

New lower term rates, improved conversion options, and a new 35-year term

Select-a-Term, our flagship product, just got even more competitive! Check out our new market-leading rates (durations of 15 years and more, and \$250,000-plus face amounts) and other great enhancements. Help your clients Choose Wisely and protect them from the unexpected.

Here's how strong we are in our target market:

- Nationwide, nearly 85% of premium rates rank in the top 3 and almost 45% of the premium rates rank # 1^a.
- In New York, 90% of premium rates rank in the top 3 and nearly 70% of premium rates rank #1^a.

Exciting enhancements include:

- 18 term durations, including a new 35-year term
- Highly competitive conversion credit feature
- Same premium rates and modal factors for New York and other states
- A new, lower band (policies with face values from \$50,000-\$99,999, standard class only, non-medical underwriting under age 60)

Invaluable flexibility

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 now a 35-year term, with renewable coverage until age 95 for older clients.
- 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^b of AGL and US Life products for the first 8 years for 10 year term durations, or the first 10 years for term durations of 15 years and greater.
- A new, highly competitive conversion credit feature, where a portion of the term premium is applied to the new permanent policy. This new feature is available under the same conversion eligibility rules.

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

Printed materials are available for order through Forms Depot at eStation.americangeneral.com

Select-a-Term policies below \$100,000 now available with simple non-medical underwriting!

Now Select-a-Term's market-leading rates can help meet the needs of even more customers! For smaller policies, you can now provide simplified, non-medical underwriting, resulting in a fast, convenient path from submission to approval!

- Face amounts from \$50,000-\$99,999
- Two rate classes (standard non-tobacco and standard tobacco) on accept/reject basis
- 10, 15-30, 35 year terms
- Cases must be submitted through AG Quick Ticket
- Tele-interview
- No lab tests or APS required for clients below age 60

Click [here](#) for more details. Please refer to the [field underwriting guide](#) for requirements for ages 60 – 70.

Additional Changes

In an effort to streamline our products the following changes were also made to the AGL and US Life products:

- Reinstatement changed from within 3 years to 5 years.
- Free Look changed from 30 days to 10 days.
- Waiver of Premium rider requires a minimum face amount of \$100,000.
- The Accidental Death Benefit Rider is now available at issue only and through Table D. The Common Carrier benefit has been removed.
- The following riders are no longer available on Select-a-Term:
 - ROP Term Conversion Endorsement
 - Select Income Rider
 - Disability Income Rider
- New policy form numbers:
 - AGL policy form numbers is ICC16-16901, 16901
 - US Life policy is 16901N



Operational changes and improvement processes are ongoing.
[Click here for a summary of recent updates.](#)

Child Rider issued by AGL

The child rider is pending states' approval. Once approved, the child rider will waive premium for child upon death of the insured parent and limits coverage to no more than 1 unit (\$1,000) per \$2,500 of base coverage.



Specific information related to new Select-a-Term policies, issued by US Life

- A new form for signatures — Disclosure for Adjustable Premium Term Life Insurance Policy (AGLC110113-NY) — is now required for every new United States Life (US Life) Select-a-Term policy. Click [here](#) for details.
- US Life riders will not be available at launch on December 05, 2016. Availability of riders will be announced once we receive approval from the state of New York.

Transition Rules

- New Select-a-Term product/rates will be available December 05, 2016.
- Applications with a signed date prior to December 05, 2016 and submitted prior to January 19, 2017 will receive the old product/rates.
- Applications with a signed date starting December 05, 2016 or later and submitted prior to January 19, 2017:
 - If the financial professional specifies the product quoted (2015 or 2016) on the application, the policy will be given the **specific** product/rates requested (either old or new).
 - If the financial professional **does not specify** product quoted on the application, the policy will be given the new 2016 product/rates.
- All applications with a received date of January 19, 2017 or later will automatically receive the new product/rates.
- Because these plans are administered on different systems, requests to change from the 2015 product to the 2016 product (or vice versa) will not be honored after the policy is Data Entered.
- Reissue requests to change products/rates will not be honored.
- New applications submitted to replace existing inforce coverage with the new products/rates will not be honored within 90 days of the existing coverage going inforce.

Fast Quotes on Rapid Rater

Instant rate quotes for all classes and durations are available on Rapid Rater and Rapid Rater on Mobile, or <http://eStation.americangeneral.com> for more information. Please note that new rates for Select-a-Term will only be available on Rapid Rater.

Illustrations

Select-a-Term is available on Winflex Web and Winflex Desktop. The old and new product/rates will be available on Winflex Web and Desktop during the transition period of December 05, 2016 through January 19, 2017 (refer to the transition rules above for more details on the transition period).

Built for Speed

We continue to offer you and your clients the full-service term package. Our technology can help speed the submission process. Check out our simple online process to submit cases - AG Quick Ticket®, Visit www.AGQuickTicket.com for more information and to get started.



AG Quick Ticket Special Considerations

- Effective December 05, 2016, new Select-a-Term product/rates will be available for selection along with the current Select-a-Term product.
 - Applications received through AG Quick Ticket starting December 05, 2016 through December 15, 2016 and submitted (with the paramedical exam) prior to January 19, 2017 will be issued with the specific product/rates requested.
 - Effective December 16, 2016, only the new Select-a-Term 2016 will be available for selection.
 - Applications received through Quick Ticket starting December 16, 2016 or later and submitted (with the paramedical exam) prior to January 19, 2017:
 - If the financial professional specifies the product quoted (2015) on the 'Agent Remarks' section of the Agent Report, the policy will be given the old* product/rates.
- *Client would need to provide a signed amendment on delivery confirming the old rate was requested.
- NOTE: A signed amendment would NOT be required if the old rate is applied through the paper application process. Refer to the Select-a-Term general transition rules for details
- If the financial professional specifies the product quoted (2016) OR If financial professional does not specify product on the 'Agent Remarks' section of the Agent Report, the policy will be given the new product/rates.
- All applications (with the paramedical exam) with a received date of January 19, 2017 or later will automatically receive the new 2016 product/rates.
 - For any applications packets reflecting a request for the 2015 product, the client would need to provide a signed amendment on delivery confirming that the new product is being accepted.

State Approvals

As of December 05, 2016, the new product/rates for Select-a-Term are approved in all states.

Upcoming Training

Attend one of the training [webinars](#) to get the latest information.

- a) Ranking percentages are based on annual rates for 15, 20, 25, and 30-year term durations; male and female quinquennial ages 20-75; and \$250,000, \$500,000 and \$1,500,000 face amounts in non-tobacco underwriting classes, against 13 leading competitors (AGL) and 11 leading competitors (US Life). 960 cells sampled on November 15, 2016.
- b) Select-a-Term may not be converted to a Survivorship Universal Life policy

