



This summer, make a splash with increased commission and NEW Select-a-Term rates!

We have increased the street level commission on the 10 Year Select-a-Term! Commissionable writing agents who submit 10-year Select-a-Term applications signed on May 23, 2022, or after will receive an additional 10% commission. To confirm your commission schedule please log into Connex and find your schedule under Contracting & Commissions, and Agent Lookup.

Also effective May 23, 2022 there will be premium rate changes which will consist of a mix of increases, decreases with some cells 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):

- Select-a-Term ranks in the **Top 2** in an exceptional 60% of the cells annually and two-thirds on a monthly basis.
- Well over half of the cells have the **lowest-priced** monthly rates of any of our term competitors.
- It also ranks in the **Top 3** in 73% of the cells with annual rates and over 77% with monthly.

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

- It is the most inexpensive in half of those cells annually and in the **Top 3** for 80%, while the monthly rates take the number one spot nearly 70% of the time.
- And it continues to be extremely competitive for smoking cases, and offers some of the lowest rates ever, especially for durations of 10- to 30-years.

Here is where Select-a-Term is especially refreshing:

- Face amounts \$250K to \$500K
- \$500K to \$1M for the 10-year duration
- Face amounts of \$1M+ for the 15-year duration
- Standard Non Tobacco rates for the 20-year duration with Face amounts \$500K+

* 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.

Make a splash
this summer with
Select-a-Term!



Beat the heat with...

Agile Underwriting+ (AU+) is available for Select-a-Term! Dive right into 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/termilife

Rapid Rater

Instant quotes for all classes and durations are available on Rapid Rater. Visit aig.com/RapidRater for more information. New rates will be not be available until May 20, 2022 after 4PM CST.

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Transition Rules

- New product rates will be available effective May 23, 2022.
- Applications received in the Home Office prior to June 20, 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 June 20, 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

- New product rates will be available effective May 23, 2022.
- Applications received in the Home Office prior to June 20, 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 June 20, 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.