



Quality of Life...SM
Insurance

Your Money. Your Insurance. Your Choice.

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

Traditional life insurance is designed to provide security for your loved ones in the event of your premature death...but what if you have a serious heart attack, invasive cancer or a stroke and don't die? What about financial help during critical or long-term chronic illnesses, at retirement or to offset the costs of life's other milestones?

Quality of Life...InsuranceSM is Changing The Way Americans Think About, Purchase And Use Life Insurance[®]. It offers you the flexibility to receive benefits during your lifetime and the potential to access cash value to provide money to supplement your retirement or meet other financial goals.

You choose how to use your life insurance:

- Life insurance to help take care of loved ones
- 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 an illness or condition leaves you unable to work
- Cash Value to supplement your retirement income, or to help with other financial goals.



What Exactly Is Quality of Life... Insurance?



"Quality of Life...Insurance could be a huge benefit to my husband and I. We both do freelance work, so we don't have a big company policy with a lot of benefits. Being able to customize a policy for each of us sounds great. It would give me peace of mind to be able to provide for my children, knowing that a lot of those concerns would be addressed and taken care of."

— Lucinda,
Focus Group Participant

Quality of Life...Insurance is life insurance with No-Cost Accelerated Benefit Riders. 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.

AGLAchoiceSM Performer – This plan is frequently chosen by responsible couples and parents, small business owners, and individual policyowners. Most often, customers who purchase an AGLAchoice Performer plan want access to their accumulated cash value in case of an emergency, or to use for a future major event (such as college funding or a dream vacation), and want to accomplish their goals on a defined budget.

AGLAchoiceSM Protector – This plan can be an excellent alternative to a traditional Term Insurance policy. Clients who purchase an AGLAchoice Protector 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. AGLAchoice Protector buyers are often young families just starting out in life who want to provide for their families, but are often on a tight budget. This product provides coverage at an affordable rate.

AGLAchoiceSM Accumulator – This plan offers clients the best potential to accumulate substantial cash value over time. AGLAchoice Accumulator buyers are typically couples and parents, small business owners or single policyowners who are more financially secure than the average life insurance buyer, and may want to use their life insurance cash value to supplement their retirement on a tax favored basis.

AGLA ConsumerChoice TermSM – With this plan, you choose the benefit period that fits your needs – either 10 years, 12 years, or any period from 15–35 years. AGLA ConsumerChoice Term covers a broader range of specific life events and offers a powerful new way to customize your life insurance plans to anticipate known future events. This policy is a good choice for families who need to cover temporary insurance needs, such as making sure a mortgage is protected, providing college tuition for their children or covering start-up costs from a small business. And if your circumstances change, this policy may be converted to permanent coverage.

The No-Cost Accelerated Benefit Riders that make Quality of Life...Insurance so innovative are included on all of these plans. Your agent can help you decide which plan works best for you.

Preserving Your Quality of Life



"Quality of Life...Insurance would be important for me and my family because you never know how your income situation is going to change if you or someone in your family became ill. You can never anticipate what could happen and when you would need protection. Quality of Life...Insurance is an all-encompassing product...and I think it's a very flexible product."

— Pat,
Focus Group Participant



"One of my family members needed long term care, so I saw what devastation it caused financially. They were paying \$2,000 or \$3,000 a month for the care, which they really didn't have, and eventually ended up losing their home. I feel like in their last days it really took a lot of dignity away from them, and I would never want to be in that situation."

— Brian,
Focus Group Participant

Accelerated Benefit Riders:

"About 2.2 million Americans experienced medical bankruptcy in 2001. Among those illnesses that led to bankruptcy, out of pocket costs averaged \$11,854 since the start of illness; 75% had insurance at the onset of illness."¹

Even with the best plans, the unexpected can happen – such as a critical illness or a long-term chronic illness or condition. The costs associated with treatment, as well as possible income lost if you are unable to work, can threaten your quality of life. Quality of Life...Insurance is designed to let you use your life insurance benefits when you need them most. This innovative life insurance policy can help pay the direct costs of treatment for qualifying illnesses or conditions – or any other indirect expenses.

ChronicCare Income Accelerated Benefit Rider

The potential need for long term care and how to pay for it is a major concern for families today. In a 2008 study, the average annual cost for a private room in a nursing home was \$76,460 - up 17% since 2004.² By the time you and your family need care, chances are this cost will have increased even more.

