

Product Bulletin

LIFE INSURANCE

24009

MARCH 11, 2024



Improved Term Rates

Effective March 11, 2024, QoL Flex Term is repriced in all states where sold. New rates improve competitive rankings with roughly 20% of rates decreased, 23% increased, and the remaining having no change.

Face amount \$250,000+ are top ranked

- **Top 2 ranking in 99%** of the monthly and annual premium cases

Access instant decision via SimpliNow ChoiceSM platform

In the same eApp session, you can choose which underwriting path best meets your client's need*:

1. NEW client completion Part B (**instant decision**)
2. agent completion Part B
3. tele-interview
4. paramed

Stand out features and benefits

- **18 term durations:** More duration options than any term competitor. Allows clients the flexibility to buy only what they need
- **Low monthly model factor:** Remains 8.45% and continues to put QoL Flex Term among the top term products with living benefits that offer clients value
- **Conversion:** Full convertibility to a permanent life insurance policy up to the end of the level-premium period or attainment of age 70 without evidence of insurability or additional underwriting
- **Rated case advantage:** QoL Flex Term continues to offer some of the very lowest premiums among products with living benefits for rated cases leveraging Special Class

* Some paths may not be available based on data you enter on the first several screens.

Take action with...

- **SimpliNow Choice platform**
 - [Agent guide](#)
 - [Client completion guide](#)
 - [Frequently asked questions](#)
 - [Submission process flow](#)
- **Marketing Materials**
Full range of marketing materials available on [Stand Out with QoL](#)
- **Rapid Rater**
Instant quotes for all classes and durations are available on [Rapid Rater](#). New rates available March 9, 2024.
- **Transition Rules**
See page 2.

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Transition Rules

Paper applications

- New product rates will be available effective March 9, 2024
- Applications received in the Home Office March 9, 2024, and later will automatically be given the new product rates
- Inforce 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 March 9, 2024
- Applications received in the Home Office March 9, 2024, and later will automatically be given the new product rates
- Cases locked prior to March 9, 2024, that are submitted after the new rates are effective will retain the original quoted rates
- Inforce 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

SimpliNow Choice platform

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