

New Year,



NEW QoL Flex Term Rates!

We see the future in you. SM — 

We are saying **CHEERS** to a new year- and new QoL Flex Term rates. As of January 19, 2021, there will be premium rate changes which will consist of a mix of increases and decreases with some cells being left unchanged.

Start the year off right with:

Living benefits— Access to the built-in death benefit in the event of a 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 of the insured, whichever comes first) without evidence of insurability or additional underwriting

Transition Rules

- Applications received in the Home Office before January 19, 2021 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 issue or conditionally issue.**
- Applications received in the Home Office starting January 19, 2021 through February 14, 2021 will **manually** be given the product with the lowest rates **prior to policy issue.**
- Applications received in the Home Office February 15, 2021 and later will 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.

Sales and Marketing Materials

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

Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit aig.com/QoLRapidRater for more information. The new rates will not be available until January 15, 2021 after 4PM CST.

NEW! Term Conversion with AAS [Sales Concept](#)

Elect to add on the Accelerated Access Solution (AAS) Chronic Illness Rider when converting an eligible QoL Flex Term policy

Cheaper than a cup of coffee!

Show clients just how affordable QoL Flex Term is with this [innovative sales concept](#).

iGO Full e-Application

| Status of Case | Case Submitted 01/15/2021 or Before | Case Submitted 01/16/2021 through 02/14/2021 | Case Submitted 02/15/2021 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 01/16/2021, 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 01/16/2021) | 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 02/14/2021.

** 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 WinFlexWeb. The new rates will not be available until January 15, 2021 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.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. For more information about ABR's please visit QualityofLifeInsurance.com.