People buy long term coverage for various reasons:

- They don't want to be a burden on their families.
- They want access to quality care.
- They want to protect their savings.
- They want control over their own healthcare situation.

The ChronicCare Income Rider³ (CCIR) is an accelerated benefit rider that is designed to be used as an economical alternative to traditional, cost-prohibitive long term care policies. It is available for an additional premium cost, and offers valuable benefits should you be diagnosed with a chronic illness or condition:

- You choose the amount of monthly benefit you want and how long that benefit would be payable to you. You can choose any benefit amount ranging from \$1,000 to \$8,400 per month (in \$100 increments), with available payout periods of 24, 36, 48 or 60 months.
- Unlike many long term care policies, you choose how to spend your benefit – on nursing home care, home health care or anything else you decide. Your benefits are payable without regard to expense incurred or confinement.

Another attractive and affordable feature you should consider is the Extension of Benefit Rider⁴, which could help provide protection in the event of an extended illness. At the end of the CCIR benefit period, this rider can pay the same benefit amount for an additional time period of your choice without further reducing your remaining life insurance benefit. A Cost of Living Adjustment Rider may also be added, which increases the Extension of Benefit Rider amount over time.

PLEASE NOTE: The ChronicCare Income Rider is available on AGLAchoice Performer, AGLAchoice Protector and AGLAchoice Accumulator in most states. It is not available on AGLA ConsumerChoice Term.

FOOTNOTES

1. "Marketwatch: Illness and Injury as Contributors to Bankruptcy." Harvard Law School, 2005.
2. Genworth Financial 2008 Cost of Care Study.
3. The base life insurance amount would be reduced by the total amount paid out under the CCIR. Please note that the total CCIR amount that may be applied for is limited by the face amount of the insured's life insurance coverage available to accelerate, i.e., the total potential benefits that may be received cannot exceed the life insurance coverage.
4. To qualify to receive EOB rider benefits, the policyowner must be certified chronically ill at the end of the initial benefit period he or she elected under the ChronicCare Income Rider.

No-Cost Accelerated Benefit Riders



"This policy gives my husband and me peace of mind because we know there's going to be money there if we need it. We bought this policy because it's not just for when we die, we can use it while we're still alive."

— Betty,
Quality of Life...Insurance Policyowner

Chronic Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a chronic illness or condition. The Chronic Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

Like the ChronicCare Income Rider, it provides benefits in the event of a chronic illness. With this rider, however, the specific benefit amount or benefit period is not selected in advance. The amount of benefit received is determined by the company when a claim is filed, and is payable to the insured as a lump sum, not in monthly installments.

To qualify for benefits under the ChronicCare Income Rider or the no-cost Chronic Illness Accelerated Benefit Rider, the insured must be diagnosed with a chronic illness.

A chronic illness is an illness or physical condition that was initially certified by a licensed healthcare practitioner within the past 12 months and 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, Continenence, Eating

Critical Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a critical illness or condition. The Critical Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

A critical illness or condition is defined as one of the following:

- Heart Attack
- Major Organ Transplant
- Stroke
- Invasive Cancer
- Blindness
- End Stage Renal Failure
- Paralysis
- Amyotrophic Lateral Sclerosis (ALS – or Lou Gehrig's disease)

Terminal Illness Accelerated Benefit Rider¹

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a terminal illness or condition. The Terminal Illness Accelerated Benefit Rider is included on every Quality of Life...Insurance policy.

A terminal illness is defined as an illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24 months² from the date of certification.

FOOTNOTES

1. The maximum amount of life insurance benefit that may be accelerated is subject to the Maximum Elected Death Benefit, which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$1,500,000. 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 each rider.
2. 12 months in Pennsylvania and D.C.






