

Rates increase nationwide – Secure Lifetime GUL 3

Effective **May 30, 2020**, premiums on Secure Lifetime GUL 3 (issued by AGL and USL) will see an increase as the result of recent declines in interest rates and increased market volatility. At AGL and USL, we are committed to providing competitive, attractive guaranteed life insurance products to your clients.

Rate Changes

Guaranteed premium to increase on average 15% varying by age and payment duration.

Differentiating Features

- **Guaranteed Return of Premium:** Built-in, no cost option to receive 50% end of year 20 or 100% end of year 25
- **Partial withdrawal capability** feature
- Optional **Accelerated Access Solution**® for chronic illness coverage up to \$3 million of client's base policy
- Optional **Lifestyle Income Solution**® that provides a guaranteed income by accelerating the death benefit

Sales and Marketing Materials

Visit retirestronger.com/GUL for producer and consumer materials, sales concepts, trainings and more.

State Availability

All states, including NY

QUESTIONS?

Please contact our sales desk:

1-800-677-3311

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Transition Rules

Paper Applications

- New GUL rates are effective **May 30, 2020**.
- Applications received on or after **May 30, 2020** will receive the **new rates**.
- Starting **4:00 PM CDT on May 29, 2020** only the **new rates** will be available in WinFlex.
- To receive the **old rates**, applications must be received on or before **May 29, 2020**.
- Reissue requests **will not** be honored.

AG Quick Ticket

- New GUL rates are effective **May 30, 2020**.
- Applications submitted via Quick Ticket by **May 29, 2020** will receive the **old rates** if AIG receives the application **in good order** by **June 15, 2020**.
- Applications submitted via Quick Ticket by **May 29, 2020** will receive the **new rates** if AIG receives the application **in good order** after **June 15, 2020**.
- Applications submitted to AIG via Quick Ticket on or after **May 30, 2020** will automatically receive the **new rates**.
- Reissue Requests **will not** be honored.

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