

GROOVY



New term rates!

Choose Wisely. Choose Select-a-Term.

We're starting 2020 out with good vibrations- and upcoming new Select-a-Term rates. As of February 1 2020, Select-a-Term gets even more competitive in some of the most popular issue ages and classes.

The premium changes are a mix of increases and decreases, and some cells will be left unchanged.

In addition to new rates, there are changes to the product which include:

- Discontinuation of the Term conversion credit
- New Annual Renewable Term (ART) rates and changes to the ART design
 - Death Benefit will have a onetime reduction at the end of the level period
 - The first three premiums during the ART period will remain level with annual increases thereafter

Keep Jamming with Select-a-Term

Select-a-Term offers a unique mix of flexibility and reach:

- Guaranteed level term coverage for 18 durations, including 10-year and 15 through 30 years and a 35-year term
- Select-a-Term remains convertible to the earlier of age 70 or the end of the level term period
- Extended conversion eligibility to the full suite of competitive AGL and US Life permanent products for the first 8 years for 10 year term durations, or the first 10 years for term durations of 15 years and greater

State Approvals

Not approved in New York, where old rates will remain until state approval is obtained. Look for future announcements regarding New York once approved.

Sales and Marketing Materials

Visit www.aig.com/termlife for more information on the nationwide competitive pricing, superior flexibility of Select-a-Term and other key resources.

For the New York product resources, visit aig.com/newyorkproducts

Key Points & Dates

- Revised product and premium rates are available 02/01/2020. **New Rates will NOT be available to be quoted until 2/1/2020**
- Applications received in the Home Office before 02/01/2020 will automatically get the old product/rates unless the new product is specifically requested.
- **Any requests for pending applications received prior to 2/1/2020, to get the new product, must be made prior to policy issue or conditional issue.**
- Applications received in the Home office 02/01/2020 and later will get the new product/rates.
- for full transition rules refer to page 2.

Transition Rules for General Distribution

- Revised product and premium rates are available 02/01/2020.
- Applications received in the Home Office before 02/01/2020 will automatically get the old product/rates unless the new product is specifically requested.
 - ***Any requests for pending applications received prior to 2/1/2020, to get the new product, must be made prior to policy issue or conditional issue***
- Applications received in the Home office 02/01/2020 and later will get the revised product/rates.
- Reissue requests to the new plan will NOT be honored.
- New applications submitted to replace existing inforce coverage with the revised product will not be honored within 90 days of coverage going inforce.

AG Quick Ticket

- Revised product and premium rates are available 02/01/2020.
- Applications received in the Home Office before 02/01/2020 will automatically get the old product/rates unless the new product is specifically requested.
 - ***Any requests for pending applications received prior to 2/1/2020, to get the new product, must be made prior to policy issue or conditional issue***
- Applications received in the Home office 02/01/2020 and later will get the revised product/rates.
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Fast Quotes on Rapid Rater

Instant rate quotes for all classes and durations are available on Rapid Rater. Visit www.aig.com/rapidrater for more information. The new rates will not be available until Jan 31, 2020 after 4PM CST.

Illustrations

Select-a-Term is available on Winflex Web and Winflex Desktop. The new rates will not be available until Jan 31, 2020 after 4PM CST.

