

Celebrating our 100th birthday with new term rates! Choose Wisely. Choose Select-a-Term.



Because of you, we're 100 years strong - and we're celebrating with our lowest term rates in years. As of February 18th, Select-a-Term nationwide (including New York)* gets even more competitive! This reprice focused on improving rates for longer term durations and death benefit amounts \$250k+ for certain issue ages and risk classes. The rate changes will include increases and decreases in certain cells.

Here's how strong we are in the \$500,000 and above market^a:

- Nationwide, nearly 70% of the premium rates rank in the top 2 and 85% rank in the top 3
- In New York, over 85% of the premium rates rank in the top 2 and 91% rank in the top 3

As part of this reprice, Select-a-Term will also be adopting the 2017 CSO mortality tables. This change is required on life policy forms for all new sales starting on or after January 1, 2020. American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life) plan to have all life insurance products transitioned to 2017 CSO well in advance of this date.

We continue to be focused on you and the needs of your clients.
Choose Wisely. Choose Select-a-Term.

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 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 competitive conversion credit feature, where a portion of the term premium is applied to the new permanent policy. This 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

Live Training on SAT Pricing
Wednesday, February 20, 2019
Add To Calendar:

10am

1pm

See other Webinar Wednesday topics and dates [here](#).

a. Comparison based on 15, 20, 25, 30-year term durations, male and female quinquennial ages 20-75, \$500K and \$1M face amounts in non-tobacco underwriting classes (640 cells) against 15 leading competitors (11 In New York) on February 1, 2019. Nationwide denotes the entire country except New York.

b. Select-a-Term may not be converted to a Survivorship Universal Life policy.

Transition Rules for General Distribution

- New product rates are effective February 18, 2019
- Applications received in the Home Office before February 18, 2019 will automatically receive the old product rates
- Applications received in the Home Office starting February 18, 2019 and through March 17, 2019:
 - During this transition period, applications received will manually be given the product with the lowest rates prior to policy issue
- Applications received in the Home Office on March 18, 2019 or later will automatically receive 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

AG Quick Ticket

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Illustrations

Select-a-Term is available on Winflex Web and Winflex Desktop. The new rates will be available starting February 15, 2019 at 4:00pm CST.

State Approvals

As of February 18, 2019, the new rates for Select-a-Term are approved in all states.

