PRODUCTBULLE



21-003 January 19, 2021



NEW Select-a-Term Rates!

We see the future in you. — AIG



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 for more information on the nationwide competitive pricing and superior flexibility of Select-a-Term

NEW! Term Conversion sales

Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit 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.

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Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy #s ICC19-19311, 19311, ICC19-19310, 19310, 19311N, 19310N; Rider #s ICC14-14012, 14012, 14012N, ICC13-13601, 13601N, ICC14-14001, 14001N, ICC16-16420, 16420, 16420N. 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. FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

Applications Received via AG Quick Ticket

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Illustrations

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

