



# Smart moves with QoL Flex Term **new rates!**

February 21, 2023

PRODUCT BULLETIN

23009

## Better Term Rates

Effective February 21, 2023, QoL Flex Term is repriced in all states where it is sold. Over 95% of cells have lower premiums with an average decrease around 4%. The lower rate trend can be seen across all bands. And face amounts \$500,000+ are now even more competitive.

## Low monthly modal factor

Our low monthly modal factor remains 8.45% and continues to put QoL Flex Term among the top term products in the market today.

## Face amounts \$500,000+ are now even more competitive

- Top 2 ranking in 99% of the premium cases versus term products with living benefits

## Agile Underwriting+

- **Fast:** Opportunity to avoid the paramed and receive the offer 24 hours after the interview
- **Clear:** Improved detail on underwriting offer explanations
- **Simple:** Optional Agent completed Part B within iGO full eApp. Receive decision 48 hours after submission.
- **Reliable:** Increased underwriting offers as applied for

## Rated Case Advantage

- QoL Flex Term continues to offer some of the very lowest premiums among leading carriers for rated cases leveraging Special Class

## Transition rules

- See page 2

## Smart moves with...

- **Agile Underwriting+ (AU+)**  
Slide into policy approval that may not require labs.
  - Agent completed Part B option for iGO full eApp
  - [Facts](#) for a smooth process
- **Marketing Materials**  
Full range of marketing materials available on [Stand Out with QoL](#)
- **Rapid Rater**  
Instant quotes for all classes and durations are available on Rapid Rater. Visit [aig.com/QoLRapidRater](http://aig.com/QoLRapidRater) for more information. New rates will be available February 17, 2023, after 4PM CST.

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## Transition Rules

### Paper applications

- New product rates will be available effective February 21, 2023
- Applications received in the Home Office prior to March 20, 2023, will manually be given the product with the lowest rates prior to policy issue
  - **This does NOT apply to previously issued or conditionally issued policies**
- Applications received in the Home Office March 20, 2023, 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

### iGO full eApp

- New product rates will be available effective February 18, 2023
- Applications received in the Home Office prior to March 20, 2023, will manually be given the product with the lowest rates prior to policy issue
  - **This does NOT apply to previously issued or conditionally issued policies**
- Applications received in the Home Office March 20, 2023, 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