

Product Bulletin

LIFE INSURANCE

25013

April 10, 2025



New Term Rates

Effective April 19, 2025, QoL Flex Term is repriced in all states where sold. Majority of rate changes are slight increases, while maintaining ultra-competitive pricing, built-in living benefits and top conversion privileges. New premiums also include some reductions, and a few cells unchanged.

Face amount \$500,000+ are top ranked

- **Top ranking in over 80%** of monthly premium cases when comparing top living benefit term competitors, older ages, too!

Client completed on full featured QoL Flex Term

Instant decision¹ on our **core product, including built-in ABRs, top conversion privileges** at the same competitive price. Corebridge was recognized among the "6 Best No-Exam Life Insurance Of 2025" by Forbes, offering a robust product and process.²

Valuable stand out features and benefits

- **Low monthly premiums:** Top ranked monthly premiums across ages, bands and genders. *Please be sure to quote monthly mode!*
- **18 term durations:** More duration options than any term competitor offers flexibility, so *client only pays for what they need*
- **Top conversion options:** Full convertibility to a permanent QoL life insurance policy *up to the end of the level-premium period, or age 70*
- **Rated case advantage:** QoL Flex Term offers some of the *very lowest premiums for sub-standard rated cases* leveraging Special Class
- **QoL Advantage:** Discounts with a combo of QoL Term and IUL, or multiple QoL Term policies. *Consider multiple QoL products to save!*

Trust Corebridge for all your clients and choose QoL Flex Term.

¹ Some submission options may not be available based on data entered on the first several screens.

² Forbes.com "Best No-Exam Life Insurance Of 2025," updated March 3, 2025

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 April 19, 2025.

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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Transition Rules

iPipeline (SimpliNow Choice® platform and iGO Full e-App)

Available to iPipeline and LifePipe users via product selection, QoL Flex Term (SimpliNow Choice)

- New premium rates will be available effective April 19, 2025.
- Applications received in the Home Office prior to April 19, 2025, will receive the old premium rates.
- For applications received in the Home Office April 19, 2025, or later:
 - If premium rates were last calculated prior to April 19, 2025, will receive the old premium rates.
 - If premium rates were last calculated April 19, 2025, or later, will receive the new premium 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.

Paper applications

- New premium rates will be available effective April 19, 2025.
- Applications received in the Home Office prior to April 19, 2025, will receive the old premium rates.
- Applications received in the Home Office April 19, 2025, 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.