U.S. Census Bureau, American Community Survey, 2011

² U.S. Social Security Administration, Fact Sheet February 7, 2013

³ Council for Disability Awareness, Disability Divide Consumer Disability Awareness Study, 2010

⁴ Gen Re, U.S. Individual DI Risk Management Survey 2011, based on claims closed in 2010

⁵ The American Journal of Medicine, June 4, 2009 Medical Bankruptcy in the United States, 2007: Results of a National Study; David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD, MPH

⁶ U.S. Courts, Bankruptcy Statistics, 12-Month Period Ending December 2007

⁷ U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012

⁸ Council for Disability Awareness, Long-Term Disability Claims Review, 2012



What Are Your Options?

Deplete Your Savings

Assuming 10 percent of income is saved each year, it will take nearly 10 years to save one year's worth of income. Do you have enough in savings to last during an extended disability?

Sell Your Assets

Assuming a market exists, forced liquidation of assets can reduce their value. A single disabling event could consume the assets you've worked a lifetime to accumulate.

Ask Others for Assistance

It is unlikely that a creditor would lend money to a disabled income earner. If you were able to secure a loan, a lengthy disability could make it difficult to pay that loan back.

Rely on Spouse's Income

Many lifestyles today are built on dual incomes. Would your spouse's income be enough to compensate for the loss of yours?

Add the Disability Income Rider to Your Policy

Pays you a portion of your income if you become totally disabled.

Depending upon the Benefit Period of coverage you choose, an Elimination Period (of continuous days of disability) before benefits can become payable will apply as follows:

Benefit Period	Elimination Period
2 Year	90 Days
5 Year	180 Days

Plan Details:

- Issue ages 18-55
- Minimum Monthly Benefit - \$500
- Maximum Monthly Benefit* is the lesser of the following amounts:
 - \$5,000 for the 2-year option, \$3,500 for the 5-year option
 - \$20 per \$1,000 of life insurance purchased, rounded to the nearest \$10, or
 - Percentage of Gross Monthly Income (see agent for details)

This rider has exclusions and limitations. For costs and complete details of the coverage, talk to your agent.

* The maximum amount of disability income available to purchase may be reduced by existing personal, employer-provided and/or state disability income coverages.

Quality of Life...Insurance®

Life Insurance You Don't Have to Die to Use.

Policies may be subject to tax consequences when continued beyond the maturity date (Age 121). The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.

When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness under an Accelerated Benefit Rider, the claimant must provide to the Company a completed claim form which must be received at its Home Office within the time frame specified in the Rider.

If a benefit under an Accelerated Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Flexible Accelerated Benefit under a Policy. The Owner must complete an election form and return it to American General Life Insurance Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect a Flexible Accelerated Benefit under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.

The failure to provide a required claim form and a required election form within the periods set forth for each in a Policy may preclude payment of a benefit.

Benefits payable under an accelerated benefit rider may be taxable. If so, you may incur a tax obligation. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

We will send you an IRS Form 1099-LTC if you choose to receive an accelerated death benefit on account of a Chronic Illness or Terminal Illness or an IRS Form 1099-R if you choose to 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.

The insurance company may contest the policy from the date of policy issue, a reinstatement or an increase in coverage, during a period provided by applicable law and described in the policy, for the misstatement or misrepresentation of material fact on the application for such policy, reinstatement, or increase.

If an Insured Person dies by suicide within the suicide period provided by applicable law and described in the policy, the death benefit will be limited as provided by the policy.



www.qualityoflifeinsurance.com

Policies issued by: American General Life Insurance Company 2727-A Allen Parkway, Houston, Texas 77019. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL and US Life are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General does not solicit business in the state of New York. AGL is a member of American International Group Inc., (AIG). AIG does not underwrite any policy described herein. Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. For Policy Forms AGLAchoice Accumulator AGLA 05AHO, AGLAchoice Provider/Performer AGLA 08174, AGLAchoice Protector AGLA 08ALO, AGLAFLEX Term AGLA 09TRM and Riders: Select Choice (Accelerated Death Benefit Rider) ICC10 AGLA ABR or AGLA ABR, Additional Insured Term Life Insurance Rider AGLA 08AHA, Children's Term Life Insurance Rider AGLA 05AHC, Accidental Death Benefit Rider AGLA 05AHB, Additional Insurance Option Rider AGLA 05AHG, Waiver of Specified Premium Rider AGLA 05AHP, Disability Income Rider AGLA 05AD2, Monthly Guarantee Premium Rider AGLA 09MGP, Extension of Maturity Date Rider AGLA EMD-DB, Waiver of Monthly Deduction Rider AGLA 04001, Waiver of Premium Rider PW-A-NL and state variations. Please note, references to products throughout this brochure that have a QoL prefix, such as QoL *Index Plus*, QoL *Guarantee Plus*, etc., were formerly marketed as AGLAchoice *Index Plus*/AGLAchoice *Guarantee Plus*. Any references to products that have an AGLAchoice prefix in any other company materials or correspondence you may receive should be understood to mean QoL products. © American International Group, Inc. All Rights Reserved.

8532 QOL-SCH REV0214