



## 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.

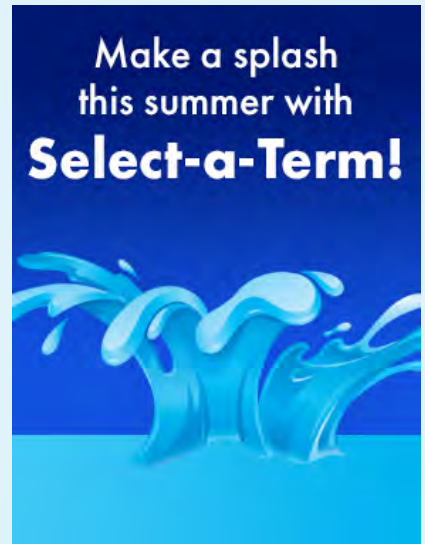
### Select-a-Term is even stronger for larger face amounts (\$500,000\* and up):

- 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.*



## 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/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 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.