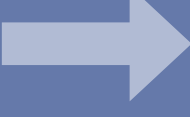

Accelerate means to receive a portion of the base life insurance benefit early, while the Insured is still alive, in the event of a covered illness or condition. There are several factors to consider before deciding whether acceleration is right for you:

- Acceleration will reduce the Insured Person's base life insurance benefit and policy values if any. This means there will be less benefit paid when the Insured dies.
- The actual payment received will be less than the portion of the base life insurance benefit accelerated. This means you will not get the full amount you accelerate because 1) it is paid prior to death, 2) it is subject to an actuarial discount, administrative charge and payment of any unpaid but due policy premiums.
- The amount of an Accelerated Benefit Rider benefit that may be offered is determined by the company after a claim is submitted and when accepted, is payable to the owner in a lump sum. The amount of an offered benefit 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 Accelerated Benefit Riders was underwritten and the time any particular Accelerated Benefit Rider 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.
- For an accelerated benefit to be payable, the policy must be in force on the date any accelerated benefit is **paid** (and not just on the date of any qualifying illness or condition). You should consider your options carefully before ever letting your coverage end for any reason, including the non-payment of premium, especially while a claim for any accelerated benefit 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.

NOTE: Rider names, benefits and definitions may vary in some states and/or not be available in all states.

John is a 40-year-old male who purchases a \$250,000 AGLAchoice Accumulator policy. John doesn't use tobacco, and qualifies for standard underwriting. He also purchases the ChronicCare Income Rider and elects a benefit of \$3,000 per month for 36 months, and adds the Extension of Benefit Rider for an additional 36 months of extended coverage. Here are some hypothetical examples of how John might use his Quality of Life...Insurance policy during his lifetime:



Example	Event	Base life insurance amount in force
<p>Life Event 1: No-cost Critical Illness Accelerated Benefit Rider</p> 	Ten years after purchasing the policy, John is 50 when he suffers a serious heart attack.	\$250,000
<p>Life Event 2: ChronicCare Income Rider</p> 	John is now 60 and recovered from his heart attack. However, he now develops a chronic illness that leaves him unable to perform 2 of the 6 ADLs.	\$200,000
<p>Life Event 3: No-cost Terminal Illness Accelerated Benefit Rider</p> 	John is 66 when he is diagnosed with terminal cancer. He dies at age 67.	\$92,000
<p>What if John had stayed healthy?</p> 	Upon his retirement at age 65, John decides to go on an extended vacation.	\$250,000
<p>John dies at age 67</p> 	John passes away unexpectedly, shortly after returning from his trip.	\$250,000 less loan balance

PLEASE NOTE: The life insurance offered with Accelerated Benefit Riders 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. The benefits paid under the rider may be less than what is needed to cover all of the costs associated with an illness or condition. Benefit amounts received under the ChronicCare Income Rider and Extension of Benefit Rider are chosen in advance by the owner and are payable without regard to actual expenses incurred or confinement. Even though accumulated cash value may be available to supplement retirement, it should not be relied upon as a significant source of retirement income. Your AGLA agent can provide you with details.

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 2009. Therefore, they may be changed at any time for any reason. Your results may be more or less favorable.

* Assumes payment of premiums necessary to keep policy in force. Premium assumed for sample policy is \$240.21 monthly.

** Benefits under the AGLA ChronicCare Income Rider are subject to limitations and exclusions, as stated in the rider.

Each payment of a Monthly Benefit Amount under the AGLA ChronicCare Income Rider will reduce the insured's base life insurance benefit and policy values. This means there will be less benefit paid when the insured dies. Your policy contract will have more information regarding how payment of benefits under the rider can impact your policy values. Please read it carefully.

Benefits under the AGLA ChronicCare Income Rider are intended to be excluded from federal gross income under sections 7702B and 101(g) of the Internal Revenue Code. That notwithstanding, the benefits paid under the rider may still be deemed as taxable. If so, you may incur a tax obligation. Neither the company nor its agents are authorized to offer you tax advice. You should consult your accountant, attorney or other qualified tax consultant to assess the impact of any benefit paid under the rider.

Quality of Life...InsuranceSM

How Does It Work?

