



WITH NEW Select-a-Term RATES!

Beach balls, sunscreen, swimsuits... and new Select-a-Term rates!

Summer is here, and we're coming in **HOT** with new Select-a-Term rates! As of June 28, 2021, there will be premium rate changes which will consist of a mix of increases and decreases with some cells being left unchanged in all states except New York, where rates will remain the same.

Here's how strong we are in our target cells (\$250,000 and up):

Almost two-thirds are in the Top 3, and 40% are in the Top 2 among the top carriers

We are especially strong for larger face amounts (\$500,000 and up):

Almost 80% are in the Top 3, and nearly 60% are in the Top 2 against our target competitors.

We continue to be very strong in smoking cases:

For face amounts of \$250K and higher against the top carriers, SAT is in the Top 2 two-thirds of the time, and in the Top 3 approaching 90%*

Transition Rules

- Applications received in the Home Office before June 28, 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 June 28, 2021 through July 25, 2021 will **manually** be given the product with the lowest rates **prior to policy issue.**
- Applications received in the Home Office July 26, 2021 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.

*Comparison based on 15, 20, 25, 30-year term durations, male and female quinquennial ages 20-75, \$250K, \$500K and \$1M face amounts in non-tobacco underwriting classes, against 15 leading competitors. 960 cells sampled on June 7th, 2021; 640 cells samples for the larger face amounts (\$500K and up).

Sales and Marketing Materials

Visit aig.com/termlife for more information on the nationwide competitive pricing and superior flexibility of Select-a-Term

Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit aig.com/RapidRater for more information. The new rates will not be available until June 25, 2021 after 4PM CST.

Applications Received via AG Quick Ticket

- Applications received in the Home Office before June 28, 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 June 28, 2021 through July 25, 2021 will ***manually*** be given the product with the lowest rates ***prior to policy issue.***
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Illustrations

Select-a-Term is available on WinFlex Web. The new rates will not be available until June 25, 2021 after 4PM CST.