



Quality of Life...[®]
Insurance
Your Money. Your Insurance. Your Choice.

AGLA 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 without providing evidence of insurability.

Why should I choose AGLA Flex Term?

Today many people want longer durations of term coverage with more options and lower rates.

AGLA Flex Term offers customers the ability to cover multiple needs using a modern, competitively priced term life insurance product.

And, AGLA Flex Term premiums are guaranteed not to increase for the entire Level Premium Period!

This innovative product really becomes more attractive when it is purchased in conjunction with one of AGLA's qualifying Universal Life policies. Purchasing a qualifying Universal Life policy gives you the opportunity to purchase AGLA Flex Term with a discounted policy fee structure—allowing you to purchase additional coverage for less!

You Can Convert Your Policy to Permanent Coverage

Circumstances change. Your AGLA Flex Term policy may be a good decision for you now, but if your life changes in the future, you may decide that permanent coverage is best for you. Purchasing permanent coverage can allow you to protect your family and loved ones for your entire lifetime, not merely for a specified term period.

A conversion to a permanent plan of insurance with an Accelerated Benefit Rider is allowed without evidence of insurability during the policy's conversion period. The conversion period is 80% of the level premium period not beyond the Insured's age 75. Ask your agent for details.



Other Benefits and Riders

Our AGLA SelectChoice Accelerated Benefit Rider is included with most Quality of Life...Insurance® policies. You can choose to apply for any of the following additional riders to build on the financial support provided by AGLAFlex Term:

Disability Income Rider

The Disability Income Rider is designed to pay you a portion of your income if you become disabled and are unable to work. It is available in either a 2-year or a 5-year plan.

Plan benefits would begin after:

2-Year Benefit period: 90 days

5-Year Benefit period: 180 days

Plan Details:

Issue ages: 20-55

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 (ask agent for details)

Please note, the maximum amount of disability income available may be reduced by existing personal, employer-provided and/or state disability income coverages.

Premium Waiver

Issue ages: 20-55

Termination age: 65

This rider provides coverage for the waiver of premiums after the Insured becomes totally disabled for 6 months.

Children's Term Life Insurance Rider

Issue ages for base Insured: 20-50; children: 7 days-17 years

Expires at child's age 25, Insured's age 65

Issue amounts: \$5,000-\$25,000

This rider provides a level amount of term insurance on each Insured Child with level premiums payable for the same period in which the coverage is provided. It may be converted to a permanent plan at any time and may be converted for up to 2 times coverage if conversion is made effective at child's age 25.

RIDER NAMES, BENEFITS AND AVAILABILITY MAY VARY BY STATE.

This brochure is to be used only in conjunction with Form AGLA8532 QOL-SCH. It is not to be used as a stand-alone piece.

www.qualityoflifeinsurance.com

AGLA®

American General Life and Accident Insurance Company

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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.

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