

Celebrating our 100th birthday with new term rates!
Choose Wisely. Choose QoL Flex Term.



QoL Flex Term just gets better with age!

Because of you, we're 100 years strong- and we're celebrating with our lowest term rates in years. As of February 18th, QoL Flex Term gets even more competitive! This reprice focuses 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.

As part of this reprice, QoL Flex 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) plans to have all life insurance products transitioned to 2017 CSO well in advance of this date.

Have your cake and eat it too:

LIVING BENEFITS – Access to the death benefit in the event of a Critical, Chronic or Terminal illness or condition at no extra cost

18 TERM PERIODS – Clients can choose the policy durations that match their specific needs: 10, 15-30 years and 35-year term

FULL CONVERTIBILITY – Convert to a permanent life insurance policy up to the end of the level-premium period, or age 70, whichever comes first, without evidence of insurability or additional underwriting*

The QoL Advantage program available on QoL Flex Term offers clients policy fee and banding discounts on term policies. You can offer the benefit of bundling discounts, PLUS a \$2 million max Accelerated Benefit Rider acceleration. [Now THAT's worth celebrating!](#)

* Conversion credit is only available in the first 8 years on a 10-yr term and 10 years on 15+ term durations.

Marketing Materials

Click [here](#) for the complete library of QoL Sales and Marketing Material.

Key Points & Dates

- New premium rates are available effective 02/18/2019.
- Applications received in the Home Office before 02/18/2019 will automatically receive the old product rates.
- Applications received in the Home Office starting 02/18/2019 and through 03/17/2019 will manually be given the product with the lowest rates prior to policy issue.
- Applications received in the Home Office on 03/18/2019 or later will automatically receive the new product rates.

Questions?

Call the sales desk at
1.800.358.5753

QoL Flex Term Transition Rules - 30 Days

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- Applications received in the Home Office before 02/18/2019 will automatically receive the old product rates.
- Applications received in the Home Office starting 02/18/2019 and through 03/17/2019 will manually be given the product with the lowest rates prior to policy issue.
- Applications received in the Home Office on 03/18/2019 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.

Applications Received via iGO Full e-Application - 30 Days

Status of Case	Case Submitted 02/15/2019 or Before	Case Submitted 02/16/2019 through 03/17/2019	Case Submitted 03/18/2019 or Later
Start New Case	Old product rates are assigned.	New product rates are assigned. <i>These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*</i>	New product rates are assigned.
Un-Lock Existing Case	Old product rates are assigned.	If case was locked prior to 02/16/2019, the system will route the agent back to the premium screen so that new rates can be calculated and assigned to the case. <i>These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*</i>	New product rates are assigned.
Locked Case	Old product rates are assigned.	Old product rates are assigned** <i>These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*</i>	New product rates are assigned.

* The last day to submit a case in iGO to get the lowest possible rate is 03/17/2019.

** Old product rates will be assigned to address 'draft at submit' situations in which the new product rates may be higher.

Fast Quotes on Rapid Rater

Instant rate quotes for all classes and durations are available on Rapid Rater. Visit www.aig.com/qolrapidrater for more information.

Illustrations

QoL Flex Term is available in Winflex Web and Winflex Desktop. The new rates will be available starting February 15, 2019 at 4:00pm CST.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features including rates may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. ICC16-16901, 16901, ICC16-16900, 16900, and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR-CA (0514)

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