LIFE PRODUCT GUIDE



AIG Partners Group

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
AIG Partners Group	QoL Index Plus II	0-80	\$50,000	Cap and Participation Rate strategies using Annual Point to Point S&P 500 performance. 2% minimum guarantee. Declared Interest Rate Strategy.	Flexible Accelerated Benefit Riders, Critical, Chronic or Terminal Illness Defined Accelerated Benefit Rider; Critical, Chronic or Terminal Illness Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse Insured Rider Extended Guarantee Rider Overloan Protection Rider Additional Insurance Option Waiver of Monthly Deduction Rider, or Waiver of Specified Premium Rider Maturity Extension Option
	QoL Flex Term	10 Year: 0 - 80 15 Year: 0 - 80 16 Year: 0 - 70 17 Year: 0 - 70 18 Year: 0 - 70 19 Year: 0 - 70 20 Year: 0 - 67 21 Year: 0 - 67 23 Year: 0 - 66 24 Year: 0 - 64 25 Year: 0 - 63 26 Year: 0 - 62 27 Year: 0 - 60 28 Year: 0 - 59 29 Year: 0 - 58 30 Year: 0 - 55 31 Year: 0 - 51 33 Year: 0 - 51 33 Year: 0 - 49 34 Year: 0 - 49 34 Year: 0 - 45	\$100,000	N/A	Flexible Accelerated Benefit Rider, Critical, Chronic or Terminal Illness Defined Benefit Rider; Critical, Chronic or Terminal Illness Childrens Term Life insurance Rider Premium Waiver
	QoL Performer Plus	0-85	\$15,000	N/A	Flexible Accelerated Benefit Riders, Critical, Chronic or Terminal Illness Defined Accelerated Benefit Rider; Critical, Chronic or Terminal Illness Accidental Death Benefit Rider Children's Insurance Benefit Rider Spouse Insured Rider Extended Guarantee Rider Overloan Protection Rider Additional Insurance Option Waiver of Monthly Deduction Rider, or Waiver of Specified Premium Rider Maturity Extension Option

	Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
AIG	Partners Group	QoL Guarantee Plus	18-80	\$50,000	N/A	Flexible Accelerated Benefit Riders, Critical, Chronic or Terminal Illness Defined Accelerated Benefit Rider; Critical, Chronic or Terminal Illness LifeStyle Income Rider Accidental Death Benefit Rider Children's Insurance Benefit Rider Waiver of Specified Premium Rider Maturity Extension Option