

# QoL<sup>®</sup> SelectChoice II Accelerated Benefit Riders

Living Benefits From Life Insurance



The **QoL SelectChoice II Accelerated Benefit Riders** allow your clients to accelerate a portion of their contractual death benefit while they're still living and they **guarantee a minimum benefit** for qualifying chronic, critical and terminal illnesses or conditions. The guaranteed minimums are a percentage of the policy's death benefit and are based on the issue age and policy duration at the time of the claim.

	American General Life	American National	Life Insurance Company of the Southwest	North American	Transamerica
	QoL SelectChoice II Accelerated Benefit Riders	Accelerated Benefit Riders	Accelerated Benefits Riders	Accelerated Death Benefit Endorsement	Trendsetter <sup>®</sup> LB Accelerated Death Benefits
Available Product	Term, Guarantee UL, Indexed UL	Term, Indexed UL, UL, Whole Life	Term, Indexed UL, UL	Guarantee UL, Indexed UL	Term
Guaranteed Minimum Payout	✓			✓ (Only on Critical Illness)	
Chronic Illness Accelerated Benefit	✓	✓	✓	✓	✓
Critical Illness Accelerated Benefit	✓	✓	✓	✓	✓
Terminal Illness Accelerated Benefit	✓ 24 Months	✓ 24 Months	✓ 24 Months	✓ 24 Months	✓ 12 Months
Available on All UW Classes	✓	<b>Chronic and Critical Illness</b> up to Table 4; not available with flat extra rating greater than \$5.00 per thousand	<b>Chronic Illness:</b> Up to Table D <b>Critical Illness:</b> No table rating	<b>Chronic Illness:</b> Up to Table D <b>Critical Illness:</b> Up to Table B	✓
Lifetime Maximum Amount of Death Benefit	<b>Chronic, Critical and Terminal Illness:</b> Lesser of 100% of DB or \$2,000,000	<b>Chronic, Critical and Terminal Illness:</b> Lesser of 100% of DB or \$2,000,000 for issue ages 0-65 and \$1,000,000 for issue ages 66+	<b>Chronic and Terminal Illness:</b> Lesser of 100% of DB or \$1,500,000 <b>Critical Illness:</b> Lesser of 100% of DB or \$1,000,000	<b>Chronic Illness:</b> Lesser if 100% of DB or \$1,000,000 <b>Critical Illness:</b> Lesser of 25% of DB or \$50,000 <b>Terminal Illness:</b> Lesser of 75% of DB or \$750,000	<b>Chronic and Critical Illness:</b> Lesser of 90% of DB or \$1,500,000 <b>Terminal Illness:</b> Lesser of 100% of DB or \$1,500,000

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Available Product	Term, Guarantee UL, Indexed UL	Term, Indexed UL, UL, Whole Life	Term, Indexed UL, UL	Guarantee UL, Indexed UL	Term
Waiting/ Elimination Period	<b>Chronic Illness:</b> 30 days waiting period /90 days elimination period <b>Critical Illness:</b> 30 days waiting period, 90 days for Invasive Cancer	<b>Chronic Illness:</b> No waiting period/90 days elimination period <b>Critical Illness:</b> 30 days waiting period	<b>Chronic Illness:</b> 2 years waiting period/90 days elimination period <b>Critical Illness:</b> 30 days waiting period	<b>Chronic Illness:</b> No waiting period/90 days elimination period <b>Critical Illness:</b> None	<b>Chronic Illness:</b> 2 years waiting period /90 days elimination period <b>Critical Illness:</b> 30 days waiting period
Optional Dollar-for-Dollar Chronic Illness Benefits for additional cost	✓ With the Accelerated Access Solution® rider				

These carriers are peer group competitors of American General Life Insurance Company. Competitor riders include American National Accelerated Benefits Riders: Terminal Illness Rider, Form Series ABR14-TM; Chronic Illness Rider, Form Series ABR14-CH; Critical Illness Rider: Form Series: ABR14-CT; North American Accelerated Death Benefit Endorsement Form Series LR477; Life Insurance Company of the Southwest: Accelerated Benefits Rider 1 (ABR1), Form Series 8052; Accelerated Benefits Rider 2 (ABR2), Form Series 8095; Accelerated Benefits Rider 3 (ABR3), Form Series 8165; Transamerica Trendsetter® LB Policy Form No. TL19. Transamerica Trendsetter® is a registered trademark of Transamerica Life Insurance Company. QoL SelectChoice II Accelerated Benefit Riders are available on QoL Max Accumulator+, QoL Value+ Protector, QoL Guarantee Plus GUL II and QoL Flex Term. Income data generated on 01/03/2018. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time.



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

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, ICC15-15442, 15442, 15442-5, 15442-10A, 15646, ICC15-15646, 15646-5, 16760, ICC16-16760, 16760-5; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, and 13600-5. Please visit [qualityoflifeinsurance.com](http://qualityoflifeinsurance.com) for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. © 2018 AIG. All rights reserved.

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