Action	Result	Effect on Policy
John considers all his options and decides to accelerate \$50,000 of his \$250,000 policy for financial assistance during his recovery.	When John files his claim, AGLA determines his benefit based on the severity of his illness and how much it affects his life expectancy. His claim offer may range from a minimum of \$3,228 to a maximum of \$39,079.* For example, if John's heart attack was mild and he is expected to fully recover, he may be offered a lesser amount. If his heart attack was severe and has significantly shortened his life expectancy, he will be offered a larger amount.	John's heart attack was serious, so the company offers him \$22,759.* John decides to accept the company's offer, and accelerates \$50,000 of his base life insurance benefit, which reduces his remaining coverage to \$200,000.
John decides to use his ChronicCare Income Rider benefits, and files a claim to begin receiving \$3,000 a month for 36 months – which is the benefit amount and benefit period John chose when he purchased his policy.**	After the 90-day elimination period, John receives \$3,000 for 36 months, which helps him pay for home health care. At the end of the three years, John is still chronically ill, and his Extension of Benefit Rider payments begin. He receives \$3,000 a month for an additional 36 months.	John's base policy is reduced only by the benefits he receives from the ChronicCare Income Rider – not by the payments from his Extension of Benefit Rider. Even though he has received a total of \$216,000, his base life insurance is reduced by only \$108,000 (\$3,000 x 36 months). He now has \$92,000 life insurance remaining.
John doesn't want his family to be burdened with medical bills after he passes away, so he decides to file a claim under his Terminal Illness Accelerated Benefit Rider to accelerate another \$50,000 of his remaining life insurance coverage.	The company makes an offer to John to receive \$44,100.	If John accepts the company's offer, his life insurance will be reduced to \$42,000. When John passes away at age 67, his family will receive the remainder of his death benefit – \$92,000 if he did not accept the company's offer, or \$42,000 if he did.
Since no accelerated benefits have been elected, and there are no outstanding loans, John decides to access his accumulated cash value.	John receives \$50,000 from AGLA. He and his wife truly have the vacation of a lifetime and travel the globe for two months.	\$50,000 is withdrawn 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 the loan balance at time of death.
John's family files a claim for the remainder of his life insurance benefit.	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 of \$53,045. 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.	John, his wife, his children and grandchildren all benefit from John's policy, which is terminated after the payments are made to the beneficiaries.



Disability Income Rider



"If you didn't have good short term disability insurance through your employer, your bills would continue to grow while you were getting better. With this plan, you don't have that financial strain hanging over you."

— April
Quality of Life...Insurance
Policyowner

How Long Could You Financially Survive an Extended Disability?

Consider the Facts:

- 51.2 million people in American have some level of disability. They represent 18 percent of the population.¹
- Men have a 43 percent chance of becoming seriously disabled during their working years, while women have a 54 percent chance.²
- A disabling injury occurs every 1.5 seconds.³
- The average disability claim lasts almost 13 months, and mortgage foreclosures due to disability occur 16 times as often as they do for death. Yet, more than 40 percent of full-time workers do not have coverage in the event of a short or long term disability to protect against a loss of income.⁴

Despite all this, isn't it amazing that most Americans have little or no disability coverage?

1. U.S Census Bureau, Facts for Features, July 26, 2006

2. "Why Disability" booklet, published by National Underwriter

3. National Safety Council: www.nsc.org as of April 2004

4. Financial Planning Association, Medical Issues, www.fpanet.org as of February 2007

What Are Your Options?



Deplete Your Savings

Assuming 10 percent of income is saved each year, it will take 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

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



Collect Social Security Disability Payments

Sixty-nine percent of all initial disability benefit claims were denied from 1994 to 2003.

(Annual Statistical Report on Social Security Disability Insurance Program, 2004)

Add the Disability Income Rider to Your Policy

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

Plan Options Benefits would begin after

- 2 Year Benefit period - 90 Days
- 5 Year Benefit period - 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)

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

Universal Life Insurance

Cash Value – How do I make the most of it?



“Quality of Life...Insurance builds cash value, which I like. Now that I’m a father, I know that I can use that money for college for my son. Or, I can use it for any emergencies that may come up.

Yet my policy also provides me with a death benefit and Accelerated Benefit Riders if anything happens to me before I can build my cash value, so my family can maintain their standard of living.”

— Kelly,
Quality of Life...Insurance
Policyowner

Competitive Current Crediting Rates Plus Guaranteed Crediting Rates for Life

Universal Life insurance products have an accumulation value on which interest is credited. Interest crediting rates vary depending on which life insurance plan you choose.

You have the option to use this accumulated value to supplement your retirement income, help pay educational expenses, start a small business, or pay off your home mortgage early. How, and whether, you use your money is up to you.

Paid-Up Insurance

Your protection needs change over time. You may decide you no longer wish to pay premiums, but want to keep an amount of permanent coverage. After the first policy year, you can use your cash value to purchase a fully paid-up life policy.

