



October 25, 2021

21-072



No tricks - just treats!

New QoL Flex Term rates!

We're celebrating Halloween this year with new QoL Flex Term rates.

As of October 25, 2021, there will be premium rate changes which will consist of a mix of increases, decreases and some cells being left unchanged.

Newly lowered monthly modal factor is among the top term products in the market today.

- Current Monthly Modal Factor: 0.0855
- New Monthly Modal Factor: 0.0850

Satisfy any sweet tooth with QoL Flex Term

Get familiar with all the benefits of QoL Flex term- from the Rated Case Advantage to the customizable durations available. Our [Underwriting Sweet Spots flyer](#) will help show you where QoL Flex Term looks the best.

Transition Rules

- Applications received in the Home Office before October 25, 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 October 25, 2021 through November 21, 2021 will **manually** be given the product with the lowest rates **prior to policy issue**.
- Applications received in the Home Office November 22, 2021 and later will be automatically 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.

Looking for some Spooktacular Marketing Materials?

Visit aig.com/QoLFlexTerm 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 October 22, 2021 after 4PM CST.

NEW! QoL Flex Term Sales Concept

Help clients see the importance of making life insurance a priority.

[Must haves vs. Nice to haves](#)

iGO Full e-Application

Status of Case	Case Submitted 10/22/2021 or Before	Case Submitted 10/23/2021 through 11/21/2021	Case Submitted 11/22/2021 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.	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.
Locked Case (locked prior to 10/23/2021)	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 11/21/2021.

** 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 October 22, 2021 after 4PM CST.