PRODUCTBULLETIN

We see the future in you. SA



May 3, 2021 21-023-PG

QoL Guarantee Plus GUL II rates increase nationwide

Effective **May 15, 2021**, premiums on QoL Guarantee Plus GUL II are increasing to reflect the current market conditions. We are committed to providing attractive guaranteed life insurance products to your clients and are continuously evaluating our product portfolio to help clients look forward to their financial future with confidence.

Rate Changes

 Guaranteed premiums will be increasing by an average of 17% for most cells, with ages 45 to 65 seeing some of the largest increases.

Transition Rules

Paper Applications

- New GUL rates are effective May 15, 2021.
- Applications received on or after May 15, 2021 will receive the new rates.
- Starting 4:00 PM CDT on May 14, 2021 only the new rates will be available in Winflex.
- To receive the old rates applications must be received on or before May 14, 2021.
- · 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 15, 2021 12:00 AM 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 15, 2021 12:00 AM CDT must be submitted within 15 business days after the case was locked to retain the old GP II rates.
- Cases Started, In Process, or Unlocked Cases on or after May 15, 2021 will receive the new GP II rates. Winflex and iGO Full e-Application will recalculate to the new rates.

State Availability

All states, except NY

Valuable Features for GUL Clients

QoL Quarantee Plus GUL II continues to offer attractive features to help clients achieve financial security.

- 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. NOTE: 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 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 \$3M of client's base policy
- Optional Lifestyle Income
 Solution that provides a
 guaranteed income by
 accelerating the death benefit.

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Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers ICC15-15442, 15442; Rider Form Numbers ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR, ICC15-15990, 15990. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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. ©AIG 2021. All rights reserved.

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