Universal Life Insurance

What Else Should I Know?

AGLA's Universal Life policies are flexible-premium, adjustable life insurance policies that accumulate cash value. The cash value is credited each month with interest, and the policy is debited each month by a cost of insurance (COI) charge and any other administrative fees.

The advantage of a Universal Life policy is its flexibility. Universal Life is flexible in two primary ways: The death benefit can be increased (subject to insurability) or decreased without surrendering the policy or getting a new one, and premiums may be adjusted up or down (subject to policy restrictions), allowing policyowners to put more – or less – money into the policy as they see fit.

Why Universal Life?

You have three Universal Life policies to choose from when purchasing your Quality of Life...Insurance policy. Each of these policies, while very different, offers the benefits and flexibility you should expect in a Universal Life plan.

- Cash values of Universal Life policies can be responsive to changing market interest rate environments, which may give opportunities for cash value appreciation.
- Universal Life policies combine tax-free death benefits and tax-deferred accumulations of cash values.
- Unlike the fixed premiums of a whole life or term policy, Universal Life premiums may be adjusted to better meet changing budget needs.
- The ability to vary the death benefit makes the adjustable face amount feature a valuable benefit.
- Universal Life policies offer access to cash values with partial surrenders or loans.

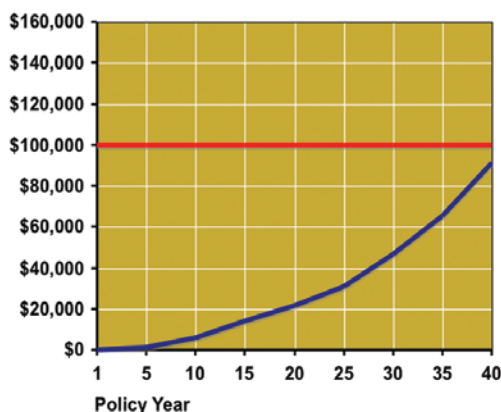
Death Benefit Options

A Universal Life policy typically allows the owner to choose between two different death benefit options. AGLA refers to these as Option A (Level) and Option B (Increasing). In addition, the owner can change the death benefit option after the first policy year.*

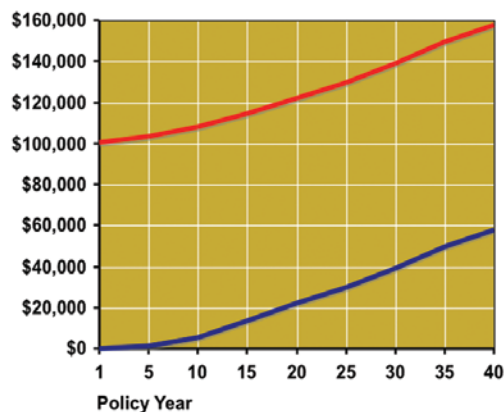
- **Option A:** The death benefit remains level as the accumulation value grows.
- **Option B:** The death benefit increases as the accumulation value grows.

Which option is best for you depends on your individual needs and plans. An AGLA agent can help you determine whether an increasing or level death benefit is right for you.

Level: Option A



Level: Option B



Male, age 40, Standard Non-Tobacco, \$100,000 AGLAchoiceSM Performer, \$100 ABC monthly premium, 5.75% crediting rate

*Certain policy limitations may apply.

Please note: AGLAchoice Performer, AGLAchoice Protector and AGLAchoice Accumulator are Universal Life plans. AGLA ConsumerChoice Term is a term policy and does not offer the same benefits and features as Universal Life insurance.

However, each of these products does offer no-cost Accelerated Benefit Riders. Please consult your agent to see which Quality of Life... Insurance product is best for you.



Quality of Life...SM Insurance

Your Money. Your Insurance. Your Choice.

Quality of Life...InsuranceSM is Changing The Way Americans Think About, Purchase And Use Life Insurance[®]. How long will you wait before you take this vital step to protect your family's future?

Take some time to speak with your representative today, while you're probably in good health and can qualify for this important coverage.

The quotes within this brochure are from focus group participants and our customers. Their comments are their own. No actors were used. Although each received compensation for time and travel, their involvement is priceless to us.