

Something to brighten your day... new QoL Flex Term Rates!

Effective May 4, 2020 QoL Flex Term is even more affordable.

Here are the highlights:

- Decreases across almost all bands, with the higher bands (\$500,000 and above) decreasing by an average of 2%
- Decreases across almost all durations with the greatest reduction in the 25 year term duration

Transition Rules

- Applications received in the Home Office before May 4, 2020 will automatically receive the old product rates unless the new product is specifically requested.
 - *Any requests to get the new product must be made prior to policy being issued or conditionally issued.*
- Applications received in the Home Office starting May 4, 2020 through May 31, 2020 will **manually** be given the product with the lowest rates **prior to policy issue**.
- Applications received in the Home Office June 1, 2020 and later will be 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.

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.

Sales and Marketing Materials

Visit www.aig.com/QoL for the complete library of QoL Sales and Marketing Material.

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 April 3, 2020 after 4PM CST.



Applications Received via iGO Full e-Application

Status of Case	Case Submitted 05/01/2020 or Before	Case Submitted 05/02/2020 through 05/31/2020	Case Submitted 06/01/2020 or Later
Start New Case	Old product rates are assigned.	New product rates are assigned. These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*	New product rates are assigned.
Un-Lock Existing Case	Old product rates are assigned.	If case was locked prior to 05/02/2020, the system will route the agent back to the premium screen so that new rates can be calculated and assigned to the case. These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*	New product rates are assigned.
Locked Case (locked prior to 05/02/2020)	Old product rates are assigned.	Old product rates are assigned** These cases will be manually assigned the lowest possible rate available prior to policy issue by the Home Office.*	New product rates are assigned.

* The last day to submit a case in iGO to get the lowest possible rate is 05/31/2020.

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

Illustrations

QoL Flex Term is available in Winflex Web and Winflex Desktop. The new rates will not be available until May 1, 2020 after 4PM CST.