



Smart moves with QoL Flex Term **new rates!**

May 22, 2023

PRODUCT BULLETIN

23019

New Term Rates with No Increases

Effective May 22, 2023, QoL Flex Term is repriced in all states where it is sold. There are no premium increases, and almost 70% of cells have lower premiums with an average decrease of roughly 2%. The lower rates can be seen across all bands!

Face amounts \$500,000+ also remain strong!

- Top 2 ranking in 97% of the premium cases versus term products with living benefits

Low monthly modal factor

- Nationwide, our low monthly modal factor remains 8.45% and is among the very lowest for the top term products in the market today

Agile Underwriting+

- **Fast:** Opportunity to avoid the paramed and receive the offer 24 hours after the interview
- **Clear and Transparent:** Improved detail on underwriting offer explanations. If approved less than best class, we will now provide up to 5 drivers for the decision.
- **Simple:** Optional Agent completed Part B within iGO full eApp. Receive decision 48 hours after submission.
- **Reliable:** Increased underwriting offers as applied for

Rated Case Advantage

- QoL Flex Term continues to offer some of the very lowest premiums among leading carriers for rated cases leveraging Special Class

Transition rules

- See page 2

Smart moves with...

- **Agile Underwriting+ (AU+)**
Slide into policy approval that may not require labs.
 - Agent completed Part B option for iGO full eApp
 - Latest [Underwriting Updates](#) (login required)
- **Marketing Materials**
Full range of marketing materials is available on [Stand Out with QoL](#)
- **Rapid Rater**
Instant quotes for all classes and durations are available on Rapid Rater. Visit aig.com/QoLRapidRater for more information. New rates will be available May 19, 2023, after 8PM CST.

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Transition Rules

Paper applications

- New premium rates will be available effective May 22, 2023
- Applications received in the Home Office prior to May 22, 2023, will receive the old premium rates
- Applications received in the Home Office May 22, 2023, and later will receive the new premium rates
- Reissue requests to new rates 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

iGO full eApp

- New product rates will be available effective May 20, 2023
- Applications received in the Home Office prior to May 20, 2023, will receive the old premium rates
- Applications received in the Home Office May 20, 2023, and later will receive the new premium 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