



# Select-a-Term

Everything you need to know about AIG's Flagship Term Product



Our rates are some of the lowest they have been in years.  
Get familiar with all the benefits of Select-a-Term:

**Rated Case Advantage** – For rated term cases, we use a special class base rate (Special Non-Tobacco and Special Tobacco) on which we apply our table rating factor.

- Our special class is more competitive than our standard base rates.
- Since our starting base rate is lower, the total PREMIUM paid for table-rated term cases can be much lower than most other companies for an identical rating!

**Custom Durations Available** – 10, 15-30, 35 year Term

- Build your client's life insurance on their terms with the exact amount of coverage required.
- Save your client money by customizing the coverage to fit their specific need.
- Get to the price the client needs with an off-cycle duration.
  - Example: Quoting a 20-year policy? Try 18 or 19 years.

**Term Conversions** – AIG has a valuable reputation of stability. Give your client a brand name that will continue to be there for them for a lifetime. Conversion available to the full suite of AGL and USL products for the first 8 years for 10 year term durations, or the first 10 years for term durations of 15 years or longer.

**Did you know?** You can add on the Accelerated Access Solution (AAS) Chronic Illness Rider when doing a term conversion.

**[Check it out: Term Conversion With AAS](#)**

**[Rapid Rater](#)** – Get your off-cycle duration illustrations quickly on Rapid Rater.

# Want to know where we look best?

## Underwriting Sweet Spots

### Family History

- We ignore all family history over age 65
- We ignore Gender-Specific Cancer Family History
- No death from cardiovascular disease or cancer (colon, lung, melanoma, pancreatic) in either parent prior to age 60 eligible for best class

### Cancer – We can consider best class for these cancers:

- Non-melanoma skin cancer
- Cervical Cancer
- Stage 1 Seminoma
- Papillary thyroid cancer
- Remote history of melanoma in situ

### Cholesterol –

- When total cholesterol is less than or equal to 300, we consider only HDL ratio
- For ages 70 and above, total cholesterol over 130 is considered for best class

### Nicotine Use:

- No use in past 12 months eligible for Standard Plus Non-Tobacco for Term
- No use in 3 years eligible for Preferred Non-Tobacco (Term and Permanent)
- No use in 5 years eligible for Preferred Plus (Term and Permanent)

### Cigar – One per week eligible for Best Class

**Marijuana** – Adult (18+) use 8 or less days per month eligible for best class if otherwise qualified

**Anxiety** – Eligible for best class if anxiety is mild/moderate with good control of symptoms and:

- No more than 2 daily medications
- Regular care
- No ER visits

**Depression** – Ages 30-65 eligible for best class if minor and mild in degree with:

- No other psychiatric or personality disorders
- No history of alcohol or drug abuse
- No medications or one low-dose medication
- No adverse driving history
- No hospitalizations for mood disorders
- No missed work

**Pre-diabetic or Impaired Glucose Tolerance** – Ages 50 and up with no formal diagnosis eligible for:

- Standard Non-Tobacco if A1C is less than 6.4
- Best class if A1C always under 6.0 (no medication)

### Build–

- APS only ordered for Table D or worse
- BMI used in place of gender-specific height/weight chart, providing more competitive offers

## Field Underwriting Guide

We are committed to helping you quote the best premium up front. Please refer to our [Field Underwriting Guide](#) for the latest guidelines. For the latest resources, visit the Underwriting section of [AIG.com/Connex](#)

## More on Select-a-Term at [www.aig.com/TermLife](#)

**Please note:** Unless otherwise specified, the Sweet Spots above describe scenarios where a client may be eligible for as good as best class. Please keep in mind these are guidelines. Eligibility does not mean that best class is guaranteed as other factors or conditions may apply.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information about ABR's please visit [RetireStronger.com](#).



Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy form numbers ICC19-19311, 19311, ICC19-19310, 19310, 19311N, 19310N; rider form numbers ICC14-14012, 14012, 14012N, ICC103-13601, 13601, 13601N, ICC14-14001, 14001, 14001N, ICC16-16420, 16420, 16420N. except in New York, where issued by the United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

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