

# Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.



**The Smart Way to Protect Your Family**  
At a Price You Can Afford

QoL Advantage<sup>SM</sup>



For most of us, making sure our family is taken care of is a major goal. Each exciting lifestyle change – marriage, a new baby, buying a house, sending a child to college, retirement – comes with added financial responsibilities.

Life insurance is one of the best ways to help protect your family's financial security, not just for today, but for always. Yet making sure your needs are covered often comes with a price tag that many people just can't manage...until today.

## QoL Advantage gives you the protection you require at a price you can afford!

"Bundling" isn't a new concept – but the way American General Life Insurance Company bundles is different!

You don't have to buy different types of insurance. You buy only the life insurance you need – we make it affordable by bundling several solutions together to help meet that need!

### Our bundled solution gives you:

- Lower premiums
- Volume discounts
- Fee reductions
- Additional Interest Crediting on Qualifying Universal Life policies
- An easier, more efficient way to take care of your family.

## Here's how it works:

Sam and Julie\* are married, with two daughters, ages 5 and 3. They bought a house about five years ago, and still have 25 years left on their mortgage. Sam and Julie both work outside the home, so the family relies on both incomes for their basic living expenses and to meet their financial goals.

With the help of their agent, they decide they each need \$550,000 of total insurance protection to safeguard against a premature death. They would prefer to buy permanent coverage that would last a lifetime, yet Sam and Julie know the cost of total permanent coverage isn't in their budget right now.

They both have employer-provided group disability coverage at work, covering 50% of their current income, which may be taxable in the event of a disability. Sam and Julie realize if they were to become disabled, their reduced income might not cover their expenses. Their agent proposes a differentiated individually -owned disability plan in addition to their group disability coverage.

Their agent recommends a solution – they can segment their Life and Disability needs into various policies. This way, Sam and Julie choose how to address their insurance needs, at a price they can afford!

## Here's the QoL Advantage recommendation:

- \$150,000 permanent policies on Sam and Julie to serve as income replacement at any point in their lives.
- If either of them died too soon, the surviving spouse would have this money as a financial cushion to help the family maintain their current lifestyle.
- \$200,000 25-year term policies on Sam and Julie to help cover the cost of their mortgage.
- \$100,000 20-year term policies on Sam and Julie to help cover the cost of college education for their three-year-old in the event of a premature death.
- \$100,000 17-year term policies on Sam and Julie to help cover the cost of college education for their five-year-old if one of them should unexpectedly die.
- \$20,000 disability benefit on Sam and Julie to help cover their short term debt should they become totally disabled.

\*This is a hypothetical example.



## With QoL Advantage they get the coverage they need, AND:

- Fee discounts on their term policies
- Volume discounts on their term policies based on their total individual amount of coverage
- Substantial discount on Qualifying Disability policy

### Here's a numerical breakdown:

Sam

Julie

	Typical Industry Way	The QoL Advantage Way	Typical Industry Way	The QoL Advantage Way
Permanent policy: \$150,000	\$149.33	\$149.33	\$90.83	\$90.83
25-year policy: \$200,000	\$71.00	\$54.25	\$38.45	\$24.68
20-year policy: \$100,000	\$32.42	\$17.59	\$20.60	\$8.75
17-year policy: \$100,000	\$29.18	\$15.67	\$19.03	\$7.79
Disability Coverage	\$45.77	\$31.41	\$56.26	\$41.44
<b>Total:</b>	<b>\$327.70*</b>	<b>\$268.25*</b>	<b>\$225.17*</b>	<b>\$173.49*</b>

**\$713.40  
Annual Savings!**

**\$620.16  
Annual Savings!**

\*Monthly premiums shown.



QoL Advantage is a program that gives our Quality of Life...Insurance® customers discounts through policy fee reductions, lower premiums and additional Interest Crediting on eligible Universal Life policies.

It is our goal to help meet the needs of middle income Americans and Main Street small business owners and we believe that QoL Advantage will make a real difference in meeting those insurance needs.

# SO TAKE ADVANTAGE OF THE QoL ADVANTAGE **TODAY!**

Don't sell yourself or your family short on your protection needs.

Get the coverage you need, at a price you can afford, with one solution – the QoL Advantage.



# Quality of Life...Insurance®

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

Sam's Term rates based on: QoL Flex Term, Male, 43, Standard Non-Tobacco, Form AGLA 09TRM

Julie's Term rates based on: QoL Flex Term, Female, 37, Standard Non-Tobacco, Form AGLA 09TRM

Permanent coverage rates based on: AGLAchoice® Protector Universal Life, Male, 43, Standard Non-Tobacco, Benchmark Premium, Form AGLA 08ALO

QoL Protector Universal Life, Female, 37, Standard

Non-Tobacco, Benchmark Premium, Form AGLA 08ALO

All rates current as of 01/31/2014

All policies paid via monthly automated bank draft mode



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