



## Spread the love with new **Select-a-Term rates!**

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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.

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

- Select-a-Term ranks in the Top 2 an outstanding 60% of the time annually and 64% monthly.
- It also ranks in the Top 3 in 72% of the cells with annual rates and over 75% with monthly.
- Over half of the cells have the lowest-priced monthly rates of any product.

Select-a-Term is even stronger for larger face amounts (\$500,000\* and up):

- It is the most inexpensive in 67% of those cells annually and in the Top 3 for about 85%, while the monthly rates take the number one spot over 70% of the time.
- It continues to be extremely competitive for smoking cases, especially for durations of 15-years and longer and face amounts of \$500,000 and up.

*\* 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 January 13, 2022; 640 cells samples for the larger face amounts (\$500K and up).*

### There's more to love...

**Agile Underwriting+ (AU+)** is available for Select-a-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/termlife](http://aig.com/termlife)

### Rapid Rater

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

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## Transition Rules

- 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.

## Applications received via AG Quick Ticket

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