

Rates increase nationwide – QoL Guarantee Plus GUL II

Effective **May 30, 2020**, premiums on QoL Guarantee Plus GUL II issued by AGL will see an increase as the result of recent declines in interest rates and increased market volatility. At AGL, we are committed to providing competitive, attractive guaranteed life insurance products to your clients.

Rate Changes

Guaranteed premium to increase on average 15% varying by age and payment duration.

Differentiating Features

- **QoL SelectChoice II ABRs:** Access to the policy death benefit for qualifying chronic, critical or terminal illness or conditions. A **guaranteed minimum benefit and \$2M lifetime maximum benefit.** QoL SelectChoice II ABRs are not approved in California. California policies have the existing QoL ABRs with a lifetime maximum benefit up to \$2M.
- **Guaranteed Return of Premium:** Built-in, no cost option to receive 50% end of year 20 or 100% end of year 25
- **Partial withdrawal capability** feature
- Optional **Accelerated Access Solution**® for chronic illness coverage up to \$3 million of client's base policy
- Optional **Lifestyle Income Solution**® that provides a guaranteed income by accelerating the death benefit

Sales and Marketing Materials

Visit aig.com/QoL for producer and consumer materials, sales concepts, trainings and more.

State Availability

All states, except NY

QUESTIONS?

Please contact our sales desk:

1-800-358-5753

Transition Rules

Paper Applications

- New GUL rates are effective **May 30, 2020**.
- Applications received on or after **May 30, 2020** will receive the **new rates**.
- Starting **4:00 PM CDT on May 29, 2020** only the **new rates** will be available in WinFlex.
- To receive the **old rates**, applications must be received on or before **May 29, 2020**.
- Reissue requests **will not** be honored.

iGO Full e-Application

- New Case QoL Guarantee Plus GUL II (GP II): If the Agent selects GP II product on or after **May 29, 2020 9:00 PM CDT**, he/she will receive the new GP II rates. WinFlex Illustrations will also provide the new GP II rates.
- Locked Case (GP II): When the agent enters iGO Full e-Application for a Locked Case, he/she will be permitted to complete the eSignature and eSubmit process. Cases locked before **May 29, 2020 9:00 PM CDT** must be submitted within 15 days after the case was locked to retain the old GP II rates.
- Cases Started, In Process, or Unlocked Cases on or after **May 30, 2020** will receive the new GP II rates. WinFlex and iGO Full e-Application will recalculate to the new rates.