

GROOVY



New term rates!

Choose Wisely. Choose QoL Flex Term.

We're starting 2020 out with good vibrations- and upcoming new term rates. As of February 1 2020, QoL Flex 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 QoL Flex Term!

LIVING BENEFITS – Ability to Access to the death benefit while living in the event of a qualified Critical, Chronic or Terminal illness or condition

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

State Approvals

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

Marketing Materials

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

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.

Questions?

Call the sales desk at
1.800.358.5753

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QoL Flex Term Transition Rules

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- Applications received in the Home office 02/01/2020 and later will get the new product/rates.
- Reissue requests to the new plan will NOT be honored.
- New applications submitted to replace existing inforce coverage with the new product will not be honored within 90 days of coverage going inforce.

Applications Received via iGO Full e-Application

Status of Case	Case Submitted 01/31/2020 or Before	Case Submitted 02/01/2020 or Later
Start New Case	Old product rates and benefits are assigned.	Revised product rates and benefits are assigned.
Un-Lock Existing Case	Old product rates and benefits are assigned.	Revised product rates and benefits are assigned.
Locked Case	Old product rates and benefits are assigned.	Revised product rates and benefits are assigned. Note: Cases locked prior to 2/1/2020 must be submitted within 15 days after the case was locked to retain the old product rates and benefits.

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. The new rates will not be available until Jan 31, 2020 after 4PM CST.

Illustrations

QoL Flex Term is available in Winflex Web and Winflex Desktop. The new rates will not be available until Jan 31, 2020 after 4PM CST.

QoL Advantage

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.

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. ICC19-19311, 19311, ICC19310 and 19310, and Riders ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR-CA (0514)