



February 14, 2022

22-007



## Spread the love with new QoL Flex Term rates!

### Spread the love with new QoL Flex Term rates!

As of February 14, 2022 there will be premium rate changes in all states. There will be an additional change in Montana, where premium rates will transition from unisex rates to sex distinct rates.

### And **NOW AVAILABLE**: Agile Underwriting+ (AU+)!

As of February 12th, AU+ will be available on QoL Flex Term. It's fast decisions for fast-paced lives. The following guidelines apply:

- **Application must be submitted via iGO full eApp**
- Ages 59 and under
- Face amount through \$1 million
- Tele-interview required

### Transition Rules For Reprice

- New product rates will be available effective February 14, 2022.
- Applications received in the Home Office prior to March 14, 2022 will manually be given the product with the lowest rates prior to policy issue.
  - **This does NOT apply to previously issued or conditionally issued policies.**
- Applications received in the Home Office March 14, 2022 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.

### More to love...

#### Agile Underwriting+ (AU+)

Is available for QoL Flex Term! True love is a path to policy approval that may not require labs. Here are some [Quick Tips](#) to help you get started.

#### Marketing Materials

Full range of marketing materials available on [aig.com/QoLFlexTerm](http://aig.com/QoLFlexTerm)

#### Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit [aig.com/QoLRapidRater](http://aig.com/QoLRapidRater) for more information. New rates will not be available until February 11, 2022 after 4PM CST.

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## iGO Full e-Application

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\* For Paper/Ticket submissions this date is February 14th. – All else is the same.