

**New Year,**



**NEW Select-a-Term Rates!**

We see the future in you.™ —

We are saying **CHEERS** to a new year- and new Select-a-Term rates. As of January 19, 2021, there will be premium rate changes which will consist of a mix of increases and decreases with some cells being left unchanged.

Here's how strong we are in our target cells (\$250,000 and up):

- Over 70% of the premiums rank in the top 3, and nearly half rank in the top 2\*

We are especially strong for larger face amounts (\$500,000 and up):

- Among these cells, over half of the premiums, 53%, rank number 1; 70% are in the top 2; and 84% are in the top 3\*

With the new rates, there is a renewed emphasis on the 10-year duration at face amounts \$250,000 and above:

- Nearly one-third are in the top 2, and approaching half are in the top 3\*\*

## Transition Rules

- Applications received in the Home Office before January 19, 2021 will automatically receive the old product rates unless the new product is specifically requested.
  - **Any requests to get the new product must be made prior to policy issue or conditionally issue.**
- Applications received in the Home Office starting January 19, 2021 through February 14, 2021 will **manually** be given the product with the lowest rates **prior to policy issue.**
- Applications received in the Home Office February 15, 2021 and later will automatically be given the new product rates.
- Reissue requests to new plan will NOT be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.

\*Comparison based on 15, 20, 25, 30-year term durations, male and female quinquennial ages 20-75, \$250K, \$500K and \$1M face amounts in non-tobacco underwriting classes, against 15 leading competitors. 960 cells sampled on December 17, 2020; 640 cells samples for the larger face amounts (\$500K and up).

\*\*Comparison based on the 10-year duration, male and female quinquennial ages 20-75, \$250K, \$500K and \$1M face amounts against 16 leading competitors. 456 cells sampled on December 17, 2020.

## Sales and Marketing Materials

Visit [aig.com/termlife](http://aig.com/termlife) for more information on the nationwide competitive pricing and superior flexibility of Select-a-Term

**NEW!** Term Conversion [sales concept](#)

### Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit [aig.com/RapidRater](http://aig.com/RapidRater) for more information. The new rates will not be available until January 15, 2021 after 4PM CST.

### Cheaper than a cup of coffee!

Show clients just how affordable Select-a-Term is with this innovative [sales concept](#).

## Applications Received via AG Quick Ticket

- Applications received in the Home Office before January 19, 2021 will automatically receive the old product rates unless the new product is specifically requested.
  - ***Any requests to get the new product must be made prior to policy issue or conditionally issue.***
- Applications received in the Home Office starting January 19, 2021 through February 14, 2021 will ***manually*** be given the product with the lowest rates ***prior to policy issue.***
- Applications received in the Home Office February 15, 2021 and later will automatically be given the new product rates.
- Reissue requests to new plan will NOT be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.

## Illustrations

Select-a-Term is available on WinFlex Web. The new rates will not be available until January 15, 2021 after 4PM CST.